



# CMAA Club 401(k) Retirement Plan

Offer your employees a retirement plan that can help them get the results they deserve — without committing too many of your own resources to running it

## The advantages of adopting the CMAA Club 401(k) Retirement Plan

### Potential cost savings

- No annual audit requirement or fee
- Form 5500 filing is transferred to the CMAA Club 401(k) Retirement Plan
- Completely open architecture
- No proprietary fund requirements

### Participant resources from Empower Retirement

- On-site participant education\*
- Simple, intuitive, personalized participant experience
- Access to a wide variety of financial wellness resources
- Action-oriented communications strategies
- Online requests for loans, distributions and hardships
- Protection from unauthorized transactions with the Empower Retirement Security Guarantee<sup>1</sup>
- Participant advice
- Participant managed accounts

*\*Minimum of 15 employees must attend.*

### Fiduciary support

#### 3(38) Investment Manager Case Pearlman

- Completes the selection and monitoring of investment portfolio in accordance with the Investment Policy Statement (IPS)
- Monitors fees to ensure they are reasonable

### Administrative support

#### 3(16) Plan Administrator Dorsa Consulting Services, Inc.

- Provides employee notices, eligibility tracking and distribution management
- Interprets and enforces plan document
- Ensures IRS and Department of Labor compliance
- Includes an ERISA attorney as part of the compliance team

Association members are able to maintain unique plan design features, such as vesting schedule, type and amount of employer match, Roth option, plan loan availability, and hardship withdrawals

**For more information, contact Case Pearlman at 239-482-8002, [carson@casepearlman.com](mailto:carson@casepearlman.com), or visit [cmaa.org](http://cmaa.org).**

The CMAA Club 401(k) Retirement Plan is designed specifically for all CMAA members.

<sup>1</sup> Reimbursements associated with the Security Guarantee are subject to certain conditions, set forth at <https://participant.empower-retirement.com/participant/#/articles/securityGuarantee>.

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