

A streamlined 401(k) retirement solution designed for small businesses



The Raymond James CoPilot solution is a simple, cost-effective 401(k) retirement plan that eases the administrative burden of offering a 401(k) plan to your employees. Through a clear, skillfully selected 401(k) plan design, the Raymond James CoPilot solution enables you to free up your time to focus on running your business.

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

DESIGNED WITH YOU IN MIND

The Raymond James CoPilot solution saves you time, reduces investment fiduciary responsibility, and helps:

- Your business—Attract talent, retain employees, and maximize tax benefits. Read about [more potential tax benefits](#) that may be available to you through SECURE 2.0.
- Your participants—Auto-enroll gets employees started on the path to retirement readiness and increases plan participation rates.
- You as the plan sponsor—CoPilot monitors plan activity and provides you with a Plan Health Report and proactive messaging.



Save time and improve outcomes—Online setup, enrollment, and payroll integration can save you time on plan administration and increase data accuracy.



Manage your 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 employees. It includes 3(38) investment fiduciary services provided by Raymond James.



Enhance your participants' financial wellness—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

Pricing	Employer
	Implementation fee (one-time)..... \$390
	Base fee\$100/month
	Employee
	Recordkeeping fee \$5 per participant/month
	Annual custodial and trading fee ¹0.07%
Annual advisor service fee ¹set by fee-based advisor (Includes 3(38) fiduciary fee)	

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:

- 153,700+** retirement plans administered³ (Icon: Dollar sign in a square)
- 28x "Best in Class" Award Winner** (Icon: Star in a circle) Most awards won among all retirement plan providers for plans up to \$50 million⁴
- 4.7+ M** retirement plan participants³ (Icon: Three people)
- PLANADVISER Adviser Choice Award** (Icon: Trophy) Winner in the recordkeeping category⁵
- \$818+ B** in assets under administration³ (Icon: Dollar sign in a circle)
- Retirement Leader of the Year⁶** (Icon: Star with number 1)

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 employees a retirement solution an easy decision.

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