



FACT SHEET

EZ K Plan™ is a full-service, one-stop 401(k) plan designed specifically for the small company employer. Sponsoring a 401(k) plan requires knowledge of complex regulations and an understanding of investments. A company owner wants to outsource as much as they can to people they can trust at the most affordable cost. It is their retirement money in the plan as well so they do not want to see excessive plan costs shifted to employees or investments that trade off on what is best for the investment company versus best for the employee. *EZ K Plan™* incorporates a best practice model of independent, service component providers along with the efficiencies of the internet and personal consulting of market specialists.

FEATURES

Target market

Designed for companies employing 2 or more employees that wish to add a quality, full-service 401(k) plan for their employees.

It is also attractive to employers with existing plans that wish to lower their out-of-pocket costs but not sacrifice on services and fund quality.

Simple, easy to understand fees

Compliance and recordkeeping for the plan and participant and investment fees are known up front and can be readily verified.

Fund choice

Build the plan's fund menu from any retirement shares offered by over 100 fund families. There is no restricted list of target date funds. Sample menus are available

Professional compliance services

Document preparation, employee census review, HCE identification, distribution reviews and 5500 filing are handled by career professionals.

Financial Advisor guidance and education

The services of a local financial advisor are incorporated in the product. Assistance with the investment policy, fund identification and periodic review and employee investment fundamentals and enrollment are all part of the services.

Day to day employer administration simplified

Payroll processing is a simple, online file upload and click of a mouse. An online enrollment meeting provides employees with the same experience they would hear in a group meeting. Loans, distributions and contributions are initiated online and the employer approves online.

Proactive reports

New regulations require specialized fee reports for the plan sponsor and employees. These reports are part of the service package. There is a comprehensive annual plan report to review with your committee and advisors.

Comprehensive web capability

The plan sponsor and employee both have industry leading account information including Morningstar fund reports and prospectus. Any transaction can be downloaded to a spreadsheet.

*The full service, best practice 401(k)
service any company can afford....*

FEES

Administrative fees

- Quarterly plan: \$240 (\$960 annually)
- Quarterly participant: \$10 (\$40 annually, dropping to \$20 if average account balance is over \$40,000)
- Loans and any type of distribution: \$100

Investment fees:

Fees and operating expenses are incorporated in the expense ratios of the retirement share investment funds and detailed via prospectus. A typical plan would have a weighted expense ratio of 1.25% - 1.65%

Frequently Asked Questions

Are there plan set up or conversion fees?

The only up-front fee is the plan application fee of \$100. Quarterly fees are charged on calendar quarter following service initiation making it easy on company cash flow.

Who acts as the custodian and trustee for the plan?

MG Trust. It is the largest defined contribution plan custodian based on fund transaction via the NSCC and will provide directed trustee services if the plan does not wish to self-trustee at no additional cost. Custodial fees are prorated to the employee @ .65% of assets.

Are employer plan contributions required?

No, however some very small plans will not allow the owner employees to reach the contribution limit unless a safe harbor employer contribution or match is established.

Why retirement shares?

The R share was designed by the mutual fund industry specifically for defined contribution plans. They represent the funds that are appropriate for qualified plans and generally only apply to the higher rated funds of the company. They have built in advisor and record-keeping compensation.

What and how is the financial advisor paid?

The rate of compensations is 50 bps (.50%) and is paid to the respective broker dealer by the fund companies based on the selling agreement in place between the fund company and the mutual fund company.

How do I learn more?

Plan sponsors and financial advisors are encouraged to speak with an EZ K Plan™ representative. Visit: www.ezkplan.com, Call 877•254•7085 or E-mail EZK@Revzonconsulting.com

EZ K Plan™ is a product developed and sponsored by Revzon Consulting Group, LLC, 465 Furnace Street, Suite 6, Marshfield, MA 02050. Aspire Financial Services, LLC provides the recordkeeping and related administration under contract with Revzon Consulting Group, LLC. Matrix Clearing and Settlement Services along with MG Trust, both subsidiaries of Broadridge Financial Solutions, Inc. provide the execution and settlement of the plan level mutual fund trades and holding the mutual fund shares on behalf of the respective 401(k) plan trust. Financial advisors through their respective broker dealers provide the plan investment guidance and educational services to employees. Certain third party RIA firms are available to provide 3(21) or 3(38) services on an optional basis.