

INTRODUCING THE ARIZONA ASSOCIATION OF REALTORS RETIREMENT PLAN

By joining the AZ Association of Realtors Retirement Plan, you can save money, reduce your fiduciary liability and spend less time on administrative tasks.

The AZ Association of Realtors Retirement Plan

Member Benefits

- No Annual Audit
- Cost savings on the investments
- No individual Form 5500 reporting
- Minimal plan maintenance
- Flexible plan features, including safe harbor, Roth and profit sharing
- Customizable 401(k) plan design options involving eligibility, matches, vesting schedules and more
- Reduce your fiduciary responsibilities

How?

The AZ Association of Realtors Retirement Plan is a Multiple Employer Plan. From a government reporting standpoint, it is treated like one large plan. The end result for you is a retirement plan with competitive investments, outstanding service, and someone else taking the fiduciary responsibilities of the day to day operations of the plan.

Strength in Numbers

When you utilize the AZ Association of Realtors Retirement Plan, you have all the advantages and flexibility of a stand-alone plan sponsor, but avoid the expenses, fiduciary liabilities and administrative headaches of managing it yourself.

Let us handle the paperwork for you

By participating in the AZ Association of Realtors Retirement Plan, virtually all administrative tasks can be offloaded from you to Slavic 401(k) and UBS Financial Services, Inc.

Tasks that can be shifted may include:

- Administrative responsibilities
- Employee eligibility tracking
- Distribution
- Processing
- Plan compliance
- Non-discrimination testing
- Annual reporting
- Participant education/enrollment

The result is more time for you to focus on running your business!

FOR FURTHER INFORMATION:

Please contact the financial advisor for the AZ Association of Realtors Retirement Plan below:

Michael DiGrazia, CIMA[®], CFP[®]
Institutional Consultant
Senior Retirement Plan Consultant
UBS Institutional Consulting Group

UBS Financial Services, Inc.
2555 E Camelback Rd, Suite 600
Phoenix, AZ 85016

(602) 957 5133
michael.digrazia@ubs.com



Investment Options

Open architecture mutual fund platform

- BlackRock
- Vanguard

- American Funds
- PIMCO

- Delaware Investments
- Columbia

- Institutional Share Class funds
 - Active & Passive Investment Options Available
 - Email Express - Participant acct balances emailed weekly
- 3(21) Fiduciary Investment Advice
 - On-line Access to Performance & Prospectuses
 - Daily Valuation

Absolute Fee Transparency

The participant fees are disclosed as a line item on the participant's statement. Fees are not "hidden" in the investment returns. 12b-1 fees paid to Slavic401k.com are credited back to the individual participants that own the fund. This ensures absolute objectivity in fund recommendations.

Comprehensive Administration

- Plan Design and Set-up Consultation
 - Eligible Participant Notification
 - Sponsor Express - plan testing summary e-mailed to the sponsor monthly
- Non-discrimination testing
 - Loan and Distribution Processing
 - Trustee Services
- 5500 preparation included as part of the Multiple Employer Plan
 - Outsourced 3(16) Administrative duties

Company Costs

Set-up (one time cost)	\$0
Old Plan Takeover (one time cost)	\$0 (less than 10 participants)
Old Plan Takeover (one time cost)	\$300 (10-100 participants)
Old Plan Takeover (one time cost)	\$500 (more than 100 participants)
Annual Fee	\$0

Participant Costs

One-time loan set-up fee	\$150 plus \$50 annual loan maintenance
Distributions	\$40

Asset Expenses

Average Mutual Fund Expense Ratio	0.31%
QDIA - BlackRock LifePath Target Date Funds	0.12%

Adopting Plan Size*	Blended Asset Based Fee
\$500,000 & below	0.90%
\$1,000,000	0.80%
\$2,000,000	0.60%
\$5,000,000	0.40%
\$10,000,000	0.30%
\$20,000,000	0.20%

*Tiered asset based fee between break points noted above.