



benefits of a **MULTIPLE EMPLOYER PLAN**

**SAVE TIME SO YOU CAN
FOCUS ON YOUR BUSINESS**

AVMA Trust Retirement Plan

Ready to take managing your company retirement plan off your ever-expanding to-do list?

Members now have access to a retirement plan designed to address your unique needs, while offering cost efficiencies, simplified administration, and reduced fiduciary burden. The benefit is offered through Transamerica, in partnership with TAG Resources and Envestnet Retirement Solutions.

We invite you to join the AVMA Trust Retirement Plan where you can take advantage of:

- Service provider oversight
- Investment oversight
- Delegated fiduciary services
- No annual audit
- No individual Form 5500 reporting
- Minimal plan maintenance
- Flexible plan features, including safe harbor, Roth, and profit-sharing
- Customizable plan design involving eligibility, matches, vesting schedules, and more
- Potential cost savings

How it works

The AVMA Trust Retirement Plan leverages the combined assets of all participating adopters, and uses the resulting scale to offer you a 401(k) plan with competitive investments, outstanding service, and greatly reduced plan maintenance.



**AVMA TRUST
RETIREMENT
PLAN**



We make it easy

By participating in the AVMA Trust Retirement Plan, virtually all of your administrative tasks can be offloaded to Transamerica, TAG Resources, and Envestnet Retirement Solutions.

Tasks that can be shifted may include:

- Employee eligibility tracking
- Distribution processing
- Plan compliance
- Nondiscrimination testing
- Annual reporting
- Investment selection & monitoring
- Participant enrollment and education

The result is time for you to focus on running your business.

Ready to learn more?

Contact us today to receive more information about the program or to schedule a personal consultation.



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CALL

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Investment management services provided by Envestnet, registered investment advisor

Before adopting any plan you should carefully consider all of the benefits, risks, and costs associated with a plan. Information regarding retirement plans is general and is not intended as legal or tax advice. Retirement plans are complex, and the federal and state laws or regulations on which they are based vary for each type of plan and are subject to change. In addition, some products, investment vehicles, and services may not be available or appropriate in all workplace savings plans. Plan sponsors and plan administrators may wish to seek the advice of legal counsel or a tax professional to address their specific situations.

While a Multiple Employer Plan (MEP) arrangement offers adopting employers the ability to delegate fiduciary functions to the MEP provider, employers should be aware that they still retain the fiduciary responsibility for selecting and monitoring the MEP provider. Because a MEP is treated as a single plan, a violation of the qualification rules by an adopting employer could affect the qualified status of the plan as a whole. In order to be treated as a single plan under the qualification rules, the adopting employers of a MEP must share a commonality—a connection among the adopting employers such as a trade or professional organization. Transamerica is not affiliated with TAG Resources, Envestnet Retirement Solutions, or the AVMA. Logos and trademarks are the intellectual property of their respective owners.