



PurposefulSP.com/401k

Turnkey 401k Plan Advising

Ranked*  #1 Advisor Insights
NATIONALLY

QUOTED IN









And More

Purposeful SP 401(k) plans are built on conflict-free advice, expert regulatory & tax compliance, the protection of a third-party custodian, and the opportunity to delegate owner's fiduciary responsibilities.

With PSP, your fiduciary advisor must put your interests first by law. All 401(k) plans have advisory fees, but advisors who work for broker-dealers or insurance companies legally must represent their employer rather than your company; which can lead to higher fees.

ADVISOR PROFILE

Joshua Escalante Troesh, CFP | MBA

Joshua is a Tenured Professor of Business and a Certified Financial Planner. He was ranked the #1 advisor nationally on Investopedia's Advisor Insights*, is quoted regularly by media, has significant experience running & owning businesses, and founded a financial literacy nonprofit.

A FIDUCIARY & FEE-ONLY ADVISOR

As a Registered Investment Advisor,** **I am required to serve my clients' interests first.** And I don't accept commissions or other kickbacks from the investments in the 401(k). This protects both your company and your employees.

You may also delegate much of your fiduciary obligations to PSP, reducing liability exposure to your company.

AN EXPERT ADMINISTRATOR

Your plan administration, tax filings, & regulatory compliance are provided by our partner, Professional Capital Services.

Founded in 2001 by tax and ERISA attorneys who saw the need for a conflict-free, full fee disclosure, no hidden agenda retirement solution; PCS is a leader in retirement plan administration and recordkeeping.

A TRUSTED 3RD PARTY CUSTODIAN

Your plan's assets are held either at **Charles Schwab** or **TD Ameritrade**, two of the most trusted names in protecting investor assets. Neither PSP nor PCS have access to plan money.

Using a third-party custodian also means there are additional checks and balances to ensure plan money is secure, further protecting your plan and reducing company liability.

*Advisor Insight's ranking based on Investopedia audience voting for the most helpful answers to reader questions. Dec '18 to May '19 when Investopedia discontinued the program. ** Registration with the SEC does not imply a certain level of skill or training.

ATTRACT, RETAIN, AND REWARD EMPLOYEES

Start Your Own 401(k)

Purposeful SP 401(k)s and Solo-Ks are built on conflict-free advice, the protection of Charles Schwab or TD Ameritrade as custodian, expert regulatory and tax compliance, and the opportunity to delegate company fiduciary responsibilities.

If you already offer a retirement plan, working with Purposeful SP might lower plan costs, offer better investment options, reduce your fiduciary liability, and provide even greater benefits to your employees.

FIDUCIARY DELEGATION

Reducing Your Liability

As the sponsor of a retirement plan, your company has a fiduciary responsibility to protect the assets of the plan for the benefit of employees – your company and officers can be sued and held liable for filing and disclosure issues, poor investment options, or high fees.

ERISA § 3(16) + 3(38): DELEGATION OF ADMINISTRATIVE AND INVESTMENT DUTIES

Our plans allow you to delegate the administrative and investment duties, reducing your fiduciary responsibility to managing and monitoring plan providers (Purposeful SP and PCS). Most 401(k) providers will not take on the fiduciary obligation for client companies or offer only § 3(21) delegation which still leaves your company at risk.

Transparent Fees

Your plan's fees are designed to be lower cost, including flat fees for administration and smaller asset-based fees. Meaning the fees won't grow exponentially as plan assets grow.

REDUCING CONFLICTS OF INTEREST

Our plans fees are fully disclosed and are free from conflicts of interest that come from commissions or other forms of hidden compensation. Any investment commissions or payments from 3rd parties are credited toward your plan to lower your costs.

Most 401(k) plans are sold by non-fiduciary advisors who earn commissions as sales agents of a broker/dealer or insurance company.

Purposeful SP Advisor Fee Schedule

| | \$0 to \$1 Mil | \$1 Mil to \$5 Mil | \$5 Mil to \$10 Mil | \$10 Mil Plus |
|---|----------------|--------------------|---------------------|---------------|
| Non-Fiduciary Advisor | 0.50% | 0.40% | 0.30% | 0.25% |
| 3(21) Co-Fiduciary Advisor | 0.75% | 0.60% | 0.40% | 0.25% |
| 3(38) Full Fiduciary Delegation | 1.00% | 0.75% | 0.50% | 0.25% |
| PCS Provides 3(16) Fiduciary Delegation | | | | |

Recordkeeping & Custodian fees will depend on your plan's details.

