

— RAYMOND JAMES COPILOT FOR FINANCIAL ADVISORS

An automated 401(k) retirement plan solution designed for your small business clients



Ascensus offers two Raymond James CoPilot 3(38) 401(k) retirement plans—traditional and Individual(k)™. Both are cost-effective and ease the investment and administrative burden of managing a 401(k) plan for you and your clients. Through a clear, skillfully selected 401(k) plan design, these solutions leave you more time to spend consulting, prospecting, and growing your business.

- Straightforward, transparent pricing
- Low cost investment menus
- Automatic enrollment and increases
- Plan Health Report with customizable metrics

DESIGNED WITH YOU IN MIND

CoPilot is a fully bundled retirement service that offers:

- A fast sales cycle
- Traditional 401(k) and Individual(k)™ options for fee-based advisors
- 3(38) investment fiduciary services provided by Raymond James
- No minimum requirements for plan assets or employee counts
- Savings alerts that monitor participant performance to proactively inform them of events that could impact their retirement



Save time and improve outcomes—Online setup and enrollment can save your clients time on administration tasks. Payroll integration (available only on traditional 401(k) plans) helps to increase data accuracy.



Manage risk—With research-based plan tools and education backed by a team of support specialists, this solution is designed to make saving for retirement simpler and easier for you and your clients. It includes 3(38) investment fiduciary services provided by Raymond James.



Enhance financial wellness (available only on traditional 401(k) plans)—We offer Financial Wellness, a holistic program created by Financial Finesse. This provides employees with free access to unbiased, personalized resources and guidance—including virtual financial coaching—to help them pursue financial well-being.



A STREAMLINED, COST-EFFECTIVE SOLUTION

	CoPilot Traditional 401(k)	CoPilot Individual(k) [™]
Optimized for	Organizations that have non-owner employees	Owner-only organizations
Pricing		
Employer		
Implementation fee (one-time)	\$390	\$50
Base fee	\$100/month	\$25/month
Employee		
Recordkeeping fee	\$5 per participant/month	\$5 per participant/month
Annual custodial and trading fee ¹	0.07%	0.07%
Annual advisor service fee ¹ (Includes 3(38) fiduciary fee)	Set by fee-based advisor	Set by fee-based advisor

Pricing is subject to change. Excludes investment expenses.

A PARTNER YOU CAN TRUST

Ascensus is the largest independent recordkeeping services provider, third-party administrator, and government savings facilitator in the United States.²

The infographic is set against a dark teal background with a diagonal split. It features six key metrics and awards, each with a corresponding icon and text:

- 153,700+ retirement plans administered³**: Accompanied by a teal square icon with a white dollar sign.
- 28x "Best in Class" Award Winner**: Accompanied by a teal star icon with a white outline. Below it, text reads: "Most awards won among all retirement plan providers for plans up to \$50 million⁴".
- 4.7+ M retirement plan participants³**: Accompanied by a teal icon of three stylized human figures.
- PLANADVISER Adviser Choice Award**: Accompanied by a teal trophy icon. Below it, text reads: "Winner in the recordkeeping category⁵".
- \$818+ B in assets under administration³**: Accompanied by a teal circle icon with a white dollar sign.
- Retirement Leader of the Year⁶**: Accompanied by a teal star icon with the number '1' inside.

¹Fees are shown in annual terms but are deducted monthly.

²Cerulli Associates. The Cerulli Report: U.S. Retirement Markets 2023. December 2023.

³As of June 30, 2024.

⁴PLANSPONSOR. 2023 Defined Contribution (DC) Survey. February 2024.

⁵PLANADVISER. 2023 Retirement Plan Adviser Survey. March 2024.

⁶With Intelligence. With Intelligence Mutual Fund & ETF Awards. June 2024.

Ascensus' award-winning service, technology, expertise, and the simple plan design of a Raymond James CoPilot 401(k) makes offering your clients a retirement solution an easy decision.

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