



# Syndicate™ 401(k) for Groups

**MULTIPLY YOUR PRACTICE**



Most advisors build their retirement business one plan at a time. When you introduce a 401GO Syndicate™ to an organization, such as a business association, chamber of commerce, PEO or franchise group, you open the door to dozens of businesses at once.

## What is a 401GO Syndicate™?

A Syndicate also allows loosely related businesses to be grouped together in order to receive better pricing. But unlike an MEP or PEP, a Syndicate gives businesses their own plans with more design flexibility.

This gives your organization an edge: individual plans for versatility grouped under your brand for affordability.

## Get rapid practice growth.

Secure a relationship with a sponsoring organization and unlock access to their entire member base. As the financial advisor of record, you are able to scale quickly by onboarding groups of plans instead of chasing them one by one.

You can rely on 401GO's 3(38) investment lineup, or choose to differentiate yourself by offering a customized selection.

**Accelerate AUM Growth**

**Differentiate Yourself**

**Expand Your Footprint**

## Syndicate is a unique solution unmatched by any other provider.

The sponsoring organization enjoys an attractive benefit with:

- ✓ No cost (to sponsoring org)
- ✓ No fiduciary burden
- ✓ No administrative work
- ✓ Cobranding available
- ✓ Same-day setup

The member businesses get an affordable solution with:

- ✓ Fast same-day setup
- ✓ Customized plan design
- ✓ Automation that saves time
- ✓ Best-in-industry support
- ✓ Low pricing due to economies of scale

## Enhancing Reputation

When you bring Syndicate to a chamber of commerce, business association, or franchise network, you're offering them something they rarely get—a high-value benefit with no cost or liability. This means they can instantly position themselves as a resource and advocate for their members, without taking on new obligations.

## Sponsoring organizations appreciate this offering.

### It elevates their value proposition.

Business organizations are always looking for ways to deliver unique value to members.

Offering access to a modern, affordable 401(k) positions them as forward-thinking leaders who work for their members' long-term success.

### It strengthens member loyalty.

When they connect members to meaningful perks like retirement savings solutions, the organization fosters stronger engagement and longer retention.

Members have a clear reason to stay involved and appreciative.

### It is scalable and inclusive.

Whether they have 20 employees or 2000, every business can participate.

The structure ensures that smaller businesses gain access to benefits usually reserved for large employers, reinforcing the organization's role as an equalizer.

### It comes at no cost and no risk.

Unlike traditional benefits programs, a Syndicate doesn't require them to allocate budget or assume fiduciary responsibility.

They can provide a major benefit that costs them nothing. In fact, sponsoring incentives may be available.

By positioning Syndicate as a no-cost, no-risk win for sponsoring orgs, you make the decision easy for them—while building long-term relationships for yourself.

### The Problem with MEPs and PEPs

Multiple Employer Plans (MEPs) and Pooled Employer Plans (PEPs) were designed to help groups of small businesses access retirement benefits more efficiently. But in practice, they often come with hidden complexity, high costs, and fiduciary risk that sponsoring organizations may not expect.

Syndicate was created to solve those problems—delivering the benefits of group pricing and access, without the baggage.

MEP / PEP	SYNDICATE
The sponsoring organization assumes fiduciary liability.	Each employer has its own plan and its own associated fiduciary.
A group audit is performed when the entire group participant count reaches the threshold.	Each plan has its own audit, only if the individual plan participant count reaches the threshold.
Setup takes months to complete and costs thousands of dollars.	Setup is completed in one day, and the setup fee is low.
Each plan must adopt specific plan designs and provisions.	Each business has flexibility to select their plan design and provisions.
It's difficult for a plan to disconnect from the group.	Each plan is portable, making it easier for employers to terminate the relationship.
One investment lineup is used for the whole group, regardless of individual needs.	Each plan can have its own investment lineup, or use one connected to the group.

For employers, Syndicate provides the best of both worlds: cost savings through group purchasing power and the independence of owning their own plan.

### Integration is a game-changer for clients.

The integration between 401GO and most payroll providers is a powerful piece of technology. The 360° API facilitates data transfer in both directions, eliminating the need for double entry and reducing errors caused by manual input.

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*“Everything goes through 401GO and we don't have to ask clients to use a different 3rd party benefit administrator.”*



### 401GO handles administration so employers don't have to.

The plan provider handles the technical details:

- Recordkeeping
- Participant portals
- Investments and fund options
- Loans and distributions
- Compliance testing and reporting
- Eligibility tracking

### Plan sponsors get practical pricing.

Economies of scale allow sponsoring orgs to offer participating businesses excellent pricing that decreases (per participant) as the plan grows.

Billing is flexible, so organizations can either manage invoicing on behalf of employers, or allow the employers to do it themselves.

### Participating employers get a high quality benefit for their teams without the effort and expense.

- ✓ **Fast setup** can be completed in just 15 minutes
- ✓ **Customized plans** are tailored to each employer
- ✓ **Bundled services** are all managed by 401GO
- ✓ **Excellent fund lineup** offers a wide selection of investments
- ✓ **Automation** saves time and eases burdens for employers
- ✓ **401Goals™**, a financial wellness platform, is included with every plan

### Employees love this platform.



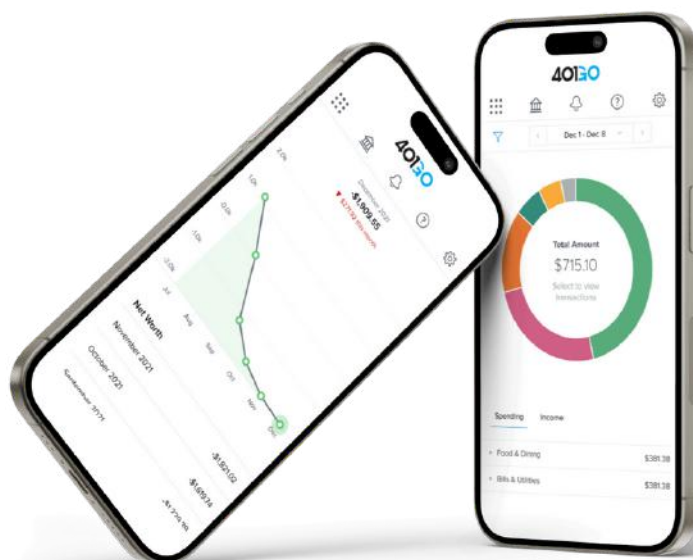
Employees get access to an easy-to-use platform (both web and mobile versions) that are branded either as the sponsoring org or as 401GO.

They can manage investments, contributions, view account performance and more.

## 401GOALS

Every 401GO plan comes with 401Goals™, an embedded financial wellness platform that helps employees manage all their personal finances under one roof.

- Budgeting
- Goal tracking
- Spending insights
- Retirement calculator
- Financial health score

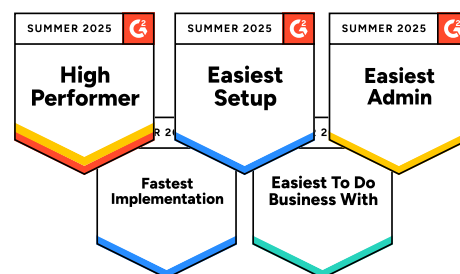


### Plan sponsors and participants get industry-leading support.

No one wants customer service from a robot. Employees get live customer support by phone, email or chat. Plan sponsors get a dedicated relationship manager. Our support structure ensures clients have help with sales, onboarding, enrollment, and ongoing management.

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*They will walk you through the whole process until every step is completed.”*



## We'll provide co-branded marketing materials.

We offer professionally designed marketing flyers that you can use to introduce Syndicate to organizations, showcase its advantages to their member businesses, and demonstrate the employee benefits that make it truly stand out.

These pass-along flyers can be co-branded with both your logo and the sponsoring organization's, ensuring maximum visibility for everyone involved.



### GO-PLUS

Full-Featured 401(k)

**\$2 - \$7**

per participant per month

\$125 per month | \$500 setup fee  
0.15% AUM fee

### GO-SOLO

For Solopreneurs + Spouse

**\$19** per month

0.15% AUM fee | \$250 setup fee

## Pricing is tailored to your needs.

Syndicate is designed to give organizations excellent pricing by taking advantage of economies of scale.

Financial advisors that have established relationships with 401GO may have the opportunity to tailor the pricing to the needs of the sponsoring organization, or to offer sponsoring incentives.

Syndicate is also a great opportunity for grouping solo 401(k) plans. This can be useful for businesses where the staff are independent contractors rather than W2 employees, such as real estate brokerages or trucking companies.

## Let's get started.

If you have a prospect in mind, talk to your RVP contact about taking the next steps.