

intelli(k)
powered by **intelligents**

a smarter way



our
passion

the Underserved

The typical American worker gets the vast majority of their financial needs taken care of at their place of employment.

also

employers are overwhelmed with the amount of work and responsibilities they are required to do for their employee benefit programs.



30% providing hr recruiting, terminations and onboard services

26% maintaining records/auditing

16% developing hr systems and practices

26% acting as a strategic business partner

hr professionals spend about 73% of their time tending to tedious administrative tasks.

What if there was a scalable retirement program that was: cost effective, saves time, helps your employees, and increases participant outcomes?

Finance, operations, HR, or legal, your responsibilities liabilities and costs can be overwhelming.

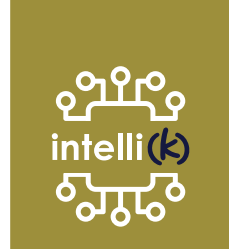
intelli(k) can change all of that: Due to recent legislation, employers are now allowed to band together, joining forces with each other by adopting a Pooled Employer Plan.

we call it
intelli(k)

a scalable solution for businesses to completely outsource their retirement plan needs and give their employees the tools needed to be successful in making their dreams real.

consider the difference...

Roles and Responsibilities



Select and Monitor the Pooled Plan Provider	n/a	Employer
Provide Employee Census Data	Employer	Employer
Remit Payroll Contributions	Employer	Employer
Payroll Integrations (payroll capabilities required - additional fee may apply)	Employer	
Serve as Plan Sponsor - Fiduciary	Employer	
Plan Trustee	Employer	
3(16) Administrative Fiduciary	Employer	
3(38) Investment Fiduciary	Employer	
Select, Monitor & Replace Investment Options	Employer	
Select and Monitor Service Providers	Employer	
Sign Plan Document	Employer	
Remit Loan Repayments	Employer	
Prepare 5500	Administrator	
Sign 5500	Employer	
Compliance Testing	Administrator	
Approve Corrective Distributions (if required, failed ADP/ACP testing)	Employer	
Review/Approve Distributions (termination, hardship, in-service, etc.)	Employer	
Loan Default Monitoring	Employer	
Approve Force-out Distributions	Employer	
Approve Distributions	Employer	
Prepare Required Participant Notices	Administrator	
Send Required Participant Notices	Employer	
Eligibility Tracking	Employer	
Enrollment Materials to Eligible Participants	Employer	
Participant Enrollment Assistance	Employer	
ERISA Bond Purchase & Maintenance	Employer	
Plan Audit (if plan subject to independent audit)	Employer	
Quarterly Investment Review	Employer	



We get it...it's hard work managing benefit programs for your employees. There's a never-ending list of responsibilities.

Employers are choosing to bypass much of this workload by joining forces with other employers and adopting **intelli(k)**:

- **Leveraging scale for institutional pricing**
- **Getting back time via increased administrative outsourcing**
- **Dramatically reduce liability with comprehensive fiduciary outsourcing**
- **Reduce or eliminate audit expenses (if applicable)**

Just look at just a few of the details of what you can outsource by adopting intelli(k):

	intelli(k)	traditional retirement plan
investment lineup flexibility	controlled by intellicents	controlled by employer
plan design flexibility	yes	yes
form 5500	one 5500 covers all participating employers	employer is responsible
audit	audit covers all participating employers	audit is required if there are more than 100 participants
plan compliance	testing and compliance included	employer is responsible
administration	completed by plan employer has limited responsibility	employer is responsible to execute or outsource at their discretion
fiduciary responsibility	pooled plan provider assumes primary responsibility	employer is responsible
cost	economies of scale increases affordability	can be costly
audience	business looking for scale, reduced responsibility, and potential cost savings	any size business with a need for unique or uncommon plan customizations

4 things

you get with

intelli(k)

that you don't get with

other plans

1



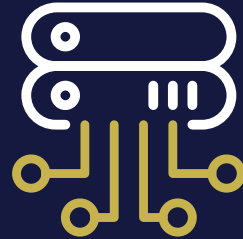
customized
fiduciary
oversight and
governance

2



low cost managed
accounts or custom
target date funds

3



customized
enrollment
modules

4

intellisteps

your first step towards financial health

worksite financial
planning



employer support:

- institutional pricing on all services
- full flexibility on plan design
- 3(16) admin fiduciary services
- 3(38) and 3(21) fiduciary advisory services
- disclosures and notices prepared and delivered directly to employees
- fiduciary vault
- vendor reviews and benchmarking



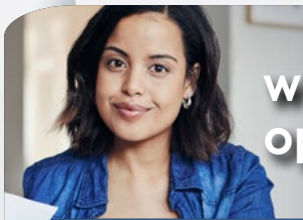
employee support:

- CFP® hotline
- top tier technology
- educational material delivered to each employee
- educational webinars and videos on demand



investment support:

- Investment Policy Statement
- fully vetted and managed fund menu
- quarterly investment reviews
- institutional access to CIT's



what's optional:

- comprehensive Personal Financial Management services paid by employer
- integration with your payroll provider

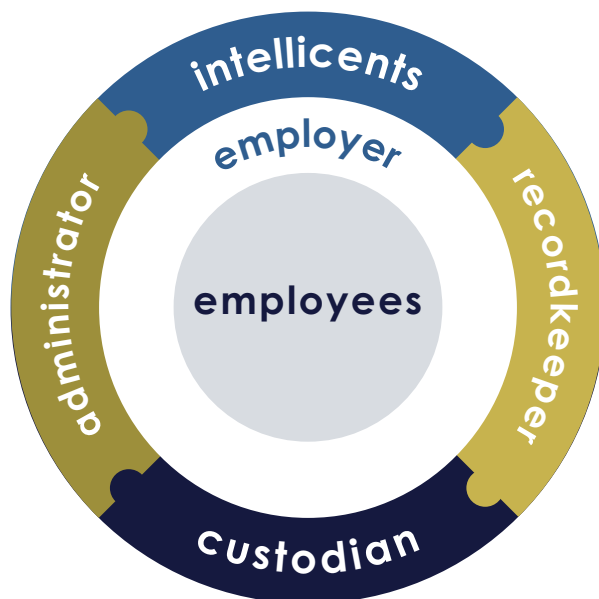
we are your guide



While **intelli(k)** is built with you and your employees in mind, we can't do it all ourselves. We have partnered with industry leading Third Party Administrators, Recordkeepers, and Custodians to help us get our solutions to you. Here's how we all work together to get your retirement plan to the destination you want it to be in.

your administrator:

- 3(16) fiduciary administrator
- Plan document provider
- Compliance testing
- Prepares Form 5500



your recordkeeper:

- Website and mobile experience
- Participant statements and disclosures
- Enrollment & education support
- Contribution and distribution processing

your custodian:

- Safeguards assets
- Benefit payment services
- Integrated trading platform
- Certified trust statements



are you ready?

It's time to streamline your benefits program. Get in touch with your consultant to learn more about intelli(k), request a proposal and let us show you how we can help you and your employees achieve success.

who we are

Unlike most advisory firms who just want to work with the wealthiest 1% of Americans, **intelligents'** passion is to also help the 99% that compose the core of the American workforce. Toward this end, **intelligents** has put together a growing and award-winning team of professionals to provide four core services to truly carry out our mission of over-serving the Underserved:



retirement plan services
at both the plan and
participant level



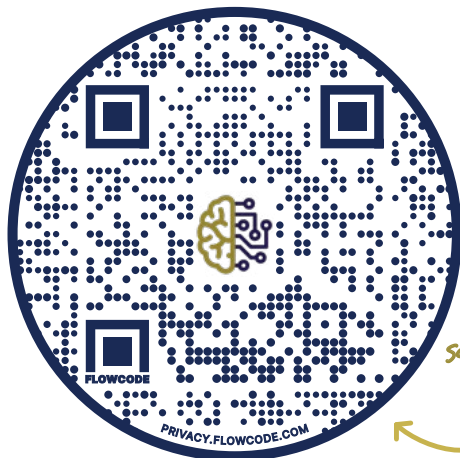
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management



financial planning
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employers and individuals



insurance consulting



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- 10 locations
- serving over 350 employers
- over 51,000 employees
- over \$5.5 billion in assets under influence

ONE resource for all your employees' financial needs.

contact us

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