

# A streamlined 401(k) retirement solution designed for small businesses



CoPilot is a simple, cost-effective 401(k) retirement plan that eases the administrative burden of offering a 401(k) plan to your employees. Through a clear, skillfully selected 401(k) plan design, CoPilot allows you to free up your time to focus on running your business.

- Straightforward, transparent pricing
- Automatic enrollment and increases
- Low cost investment menus
- Plan Health Report with customizable metrics

## DESIGNED WITH YOU IN MIND

CoPilot saves you time, reduces investment fiduciary responsibility, and helps:

- Your business: Attract talent, retain employees, and maximize tax benefits. Read more about [additional potential tax benefits](#) that may be available to you through SECURE 2.0.
- Your participants: Auto-enroll gets employees started on the path to retirement readiness and increases plan participation rates.
- You as the plan sponsor: CoPilot monitors plan activity and provides you with a Plan Health Report and proactive messaging.



**Save time and improve outcomes**—CoPilot's online setup, enrollment, and payroll integration can save you time on administration and increase data accuracy.



**Manage your risk**—With research-based plan tools and education backed by a team of support specialists, a CoPilot 401(k) is designed to make retirement simpler and easier for you and your employees. CoPilot 401(k) plans offer investment fiduciary coverage\* and services including professionally managed investment portfolios from Wilshire Associates, a national 3(38) investment manager provider.



**Enhance your employees' financial wellness**—We offer Financial Wellness, a holistic program created by Financial Finesse, that provides employees with free access to unbiased, personalized resources and guidance—including virtual financial coaching—to help them pursue financial well-being.



## GOAL: OFFER A STREAMLINED, COST-EFFECTIVE SOLUTION

<b>Optimized for</b>	Organizations with less than 25 Employees or plans with under \$1 million in assets
<b>Investment Options</b>	Professionally Managed Portfolios* Individual Investments <small>*5 Investment Allocation Models.</small>
<b>Pricing</b>	Implementation Fee ..... \$500
	Base fee ..... \$125/month
	Recordkeeping Fee..... \$4 per participant/month
	Annual Custodial & Trading Fee..... 0.07%
	Annual Investment Fiduciary Fee..... 0.25%

Pricing is subject to change. Excludes investment expenses.

\*Investment fiduciary services are offered through Ascensus Investment Advisors, LLC a registered investment adviser.

## A PARTNER YOU CAN TRUST

Ascensus is the largest independent recordkeeping services provider, third-party administrator, and government savings facilitator in the United States.



**157,400+** retirement plans administered<sup>1</sup>



**57x “Best in Class” Award Winner**

Winner in every category for Recordkeeping and Sponsor Service/Support for plans up to \$50 million<sup>2</sup>



**5+ M** retirement plan participants<sup>1</sup>



**PLANADVISER Adviser Choice Award**

Winner in the recordkeeping category<sup>3</sup>



**\$700+ B** in assets under administration<sup>1</sup>



**Retirement Leader of the Year<sup>4</sup>**

<sup>1</sup>As of December 31, 2022.

<sup>2</sup>PLANSponsor. 2021 Defined Contribution (DC) Survey. January 2022.

<sup>3</sup>PLANADVISER. 2022 Retirement Plan Adviser Survey. February 2022.

<sup>4</sup>With Intelligence. With Intelligence Mutual Fund & ETF Awards. June 2022.

**Ascensus’ award-winning service, technology, expertise, and the simple plan design of a CoPilot 401(k) makes offering your employees a retirement solution an easy decision.**



833-893-3233



[copilotsales@ascensus.com](mailto:copilotsales@ascensus.com)



[ascensus.com](https://ascensus.com)