

# INTRODUCING THE NEW MEXICO TECHNOLOGY COUNCIL 401(k) MULTIPLE EMPLOYER PLAN

By joining the New Mexico Technology Council 401(k) Multiple Employer Plan, you can provide an outstanding plan, save money, reduce your fiduciary liability and spend less time on administrative tasks.

## New Mexico Technology Council 401(k) Multiple Employer Plan

### Member Benefits

- No Annual Audit
- Cost savings on the investments
- No individual Form 5500 reporting
- Minimal plan maintenance
- Flexible plan features, including safe harbor, Roth and profit sharing
- Customizable 401(k) plan design options involving eligibility, matches, vesting schedules and more
- Reduce your fiduciary responsibilities

### How?

The New Mexico Technology Council 401(k) Multiple Employer Plan, from a government reporting standpoint, is treated like one large plan. The end result for you is a retirement plan with competitive investments, outstanding service, and someone else doing the legwork.

### Strength in Numbers

When you utilize the New Mexico Technology Council 401(k) Multiple Employer Plan, you have all the advantages and flexibility of a stand-alone plan sponsor, but avoid the expenses, fiduciary liabilities and administrative headaches associated with sponsoring a stand-alone plan.

### Let us handle the paperwork for you

By participating in the New Mexico Technology Council 401(k) Multiple Employer Plan, virtually all administrative tasks can be offloaded from you to Slavic 401(k) and the New Mexico Technology Council.

Tasks that can be shifted may include:

- Administrative responsibilities
- Employee eligibility tracking
- Distribution
- Processing
- Plan compliance
- Non-discrimination testing
- Annual reporting
- Participant education/enrollment

**The result is more time for you to  
focus on running your business!**

## FOR FURTHER INFORMATION

Please contact the financial advisor for the New Mexico Technology Council 401(k) Multiple Employer plan below:

**Michael DiGrazia, CIMA<sup>®</sup>, CFP<sup>®</sup>**  
Institutional Consultant  
Senior Retirement Plan Consultant  
UBS Institutional Consulting Group

UBS Financial Services, Inc.  
2555 E Camelback Rd, Suite 600  
Phoenix, AZ 85016

(602) 957 5133  
michael.digrazia@ubs.com

UBS Financial Services, Inc. is a subsidiary of UBS AF. Member FINRA/SIPC.



## Investment Options

**Open architecture mutual fund platform**

- BlackRock
- Vanguard

- American Funds
- PIMCO

- Delaware Investments
- Columbia

- Institutional Share Class funds
  - Active & Passive Investment Options Available
  - Email Express - Participant acct balances emailed weekly
- 3(21) Fiduciary Investment Advice
  - On-line Access to Performance & Prospectuses
  - Daily Valuation

## Absolute Fee Transparency

The participant fees are disclosed as a line item on the participant's statement. Fees are not "hidden" in the investment returns. 12b-1 fees paid to Slavic401k.com are credited back to the individual participants that own the fund. This ensures absolute objectivity in fund recommendations.

## Comprehensive Administration

- Plan Design and Set-up Consultation
  - Eligible Participant Notification
  - Sponsor Express - plan testing summary e-mailed to the sponsor monthly
- Non-discrimination testing
  - Loan and Distribution Processing
  - Trustee Services
- 5500 preparation included as part of the Multiple Employer Plan
  - Outsourced 3(16) Administrative duties

## Company Costs

Set-up (one time cost)	\$0
Old Plan Takeover (one time cost)	\$350 plus \$3 per participant
Annual Fee	\$0

## Participant Costs

Annual Administration	\$35, over 50 participants - \$30, over 100 participants - \$25
One-time loan set-up fee	\$150 plus \$50 annual loan maintenance
Distributions	\$40

## Asset Expenses

Average Mutual Fund Expense Ratio	0.32%
QDIA - BlackRock LifePath Target Date Funds	0.14%

Adopting Plan Size	UBS	Slavic	ERISA Acct	Total Tiered
\$0 - \$250,000	0.35%	0.60%	0.10%	1.05%
\$250,001 - \$500,000	0.30%	0.40%	0.10%	0.93%
\$500,001 - \$1,000,000	0.24%	0.38%	0.08%	0.81%
\$1,000,001 - \$2,000,000	0.23%	0.37%	0.07%	0.74%
\$2,000,001 - \$5,000,000	0.22%	0.36%	0.06%	0.68%
\$5,000,001 - \$10,000,000	0.18%	0.20%	0.05%	0.56%
\$10,000,001 - \$20,000,000	0.12%	0.14%	0.04%	0.43%
\$20,000,001 - \$50,000,000	0.07%	0.08%	0.03%	0.28%
\$50,000,001 - \$100,000,000	0.05%	0.06%	0.02%	0.20%