

# Patina Nation 401(k) Retirement Solution

Pricing Guidelines | Administered by TAG Retirement Program | Solo(k) Retirement Solution

**The Patina Nation 401(k) Retirement Solution**, administered by TAG Resources, is a financial planning tool for business owners and their spouses who are receiving compensation from the business. It that allows you to maximize your annual pre-tax / after-tax retirement savings, while reducing your administrative burden, transferring certain risks, and potentially reducing costs. We understand that sponsoring and maintaining a retirement plan, particularly for small businesses, can be challenging. **The Patina Nation 401(k) Retirement Solution** brings together a team of professionals on your behalf so you can focus on running your business, not your retirement plan.

## Contributions

- Contributions are automatically drafted monthly, quarterly, semi-annually, or annually
- Contributions may be for business owner and spouse, if receiving compensation
- 2019 Maximum Contributions
  - Deferrals: \$19,000
  - Additional Catch-up (if age 50 and older): \$6,000
  - Discretionary Profit Share: \$37,000<sup>1</sup>

## Service Providers

- Third Party Administrator: TAG Resources
- 3(16) Plan Administrator Fiduciary: TAG Resources
- 402(a) Named Fiduciary: TAG Resources
- 3(38) Investment Manager Fiduciary: Mesirow Financial
- Recordkeeper: Transamerica

## Contract Asset Charge<sup>2</sup>

0.30% annually

## Contract Fees<sup>3</sup>

0.82%

## Plan Service Fees

- ACH Fee: \$5 per ACH draft

## Annual Fee Per Participant: \$25

## Additional Participant Fees (if applicable)

- Distribution: \$100
- Loans
  - Initial setup: \$100
  - Annual: \$100
- Hardship Fee: \$100

This is provided for informational purposes only and is not intended to constitute compliance with any applicable legally required disclosures, including, but not limited to, disclosures required under ERISA Section 408(b)(2). Other fees may apply.

<sup>1</sup> Maximum profit share is contingent upon income.

<sup>2</sup> Contract Asset Charge includes Financial Advisor Compensation.

<sup>3</sup> The Contract Fees include Transamerica fees, 12b-1 fees, fees received by Transamerica and its affiliates, TAG Resources fees, 3(38) Investment Management fees, and the expenses of the underlying mutual funds, based on funds mapped to State Street Target Retirement funds or other like QDIA. Actual fees based on individual participant fund allocation.

TAG Resources, Mesirow Financial, and Transamerica are not affiliated companies.

## How can I learn more or get started?

If you would like more information about becoming a participant in the the Patina Nation 401(k) Retirement Solution, please contact us at:

**Edstrom Leipold International Group**  
**RBC Wealth Management**  
 1000 N. Water St., Suite 1500  
 Milwaukee, WI 53202

**Kyle Leipold**  
**(414) 347-7086**  
[kyle.leipold@rbc.com](mailto:kyle.leipold@rbc.com)  
[patina.tagresources.com](http://patina.tagresources.com)

**Jonas Edstrom**  
**(414) 347-7210**  
[jonas.edstrom@rbc.com](mailto:jonas.edstrom@rbc.com)



Recordkeeper



Plan Administrator and Fiduciary



Financial Advisor



Investment Manager

