

FOCUS ON RUNNING YOUR BUSINESS. NOT YOUR RETIREMENT PLAN.

ASSOCIATIONS OF TEXAS MULTIPLE EMPLOYER PLAN



For Plan Sponsor Use Only



TRANSAMERICA®

THE GIFT OF TIME

What if you had time to focus on what's truly important in your business — and could leave the burden of managing your retirement plan to someone with decades of experience doing just that?

Associations of Texas MEP team (ATMEP), a leader in providing small businesses with the full spectrum of fiduciary services, has joined with Transamerica Retirement Solutions to offer a retirement plan solution that allows you to reduce administrative burdens, transfer certain risks, and minimize cost.





RETIREMENT PLANNING MADE EASY

The time and knowledge required to make the best retirement plan choices for your employees can feel overwhelming.

Not to mention what it takes to manage the cost, risk, and ongoing maintenance to do it right. Here are just a few of the ways we can help.

WE'LL TAKE ON THE FIDUCIARY RISK FOR YOU

When you offer employees a retirement plan, you have a legal obligation to carry out the plan responsibilities with the highest degree of prudence, good faith, honesty, integrity, service, and undivided loyalty to the beneficiaries' interests. This can be daunting in some cases, but not with our retirement solution — ATMEP Team takes as much of the fiduciary responsibility on your behalf as possible.

LEAVE THE ADMINISTRATION TO US

It's no secret that it takes a great deal of time to successfully offer and administer a retirement plan, which can also be a complex process. We're guessing this is time and energy you'd rather spend elsewhere. That's why ATMEP takes on a large portion of administrative duties for you, including annual nondiscrimination testing, employee eligibility tracking, contribution limit tracking, and much more.

LET'S TALK SAVINGS.

When you sponsor a retirement plan under the ATMEP, you'll join other businesses like yours offering the same plan. The cost of maintaining the retirement plan is then spread across each business, simply and seamlessly.



HERE ARE A FEW OTHER WAYS YOU CAN SAVE:

DOCUMENT PREPARATION

ATMEP Team will help prepare, and periodically amend as laws and regulations change, the documents you're required to provide to employees when you offer a retirement plan. This can save thousands of dollars in attorney fees over time.

COMPLIANCE TESTING

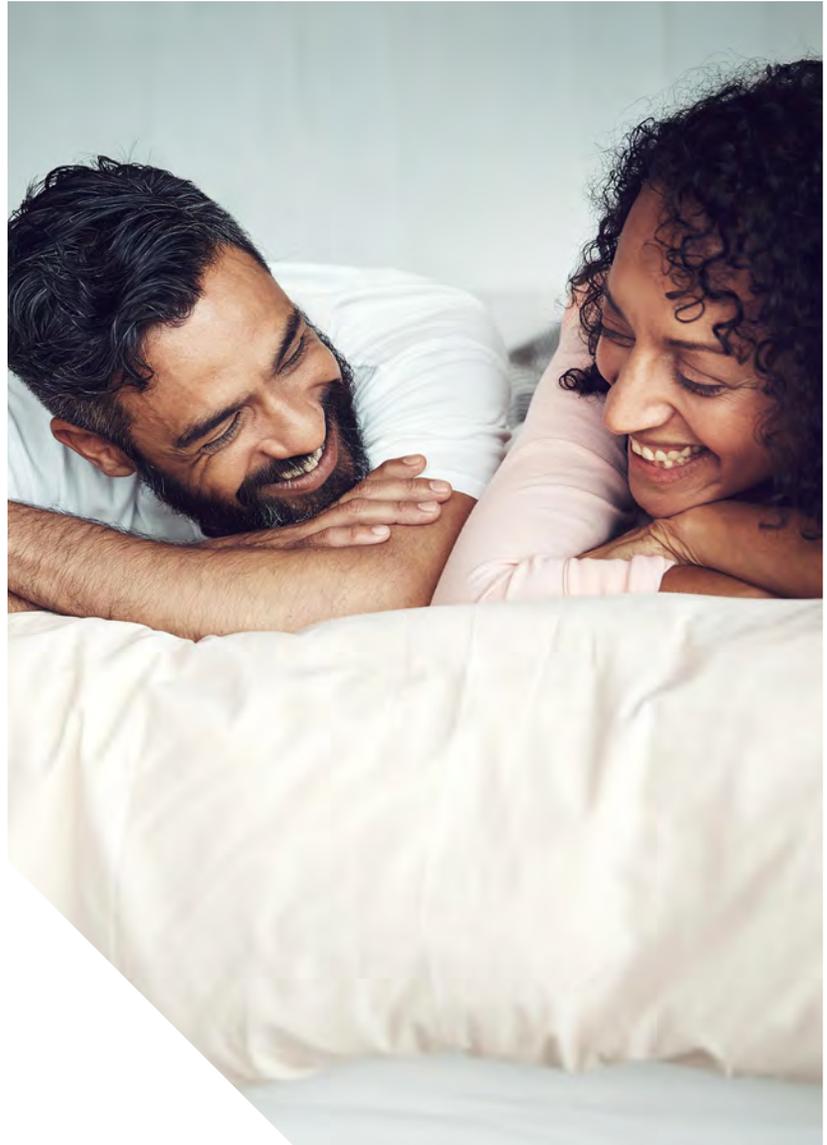
Most non-safe harbor 401(k) retirement plans must pass rigorous nondiscrimination tests annually. This ensures that the plan does not discriminate in favor of highly compensated employees to maintain a tax advantaged status. ATMEP Team takes care of this testing, and the cost for processing is spread among all the businesses enrolled in your same retirement plan.

QUARTERLY PARTICIPANT STATEMENTS

ATMEP takes care of sending quarterly benefit statements for those participants in defined contribution plans who have the right to direct their investments. And that means you don't have to hire an outside service provider at an additional cost.

INVESTMENT UNDERWRITING

ATMEP pricing reflects the combined assets of all businesses who choose the retirement plan option. This puts collective buying power at your fingertips, resulting in lower fees, access to additional services, and a more diverse investment choice.



We take care of sending quarterly benefit statements for those participants in defined contribution plans who have the right to direct their investments.



WANT TO LEARN MORE ABOUT THE ASSOCIATIONS OF TEXAS MULTIPLE EMPLOYER PLAN? WE'D LOVE TO TALK WITH YOU.

CONTACT US

You'll receive our 401(k) information packet for review and be able to schedule a no-cost design evaluation.



KEYSTONE 
RETIREMENT & INSURANCE ADVISORS



Ready to make the climb a little easier?

Give us a call. You'll receive our 401(k) information packet for review and be able to schedule a no-cost design evaluation.

 **Email:** Neil C. Netoskie, nnetoskie@krg401k.com

 **Call:** 713-365-3816

 **Visit:** transamerica.com

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