



The Sensible 401k™

Smart. Simple. Effective.

◆ The Sensible 401k™ Plan

is a new way to save for retirement, offered by MVP Plan Administrators. At MVP, we believe everyone should have access to a great retirement plan, one that is also affordable, has responsible investments and is easily managed.

◆ Industry-Leading Pricing

Traditional fee structures for 401(k) plans involve collecting or charging annual fees based on your assets. With The Sensible 401k™ Plan, we simply bill for the services provided, making it affordable for your employees to save for retirement.

◆ It's Easy

The Sensible 401k™ plan makes saving easy by using pre-selected funds, automated online enrollment, and 24/7 access for participants and plan sponsors.

◆ It Just Makes Sense

With pre-selected funds, low costs, administrative partnerships, and online services, The Sensible 401k™ Plan is the ideal solution for any business looking to simplify retirement plan management while reducing costs.

Pre-Defined Investment Menu

Most 401(k) plan participants are savers, not investors. They do not want to spend time becoming investment experts or simply have no time to do so. With that in mind, The Sensible 401k™ Plan offers a streamlined investment menu that takes the mystery out of investment selection for participants. The Sensible 401k™ Plan provides a structured investment lineup for both types of investors in your plan: the "do it yourselfer" and the "do it for me" investor.

"Do It Yourselfer" Investor

For the "Do It Yourselfer" investor, who wants to build their own portfolio by defining their own asset allocation, The Sensible 401k™ Plan provides an investment menu consisting of 12 target retirement date options, an FDIC covered Money Market Deposit Account (MMDA), and a list of 19 extremely low-cost Vanguard funds, including index funds, real estate, growth, value, balanced, and more. This investment menu provides for excellent diversification for the "Do It Yourselfer"! The participant website also includes an automated advice solution that will enable you to tailor your asset allocation based on your custom inputs.

"Do It for Me" Investor

For the "Do It for Me" investor, who wants help and would much rather have an investment professional manage their portfolio for them because they don't have the time or expertise, The Sensible 401k™ Plan provides 12 target retirement date investment options that are managed for you based on your time horizon to retirement. Each target date fund is diversified and designed to become more conservative the closer you get to your retirement date.

Effortless Enrollment and Education

The participant website is equipped with the tools and resources needed to effectively enroll and educate participants. Once eligible, employees are able to enroll in minutes by walking through the Online Enrollment Wizard. Additional educational videos are provided to address topics such as saving for retirement, investing for retirement, etc. Those looking for assistance with identifying a retirement goal and plan to meet that goal can access the Smart Plan tool for a comprehensive solution at no additional cost!

The plan participant will receive quarterly investment monitoring reports, and if in the future any funds fail to meet performance guidelines, they will automatically be replaced. Participants will also receive quarterly account statements that detail all the activity that occurred within their account, including performance, new contributions, etc. These reports provide detailed information on each investment within the plan and within the participant's account.



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Pricing

The Sensible 401k™ Plan provides a competitive schedule that incorporates the costs for regular day-to-day administrative tasks while keeping costs low. We believe in total fee transparency, so there are no hidden fees. We simply make it affordable for employers and low-cost for employees. After all, the objective is to SAVE FOR RETIREMENT!

Employers

\$195.83 per month

(Includes custodial and recordkeeping fees)

Employees

\$2.50 Monthly Participant Fee

&

.0375% quarterly investment management fee

(Billed against the participant's account balance)

Set-up Fee

\$500 for legal plan document creation

Conversion Fee

\$500 for existing plans (one-time fee)

Enroll with Ease

Eligible employees will enroll online and have access to interactive video education to assist them in making informed decisions about saving for retirement.

The Low-Cost Solution

Traditional fee structures for 401(k) plans are often complex and expensive. Our fees are affordable, simple, and all-inclusive. This makes it easy for your business to get started and allows your employees to keep more of their money for retirement.

Call us or email us today for more details!

Sales@mvp401k.com or 866-687-6877