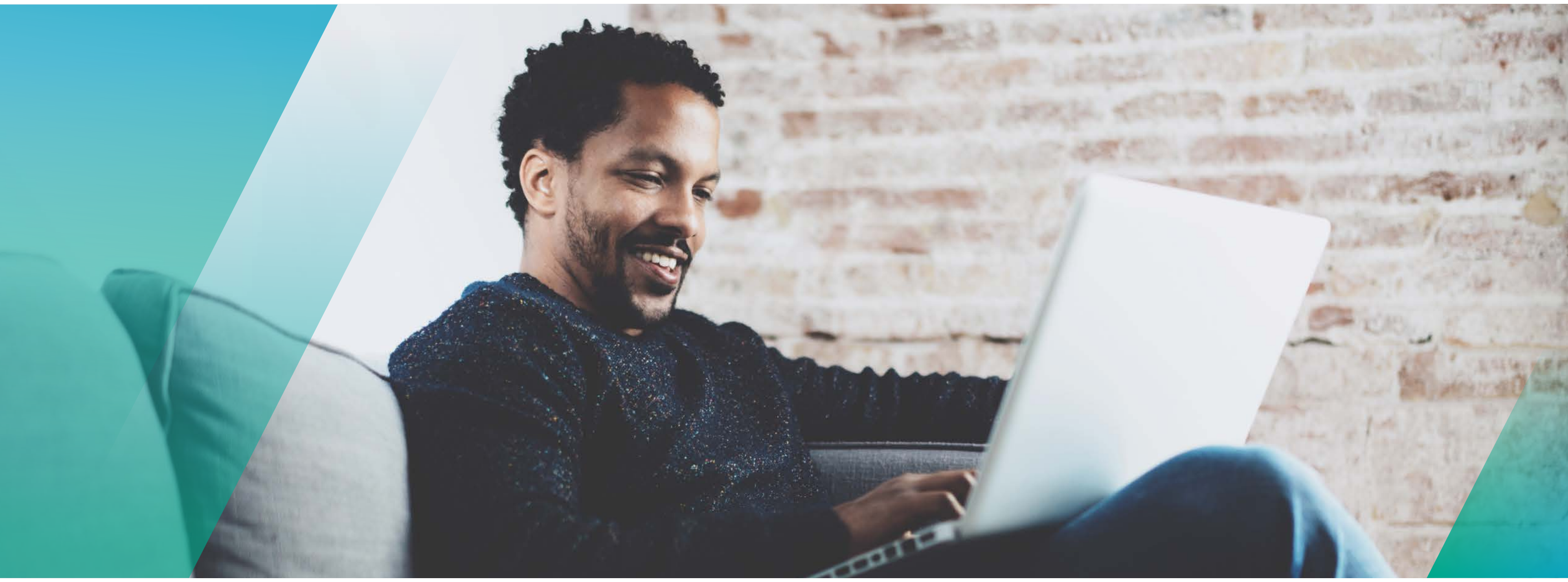
COPILOT 3(38) INDIVIDUAL(K)™—WITH AMERICAN FUNDS—FOR FINANCIAL PROFESSIONALS

An automated Individual(k) retirement plan solution designed for your owner-only clients



The CoPilot 3(38) Individual(k) with American Funds solution is a simple, cost-effective retirement plan that eases the investment and administrative burden of managing a retirement plan for you and your clients. The Individual(k) offers some of the same benefits of a traditional 401(k) but is specifically designed to meet the needs for an owner-only business, which leaves you more time to spend consulting, prospecting, and growing your business.

- Straightforward, transparent pricing
- Low cost investment menus
- Employee deferrals can be pre-tax or Roth

DESIGNED WITH YOU IN MIND

CoPilot is a fully bundled retirement service that offers:

- A fast sales cycle
- Individual(k) options for commission- and fee-based advisors
- A 3(38) investment manager that creates and monitors the plan lineups and model allocations
- No minimum requirements for plan assets
- Savings alerts that monitor participant performance to proactively inform them of events that could impact their retirement

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Save time and improve outcomes—CoPilot's online setup and enrollment can save your clients time on administration tasks.

Manage risk—With research-based plan tools and education backed by a team of support specialists, the CoPilot Individual(k) is designed to make retirement simpler and easier for you and your clients. CoPilot Individual(k) plans offer investment fiduciary coverage* and services including professionally managed investment portfolios from Newport Group Consulting, a national 3(38) investment manager.

All American Funds lineup options include:

- Fee-based
- Commission-based 25 bps

Multiple funding options—Specific to Individual(k), contributions can be automatically withdrawn from a bank account and deposited into the plan. Your client can choose the frequency of the automatic funding option to run on either the last day of the month or of the quarter. Your client can also select to manually contribute one annual lump sum deposit instead.**

GOAL: OFFER A STREAMLINED, COST-EFFECTIVE SOLUTION

Optimized for	Owner-only organizations
Investment Options	▪ Lineup featuring American Funds investments ▪ Professionally Managed Portfolios* ▪ Individual Investments *Five investment allocation models (Income, Conservative, Moderate, Growth, and Aggressive)
Pricing	Implementation Fee $100
	Annual Base Fee .... $365/annually (includes 1 participant) Plus $48 annually for each additional participant
	Annual Custodial & Trading Fee[1] .... 0.07% Annual Investment Fiduciary Fee[1] 0.25%

Pricing is subject to change. Excludes investment expenses.

*Investment fiduciary services are offered through Newport Group Consulting, LLC, an SEC registered investment adviser.
**Regulations governing deposit standards may apply.
[1]Fees are shown in annual terms but are deducted monthly.

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A PARTNER YOU CAN TRUST

Ascensus is the largest independent recordkeeping services provider, third-party administrator, and government savings facilitator in the United States.

153,700+ retirement plans administered[1]

4.7+ M retirement plan participants[1]

$818+ B in assets under administration[1]

28x "Best in Class" Award Winner
for retirement plans up to $200 million, with the most awards among all retirement plan providers for plans up to $50 million.[2]

PLANADVISER Adviser Choice Award
Winner in the recordkeeping category[3]

Retirement Leader of the Year[4]

[1] Ascensus data as of June 30, 2024. Total assets under administration include Retirement, FuturePlan, Institutional Solutions, and Government Savings.
[2] PLANSPONSOR. 2023 Defined Contribution (DC) Survey. February 2024. The 2023 PLANSPONSOR Defined Contribution Survey was conducted from August through October 2023, using the Qualtrics survey platform. Sponsors were asked to report specifics about their DC plan/s. The data, from approximately 2,830 respondents, represent 50 industries. Additionally, data was segmented by respondent profile to further magnify differences in asset range, industry and offerings across plan types and sizes.
[3] PLANADVISER. 2023 Retirement Plan Adviser Survey. March 2024. The 2023 PLANADVISER Retirement Survey from October 2023 through November 2023. The data is from 206 responses to questions about adviser insights on decision making factors regarding investment and recordkeeper selection. Defined Contribution (DC) recordkeeper evaluations were based on responses from advisers who personally evaluate and recommend providers to their qualified plan clients. The top-ranking lists reflect the percentage of respondents who, having worked with the recordkeeper, recognized them as having the "best service" in that category. Overall, advisors needed to have worked with a DC plan provider at least once to offer feedback on it. Providers needed 10 qualified plan adviser votes to have a profile listing and needed no fewer than eight votes in the service categories to have their highest rated areas of service listed.
[4] With Intelligence. With Intelligence Mutual Fund & ETF Awards. June 2024. The award was developed in consultation with leading allocators and industry leaders to ensure they are representative of the broad and fast-moving nature of the sector. Each category has its own set of criteria so that entrants can focus on key points of how they outperformed their competitors, and the judging panel can ensure that the that the true winner is awarded. Ascensus did not pay a fee to be considered for this award. For more information about the award, visit fundintelligence.evessiocloud.com.

Ascensus' award-winning service, technology, expertise, and the simple plan design of a CoPilot 3(38) Individual(k) with American Funds makes offering your clients a retirement solution an easy decision.

833-893-3233 | copilotsales@ascensus.com | ascensus.com/partner-offering/american-funds

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