



Hunter Benefits Consulting Group

Service Pyramid

Below shows the three different service levels and the basic differences between each one. The assumptions are 20 participants and the fee-only model:

401(k)
essential
Retirement Plans - Simplified

Essential Solution

1. Assigned administrator plus phone time consulting
2. Discretionary & mandatory amendment document support
3. DOL & IRS audit support (additional fees may apply)
4. Distribution & loan processing support
5. Safe Harbor & Roth Deferral contribution options
6. Form 5500 support

\$1,200

+\$400

401(k)
Streamliner
Retirement Plans - Refined

Streamliner Solution

7. Additional investment solution and plan eligibility options
8. Additional vesting options for employer contributions
9. Additional discretionary plan amendments
10. Additional Profit Sharing contribution formula options
11. Additional Matching contribution formula options
12. Manual census entry is available

\$1,600

+\$960

Consulting
Complete
Retirement Plans - Accomplished

Consulting Complete Solution

13. Class Allocation & Age Weighted Profit Sharing contribution
14. Can be coordinated with Defined Benefit plans
15. Countless investment options
16. Additional vesting and Plan eligibility options
17. Additional options for employer paying the fees
18. Different billing options available

\$2,560

The above descriptions may be modified. Please review your specific Service Agreement for more complete details. Call our Sales Team at 877.354.3849 or check our website.



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Service Pyramid

Below shows the three different service levels and the basic differences between each one. The assumptions are 20 participants and the fee-only model:

401(k) essential Solution - Complexity drives cost. This plan design and service solution removes as much of the complexity as possible and provides a quality qualified retirement plan. To maintain simplicity, plan provisions and record keeping companies are already pre-designed and all communication and data transfer is done electronically.

This level is specifically for a Plan sponsor who wants to minimize the complexity of Plan administration and who can upload payroll files and download required reports. Asset holder options are limited. Billing is a mix of monthly per-participant costs and a percentage of Plan assets.

Typical Clients: 1) Plan Sponsors wanting maximum standardization and minimum complexity, 2) Plan Sponsors with very basic corporate structures - no shared ownership with other companies, or 3) Employers interested in the investment companies available under this model.

401(k) Streamliner Solution - A mid-level service product for the employer whose needs are less complex than those offered at our Consulting Complete Services level, but want more flexibility than the essential Solution. The employer can select certain options such as the eligibility provisions, the vesting schedule, Roth contribution availability, and other options.

This level is best for an employer who wants a Plan as easy to operate as a Simple IRA, but with larger contribution limits and more Plan design options. is available with group annuity platforms (ING, John Hancock, Principal, Transamerica), American Funds Recordkeeper Direct and the Alerus and PAi Open Architecture option. Plans must have fewer than 99 Participants. Billing is a mix of fixed monthly fee and a percentage of Plan assets.

Typical Clients: 1) Clients wanting some limited flexibility in plan design, 2) Plan Sponsors with "simple" Controlled Group issues, 3) new Plans with sponsors wanting to limit out-of-pocket costs, or 4) Clients who prefer to use institutional share class funds (i shares) or Exchange Traded Funds (ETFs).

Consulting Complete Solution - Our most comprehensive plan design level represents the traditional level of retirement plan consulting. This service level is appropriate for companies with complex Plan design needs, complex corporate structures, or Plans with more than 100 participants needing a large plan audit. Plan design services allow for the maximum flexibility allowed by statute.

This type of Plan design is used by plan sponsors with a significant percentage of highly compensated employees. Generally, the targeted participants are substantially older than the average age of the staff members.

Typical Clients: 1) Professional Services or Consulting firm wanting to give the largest contribution allowed to the fewest number of employees, 2) Plan Sponsors with related companies or service groups, multiple employer plans, etc. or 3) Plans with more than 100 eligible participants.