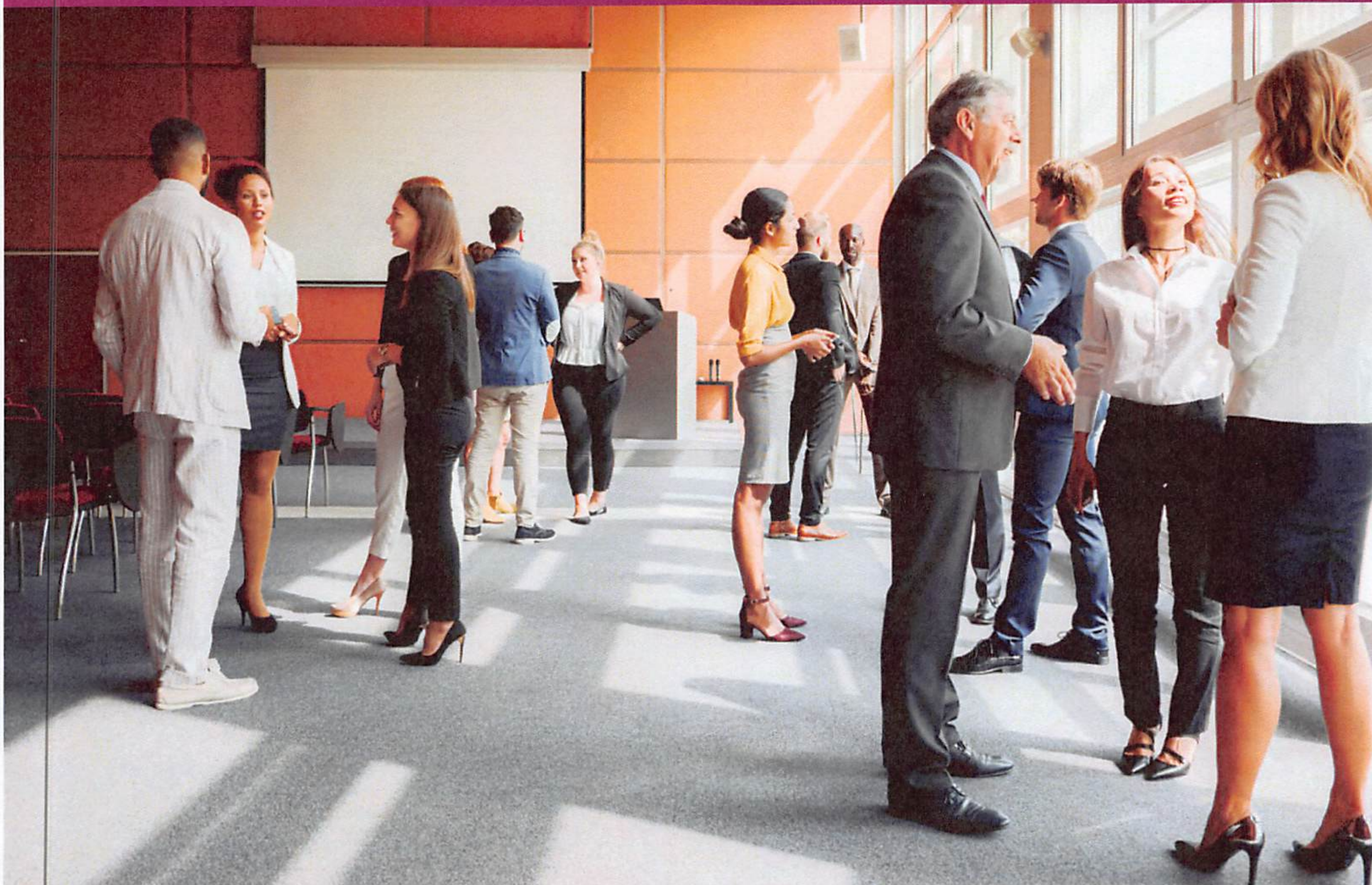

AT YOUR SERVICE

Cedar Rapids Metro Economic Alliance 401(k)
Retirement Plan Exchange®

CEDAR RAPIDS METRO ECONOMIC ALLIANCE BAIRD tag TRANSAMERICA

EFFECTIVE SOLUTIONS FOR PLAN SPONSORS

1 EASY TO ADMINISTER

With ERISA-trained employees and nearly 15 years developing its exclusive Bedrock Software platform, TAG Resources removes over 90% of the administrative burden.

- Use your admin resources elsewhere
- Focus on running your business
- Retirement plan support similar to large companies

You don't want to be plan experts.

2 FIDUCIARY PROTECTION

By shifting 3(16) administrative and certain 402(a) named fiduciary duties to TAG Resources, employers can mitigate defined legal obligations and responsibilities.

- TAG Resources also hires the 3(38) investment fiduciary responsible for selecting and monitoring the investment lineup
- High level of protection

You don't want to be at risk.

3 COMPLIANT

TAG Resources' processes are developed to ensure plans are in compliance with DOL and IRS regulations.

- With proven processes in place, TAG Resources assumes responsibility for plan compliance with DOL and IRS regulations
- Limit exposure to fines and penalties
- Inquiries and audits handled directly by TAG Resources

You don't want fines or penalties.

4 COST-EFFECTIVE

Built on a pooled-pricing model, the solution often costs less than other programs offering fewer comprehensive services.

- Plan cost negotiated on larger, collective pool of assets; fees drop as the plan grows
- Large-plan features based on economies of scale
- Audit pricing reduction for large plans requiring an annual audit

You don't want to overpay.

5 WELL-KNOWN PROVIDERS

The solution combines 3(16), 3(38), and TPA services from industry leaders for "end-to-end" retirement plan oversight.

You want to work with the best.

PRICING GUIDELINES

CEDAR RAPIDS METRO ECONOMIC ALLIANCE 401(k)
Retirement Plan Exchange®

Asset-Based Fees*

(excludes financial advisor compensation & investment cost)

0.58%

FOR PLAN ASSET BALANCES FROM $0 – $999,999

ASSET-BASED FEE SCALE*	
ASSETS	**ASSET FEE**
$0 - $999,999	0.58%
$1,000,000 - $1,999,999	0.53%
$2,000,000 - $3,999,999	0.48%
$4,000,000 - $5,999,999	0.45%
$6,000,000 - $7,999,999	0.39%
$8,000,000 - $9,999,999	0.36%
$10,000,000 - $14,999,999	0.33%
$15,000,000 - $19,999,999	0.28%
$20,000,000 - $29,999,999	0.25%
$30,000,000 - $39,999,999	0.22%
$40,000,000 - $49,999,999	0.21%
$50,000,000 - $99,999,999	0.19%
$100,000,000 +	0.18%

Fiduciary Services:

- **3(38) Investment Manager –** Fiduciary-Plus
- **Third-Party Administrator –** TAG Resources
- **3(16) Administrative Fiduciary –** TAG Resources
- **402(a) Signatory Named Fiduciary –** TAG Resources

Includes:

- Transamerica fees
- Fiduciary services fees
- *PortfolioXpress®*

Annual Participant Cost:

- Per participant cost (billed quarterly): $25
- *PortfolioXpress®*: No additional cost

Other Costs:

- Trustee fee: optional $150 per year

PLAN ASSET BALANCE	$100 ANNUAL ERISA BOND FEE	$0 ENROLLMENT FEE**	TRANSAMERICA INSTALLATION FEE (ONE TIME)***	ANNUAL ADMINISTRATION FEE
$0 - $99,999	•	•	$1,000	$2,500, reduced to $1,000 annually if plan adopts a Safe Harbor provision
$100,000 - $249,999	•	•	None	$2,500, reduced to $1,000 annually if plan adopts a Safe Harbor provision
$250,000 - $499,999	•	•	None	$1,000, reduced to $250 annually if plan adopts a Safe Harbor provision
$500,000 +	•	•	None	No annual administration fee

CEDAR RAPIDS METRO ECONOMIC ALLIANCE

INVESTMENT STRUCTURE – FIDUCIARY-PLUS

TAG recognizes that plan participants have varying levels of investment knowledge, experience, and interest. That's why our investment menu offers options for different types of investors, allowing participants to determine how much help they want when making financial decisions. Below is a list of the investment options available to the participants in your plan.

CASH ALTERNATIVE

Stable Value:
Transamerica Stable Value Advantage

FIXED INCOME

Intermediate-Term Bond:
Fidelity US Bond Index Ret Acct
Metropolitan West Total Return Bond Ret Acct
PIMCO Income Ret Acct

LARGE-CAP STOCKS

Large-Cap Value:
BlackRock Equity Dividend Ret Acct

Large-Cap Blend:
Fidelity 500 Index Ret Acct

Large-Cap Growth:
JPMorgan Large Cap Growth Ret Acct

MID/SMALL-CAP STOCKS

Mid-Cap Blend:
Fidelity Mid Cap Index Ret Acct

Small Cap Value:
DFA U.S. Targeted Value Portfolio Ret Acct

Small-Cap Blend:
Fidelity Small Cap Index Ret Acct

Small-Cap Growth:
Janus Henderson Triton Ret Acct

INTERNATIONAL STOCKS

World/Foreign Stock:
Fidelity Total International Index Ret Acct
MFS International Diversification Ret Acct

SPECIALTY

Real Estate:
DFA Global Real Estate Securities Ret Acct

MULTI-ASSET

Target Date Funds (QDIA):
State Street Target Retirement Income Ret Acct
State Street Target Retirement 2020 Ret Acct
State Street Target Retirement 2025 Ret Acct
State Street Target Retirement 2030 Ret Acct
State Street Target Retirement 2035 Ret Acct
State Street Target Retirement 2040 Ret Acct
State Street Target Retirement 2045 Ret Acct
State Street Target Retirement 2050 Ret Acct
State Street Target Retirement 2055 Ret Acct
State Street Target Retirement 2060 Ret Acct
State Street Target Retirement 2065 Ret Acct

Asset Allocation:
TA Vanguard LifeStrategy Income Ret Acct
TA Vanguard LifeStrategy Conservative Growth Ret Acct
TA Vanguard LifeStrategy Moderate Growth Ret Acct
TA Vanguard LifeStrategy Growth Ret Acct

Registered funds are available by prospectus only. Any mutual fund offered under the plan is distributed by that particular fund's associated fund family and its affiliated broker-dealer or other broker-dealers with effective selling agreements such as Transamerica Investors Securities Corporation (TISC), member FINRA, 440 Mamaroneck Avenue, Harrison, NY 10528. For more information on any registered fund, please call Transamerica Retirement Solutions at 800-755-5801 for a free summary prospectus (if available) and/or prospectus. All investments involve risk, including loss of principal, and there is no guarantee of profits. Investors should consider the objectives, risks, charges, and expenses of an investment carefully before investing. The summary prospectus and prospectus contain this and other information. Read them carefully before investing.

Collective investment trusts (CITs) and insurance company separate account investment options, if offered under the plan, are not insured by the FDIC, the Federal Reserve Bank, or any other government agency and are not registered with the Securities and Exchange Commission. Since investment options available under a collective trust or separate account are exempt from SEC registration, a prospectus is not available with respect to such investment options.

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