Equitable Advisors

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Ref. PPG-153848 (07/2022)

What may differentiate our 401K services model to your current plan: Plan Level Support & Participant Level Services

Plan Sponsor Support and Services

- Registered investment advisor support through Equitable Advisors RIA
- Fiduciary 3(21) coverage through national network affiliates
- Third party administrative 3(16) participant notices through network affiliates
- Annual fiduciary checklist to support plan sponsor due diligence
- Benchmarking fees of investment platform, recordkeepers and custodial trustee
- Review of plan documents benefits, rights and features consistent with plan objectives
- Assist plan sponsor with the adoption of an investment policy statement
- Assist plan sponsor with annual review of investment platform with FI 360 analysis
- Coordination of communications with plan sponsor, investment platform provider, recordkeeper, third party administrator and investment committee
- Periodic plan reviews with plan sponsor of competitive market offerings through request for proposals to support best interest of plan participants
- Appointment as advisor of record under current retirement plan platform with objective to more effectively deliver plan level and participant level services

EQUITABLE
ADVISORS

Proprietary Database

Comparable Data

Method Driven

The Quality You’re Getting

The Services You’re Getting

The Value You’re Getting

Track

Compare

Understand

What we do for your employees

Advisor one-on-one support including afterhours virtual on-line meetings to your employees.

Paperless online employee enrollment and guidance through web-based support technology.

- Personalized Employee 401K Enrollment Packages
- Carrier Benefit Enrollment Booklets
- Equitable Advisor service support for plan participants
- Assistance with Summary Plan Description participant disclosures
- Online enrollment guide with video

Ability to process qualified retirement withdrawals through HSA debit cards

Broad-based availability of qualified investment options available under a 401k platform

Quarterly webcast topics

- Retirement Readiness
- Social Security Elections
- Asset Allocation models vs Target Date Funds
- Managed Account Investment Options
- Traditional vs Roth Elections
- HSA Integration (if available)

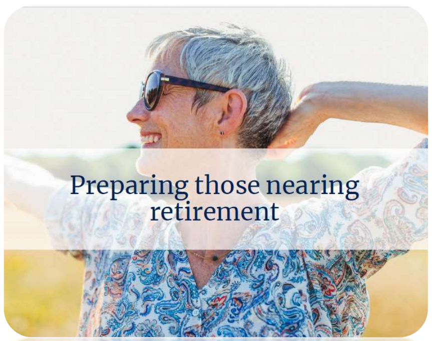
Educational Virtual On-Line Meetings and Webcast through Platform Affiliates

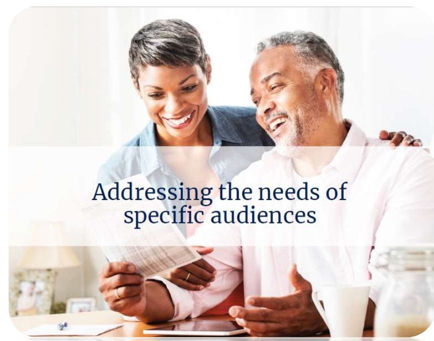
RETIREMENT 101

Engaging employees by focusing on the benefits

As experienced retirement education counselors, our philosophy is to visually highlight the key points, connect the dots, fill in all the gaps and tell the whole story.

Learning about your plan:





Retirement readiness

KEY TAKE AWAYS

- What retirement readiness looks like
- Where will the money come from
- Understanding health care costs, social security and more
- A look at the big picture and the little details

Advanced investing

KEY TAKE AWAYS

- Expanded investing know-how
- Determining your style
- Managing risk
- Choosing investments

CARES Act

KEY TAKE AWAYS

- Steps to ease the financial burden
- CARES Act Eligibility
- CARES Act considerations
- What to do next

EMPLOYEE'S WILL LEARN

- Enrollment / Plan Overview
- Connecting with your future
- Budgeting
- Financial fitness
- Market volatility
- Loans/Roth/Saving/Investing/Financial Wellness

Thank you.

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