



# Why not pull together?

It may be time to join a Multiple Employer Plan



Sponsoring a retirement plan may be easier when entrepreneurs pull together in a Multiple Employer Plan (MEP). Simply answer the four questions below to determine whether joining the Greater Atlanta Home Builders Association may be right for you and your company.

1. Do you offer a retirement plan to your employees?
2. Are you interested in learning about a retirement plan that may reduce your fees and administrative responsibilities?
3. Are you interested in learning about a retirement plan that may reduce your compliance liability?
4. Are you interested in learning about a retirement plan that may reduce your fiduciary liability?

If your answer to any or all of these questions is YES, it may be time to consider joining the Greater Atlanta Home Builders Association MEP, which is proud to offer the *Lincoln Director*<sup>SM</sup> program as its investment platform.

What is a Multiple Employer Plan?	What is a Multiple Employer Plan Sponsor?	<i>The Lincoln Director</i> <sup>SM</sup> program offers:
<p><b>A Multiple Employer Plan (MEP) is a retirement plan for businesses that typically have a common interest but are not commonly owned. These businesses are referred to as "Adopting Employers" when they elect to join the MEP.</b></p>	<p><b>A Multiple Employer Plan Sponsor (MEP Sponsor) is the organization that holds the MEP master contract under which Adopting Employers may implement a retirement plan.</b></p>	<ul style="list-style-type: none"> <li>• 90+ investment options</li> <li>• Risk-based and target-date asset allocation funds</li> <li>• Qualified Default Investment Alternatives (QDIAs)</li> <li>• Innovative lifetime income distribution options</li> <li>• Award-winning investment education</li> <li>• Extensive fiduciary support through optional offerings</li> </ul>



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For more information, please contact

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> Employer Retirement Plans

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A group variable annuity is a long-term investment product designed particularly for retirement purposes. Group annuities contain both investment and insurance components and have fees and expenses, including administrative and advisory fees. Optional features may be available for an additional charge. The annuity's value fluctuates with the market value of the underlying investment options, and all assets accumulate tax-deferred. Withdrawals may carry tax consequences, including possible tax penalties.

*Lincoln Director*<sup>SM</sup> group variable annuity (contract form 19476 and state variations) is issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker/dealer. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so. Contractual obligations are backed by the claims-paying ability of The Lincoln National Life Insurance Company.**

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There is no additional tax-deferral benefit for an annuity contract purchased in an IRA or other tax-qualified plan.

Third party administrators for the Multiple Employer Plan are not affiliates of Lincoln Financial Group.



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# Less is more

Join the Greater Atlanta Home Builders Association Multiple Employer Plan



Sponsoring a retirement plan has now been made easy. Lessen your load. Join the Greater Atlanta Home Builders Association (GAHBA) Multiple Employer Plan to help reduce your responsibilities as a plan sponsor and allow you more time to concentrate on your business.

## Your responsibilities **BEFORE** joining the Greater Atlanta Home Builders Association Multiple Employer Plan

### Plan Sponsor duties

- Design plan document and maintain qualified status
- Appoint and monitor all other plan fiduciaries

### Plan Investment Fiduciary duties

- Produce and maintain an Investment Policy Statement (IPS)
- Select investment platform meeting ERISA "Prudent Person" standards
- Conduct quarterly Investment Committee meetings
- Review and document investment returns, fees, expenses, and comparisons to peer group
- Monitor status of all investment options and remove or replace as appropriate

### Operational Plan Administrator duties

- Determine participant eligibility
- Conduct enrollment and educational meeting
- Send out enrollment packets including Summary Plan Description (SPD), 404(c) Compliance Information, Qualified Default Investment Alternative (QDIA), and Explanation of Expenses
- Comply with ERISA Section 2550.404(c) provisions for participant communication, including but not limited to:
  - Notice to participants of intention to comply with 404(c)
  - A description of investment alternatives available in the plan
  - General description of the investment objectives and risk and return characteristics of each alternative
  - Description of transaction fees and expenses that affect the participant's account balance
  - Specified information regarding the plan fiduciaries
  - A description of the annual operating expenses of each designated investment alternative
  - Copies of prospectuses, financial statements, and reports provided to the plan
- Address specific participant requests and/or instructions in compliance with 404(c)
- Administer participant loans in compliance with statutory requirements
- Send out Participant Termination packets
- Administer distribution and rollover requests for terminated employees
- Administer hardship withdrawals in compliance with the Hardship Rules, included in new provisions of PPA of 2006
- Oversee annual census reconciliation with TPA
- Review and validate compliance testing
- Provide for annual audit of the plan
- Oversee and manage process, in conjunction with TPA, for annual filing of Form 5500
- Send out required year-end-notices to participants (i.e. Safe Harbor, Summary Annual Report/SAR)

## Your responsibilities **AFTER** joining the Greater Atlanta Home Builders Association Multiple Employer Plan

- Select customized plan design options to meet your business needs
- Serve as a co-adopter of the plan
- Submit 401(k) file each pay period
- Deposit contributions on a timely basis
- Provide final annual census and payroll data for testing and audit purposes

All remaining duties listed at the left are covered by the GAHBA Multiple Employer Plan. Certain administrative duties may be provided through third-party administrators.



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Lincoln Financial Group is proud to partner with Greater Atlanta Home Builders Association Multiple Employer Plan by offering *Lincoln Director*™ as the investment platform.

## What is a Multiple Employer Plan?

A Multiple Employer Plan (MEP) is a retirement plan for businesses that typically have a common interest, but are not commonly owned. These businesses are referred to as "Adopting Employers" when they elect to join the MEP. These plans can be defined contribution (DC) or defined benefit (DB) plans.

## What is a Multiple Employer Plan Sponsor?

A Multiple Employer Plan Sponsor (MEP Sponsor) is the organization that holds the MEP and master contract under which Adopting Employers may adopt a retirement plan. As a professional association, the Greater Atlanta Home Builders Association is an organization that is able to establish an MEP for the benefit of its member companies.



The chart on the opposite side shows how much easier sponsoring a plan is when you join the Greater Atlanta Home Builders Association MEP. The difference is dramatically illustrated by your expansive role outside the MEP in the left-hand column, and your simplified role as an MEP member in the right-hand column.

### To learn more, please contact:

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