



FORWARD  **401K**

YOUR DESIGN · YOUR RETIREMENT PLAN

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YOUR DESIGN, YOUR RETIREMENT PLAN

Forward401k is a full service plan provider including: record keeping, administrative solutions and 401(k) programs specifically designed to help meet the unique needs of small and medium-sized businesses. Our turn-key 401(k) plans offer flexible features and service options at a competitive price; our convenient online systems as well as experienced financial professionals will help make it easy to manage your plan.

SIMPLE PLAN SET-UP, MAINTENANCE AND ENROLLMENT

Establishing, maintaining and enrollment are easy with our web-based technology. Our user interfaces and sponsor support teams enable you to set up a new plan in 15 minutes or less. You can select eligibility, vesting and contribution parameters, as well as determine if you will offer any employer matching or make elective profit sharing contributions. Employees will like the control and flexibility of online enrollment, as well as 24/7 access to investment and account information.

With Forward401k, you can focus your time and energy on building and running your business – not managing your retirement plan.



- YOUR DESIGN - - YOUR RETIREMENT PLAN -



INNOVATIVE • TRANSPARENT • OPEN • PROTECTION • GUIDANCE

INNOVATIVE - Our advanced technology 401(k) platform is coupled with dedicated customer service and support. From plan design, administration and compliance, enrollment and investment education, online record keeping and investment choices, our experienced team of professionals are creating high-value retirement programs in the qualified plan industry.

FEE TRANSPARENCY - To meet ERISA guidelines, Forward401k employs an independent and unbiased approach, which means you can be certain our decisions are made with the best interests of you and your participants in mind. Through the use of our exclusive and comprehensive Letter of Intent (LOI), we fully disclose the service components of the plan and all fees up front.

OPEN ARCHITECTURE - Forward401k utilizes custody relationships with access to many (including your current fund options) mutual funds, exchange-traded-funds, or collective trusts that pass our strict quantitative and qualitative due diligence. Our platform offers flexibility and the opportunity to offer investment options not often available within typical retirement programs for small to medium sized business. All investment choices are offered with NO front-end or back-end sales charges and NO transaction fees*. (*disclaimer: Certain funds may impose a short-term redemption fee to protect against short-term trading in the fund. Any such fees will be disclosed and detailed within the fund's prospectus available online.)

FIDUCIARY PROTECTION - ERISA requires that plan fiduciaries manage retirement plans in a prudent manner. When this principle is applied to the selection of investments, fiduciaries must: 1) prudently select, monitor, remove and replace investments offered; 2) provide an investment lineup that exhibits a broad range of investment styles and risk components; and 3) ensure the investment options are suitable and appropriate for the particular needs and abilities of participants. With Forward401k, you have an advisor who will assume fiduciary responsibility for selecting investment options and ongoing monitoring*. Having this benefit helps to ensure that you as an employer are in compliance with all rules and regulations regarding suitability.

PERSONALIZED INVESTMENT GUIDANCE - Forward401k is offered exclusively through the financial advisor community, so you can have professional support at every step of the way. Your financial professional is an invaluable resource to both you and your employees. The advisor provides guidance and assistance in designing and setting up your plan and uses extensive information about your investment options, as well as conducts employee education and enrollment meetings.





EMPLOYEE ONLINE FEATURES

- Daily Account Snapshot
- Account Profile Management
- Manage Deferral Elections
- Manage Investment Elections
- Toll-Free Participant Assistance
- Retirement Planning Tools and Calculators
- Investment Performance Information
- Electronic Fund Prospectuses

PROGRAM FEATURES

- Open Architecture/Multiple Fund Families
- No-Load/Load-Waived mutual fund access
- Online 15 minute Plan Establishment
- Online “Open Enrollment” for employees
- Online Plan Disclosures:
 - Summary Plan Description (SPD)
 - Summary Annual Report (SAR)
 - Loan Policy (if applicable)
- IRS-Approved Plan Document

PLAN SERVICES

- Daily Valuation Accounting
- Unlimited Intra-Account Transfers
- Integrated Voice Response System
- Online Contribution Processing
- Optional Participant Loans
- Quarterly Account Statements
- Automated Plan Review and Compliance Testing
- Signature – Ready Form 5500

EMPLOYER ONLINE FEATURES

- Daily Plan Snapshot
- Account Profile Management
- Employee Census Management
- Employee Deferral Tracking
- Proactive E-mail Notifications
- Toll-Free Administrative Assistance
- Investment Tracking and Alerts
- Loan and Distribution Tracking



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WWW.FORWARD401K.COM

Talk to your financial professional to find out more about Forward401k.

Every investor should consider the funds' investment objectives, risks, charges and expenses carefully before investing or sending money. This and other important information about each investment can be found in each fund's prospectus, which is available online. To obtain a physical copy of any fund's individual prospectus, please contact your financial professional. Please read the prospectus carefully before investing.