



Patina Nation 401(k) Retirement Solution

Overview | Administered by TAG Resources and Transamerica

Patina Nation and RBC have partnered with TAG Resources and Transamerica to provide a unique 401(k) retirement program.

The **Patina Nation 401(k) Retirement Solution** is a solo(k) plan for business owners, and their spouses who are receiving compensation from the business.* It allows you to maximize your pre-tax / after-tax savings, while reducing your administrative burden, transferring fiduciary risks, and potentially reducing costs. Sponsoring and maintaining a retirement plan can be challenging. **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. When you offer a plan through **Patina Nation 401(k) Retirement Solution** you leverage the assets of all the plans in the TAG Program and utilize the best professionals in the retirement field to run your plan.

Patina Nation 401(k) Benefits:

- Leveraging total assets of all plans in the TAG Program.
- Reduced administrative burdens for your plan.
- Potential cost savings through economies of scale.
- Outsourced fiduciary liability to the greatest degree allowed by law to help mitigate fiduciary risk.
- A robust investment menu.
- Award-winning participant educational tools and resources.
- A team of experts to support the compliance and management of your plan.

What are the potential cost savings?

When comparing the potential costs of sponsoring a retirement plan on their own, business owners may realize lower investment costs through aggregated assets and reduced costs for document preparation, compliance testing, Form 5500 filing, and quarterly participant statements.

* Business may employ owner and spouse only, no other W2 employees. Owner may not own 80% or more of another company with W2 employees.



Recordkeeper



Plan Administrator and Fiduciary



Financial Advisor



Investment Manager



What fiduciary support will I receive?

The fiduciary support you will receive from the **Patina Nation 401(k) Retirement Solution** combines all of the components of a sound process – an investment policy statement, investment lineup assistance, investment selection and monitoring, ongoing reporting, and more.

As the business owner, you can delegate your fiduciary responsibilities to the greatest degree allowed by law, and have peace-of-mind that your fiduciary obligations are being met.

The fiduciary responsibility to complete administrative duties to keep the plan running and in compliance, is managed by TAG Resources who serves as an ERISA 402(a) Named Fiduciary and the ERISA 3(16) Plan Administrator.

The fiduciary responsibility to select and monitor the plan's investments is managed by Mesirow Financial the investment firm who serves as the ERISA 3(38) Investment Manager.

In a time of increasing government oversight and compliance, these are significant benefits to your business.

What administrative support will my business receive?

Underestimating the administrative hours required to properly operate a Solo(k) retirement plan is a common mistake. By participating in the **Patina Nation 401(k) Retirement Solution**, you are relieved of a significant number of tasks including, but not limited to:

- Investment of plan contributions
- Tracking contribution limits
- Tracking catch-up contributions
- Required communications
- Approvals and denials of hardship requests
- Distribution processing
- Monitoring of pending legislative actions
- Form 5500 filing (once plan reaches \$250,000 in assets)

This material is being provided for informational purposes only. It should not be viewed as an investment recommendation by Transamerica for customers or prospective customers. Customers seeking advice regarding their particular investment needs should contact a financial professional.

The information expressed herein is for general information only and does not constitute legal, tax, securities, or investment advice.

Mesirow Financial refers to Mesirow Financial Holdings, Inc. and its divisions, subsidiaries and affiliates.

Advisory Fees are described in Mesirow Financial Investment Management, Inc.'s Form ADV Part 2A. Mesirow Financial does not provide legal or tax advice. Advisory services offered through Mesirow Financial Investment Management, Inc. an SEC registered investment advisor.

TAG Resources, Patina Nation, RBC, Mesirow Financial, Coulter and Justus, P.C., NAPLIA, and Transamerica are separate unaffiliated entities.

How can I learn more or get started?

If you would like more information about becoming a participant in 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

Jonas Edstrom
(414) 347-7210
jonas.edstrom@rbc.com

patina.tagresources.com

