



Aardvark Pension Consultants

# PROPOSAL



Prepared for: Veterinarian Theme

Plan Advisor: Jane Dough

Advisor Firm: Dough Financial

Recordkeeper: Principal

Wholesaler: Guy Ridout

**Aaron Aardvark**  
**Aardvark Actuarial Associates**  
**aaron@aardvark.com**

# AARDVARK ACTUARIAL ASSOCIATES

## ABOUT US

Aardvark Actuarial Associates is a fictional TPA created to demonstrate the tpa(k) technology. All descriptions below are simply for demonstrating the flexibility of the tpa(k) "About Us" page. All TPAs will have their own customized About Us page as well as custom 3(16) pages (if selected).

## WE ARE EASY TO DO BUSINESS WITH

We strive to make it easy to setup and administer a retirement plan. Our digital onboarding process is fast and efficient and ensures that you will never have to enter the same information twice. If you have any questions at all, Chatbot support is available via our website 24/7.

## BUY NOW BUTTON

Moving forward with your plan has never been easier thanks to our **Buy Now** button. Simply go to the **Letter of Intent** page and click on the **Buy Now** button. Provide us with some pertinent company information and we will immediately begin our onboarding process. All the information you provide will never have to be entered again!

## PLAN INFORMATION FORM

Now that the Letter of Intent has been generated, we will need to gather more information regarding your corporate structure as well as ownership details. Don't worry, we've prepopulated the **Plan Information Form** (PIF) with all the information we've collected so far. The information in the PIF form will help guide our plan design as well as ensure the plan is in complete compliance with all governmental regulations.

## TRANSPARENT PLAN PRICING

Aardvark Actuarial is committed to transparent pricing. Our pricing page will show our fees in a clear and understandable format. If the plan recordkeeper has TPA revenue sharing in their pricing, Aardvark will display the revenue share amount as well as offset our pricing with 100% of the revenue share (if any). We're proud to lead the industry in fee disclosure and easy to understand transparent pricing.



# PRICING SUMMARY

PRICING ASSUMPTIONS	AMOUNT
Plan Assets - Estimated	\$ 1,000,000
Annual Contributions - Estimated	\$ 100,000
Number of Participants	20

SETUP & PLAN DOCUMENT FEES	AMOUNT
Plan Design & Setup	\$750
<b>TOTAL SETUP FEE (one-time only):</b>	<b>\$750</b>

ANNUAL ADMINISTRATION FEES	AMOUNT
Base Annual Administration	\$1,500
Participant Fees (\$25 per account)	\$500
<b>TOTAL ANNUAL FEE:</b>	<b>\$2,000</b>
<b>TOTAL SETUP &amp; ANNUAL FEE:</b>	<b>\$2,750</b>
Less 1st Year Principal Credit (if any):	\$2,750
<b>NET 1st YEAR FEE:</b>	<b>\$0</b>





# 3-YEAR FEE ESTIMATE

## 3-Year Aardvark Actuarial Associates Fee Estimate

	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>
Setup Fee	\$750	\$0	\$0
Admin Fee	\$2,000	\$2,000	\$2,000
<b>Total Aardvark Actuarial Associates Fees</b>	<b>\$2,750</b>	<b>\$2,000</b>	<b>\$2,000</b>

## Principal Revenue Share Credits Estimate

	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>
Installation Credits	\$2,200	\$0	\$0
Ongoing Credits	\$550	\$600	\$650
<b>Total Principal Credits</b> (includes Carryover, if any)	<b>\$2,750</b>	<b>\$600</b>	<b>\$650</b>

**About Revenue Sharing:** Revenue sharing is built into the majority of recordkeeper platforms standard pricing. Aardvark Actuarial Associates offers **full transparency** on our fees. Please see Terms and Conditions for additional details. **If there is any 'excess' revenue Aardvark Actuarial Associates carries it over to the next year as shown above and explained in the 3-year estimate section below.**

Many TPA's do not disclose any revenue share received. *Discover the Aardvark Actuarial Associates difference.*

## 3-Year Aardvark Actuarial Associates Billed Fee Estimate

	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>
<b>Aardvark Actuarial Associates Billed Fees</b>	<b>\$0</b>	<b>\$1,400</b>	<b>\$1,350</b>

All pricing based on assumptions entered, if plan assumptions change pricing will as well. Please see Terms and Conditions for more details.

# Notice of Intent

Thank you for choosing Aardvark Actuarial Associates. We look forward to working with you and helping in the transition to Principal.

Please review the pricing assumptions made in this proposal and let us know if there are any changes to be made. We will then update the proposal accordingly.

Please confirm your intent to engage Aardvark Actuarial Associates as the Third Party Administrator for your plan by clicking on the link below and completing the easy to use online form. Once this form is submitted, Aardvark Actuarial Associates will start the onboarding process.

For ease of use select our online Notice of Intent by **Clicking Here.**



# TERMS AND CONDITIONS



## 1. About Our Fees:

Aardvark Actuarial Associates is proud to offer full transparency on all our fees, including a 3-Year Fee Estimate. For more details on fees and services provided please see our Service Agreement.

## 2. About Revenue Sharing Credits:

Revenue sharing, if any, is determined by Principal. Revenue sharing typically consists of two parts: **(1) Installation Credits** and **(2) Ongoing Credits**. Revenue Sharing could, at the discretion of Principal, be modified or discontinued at any time. Not all recordkeepers offer revenue sharing, while others have built it into their pricing. Please see our Service Agreement for additional details.

## 3. Installation Services:

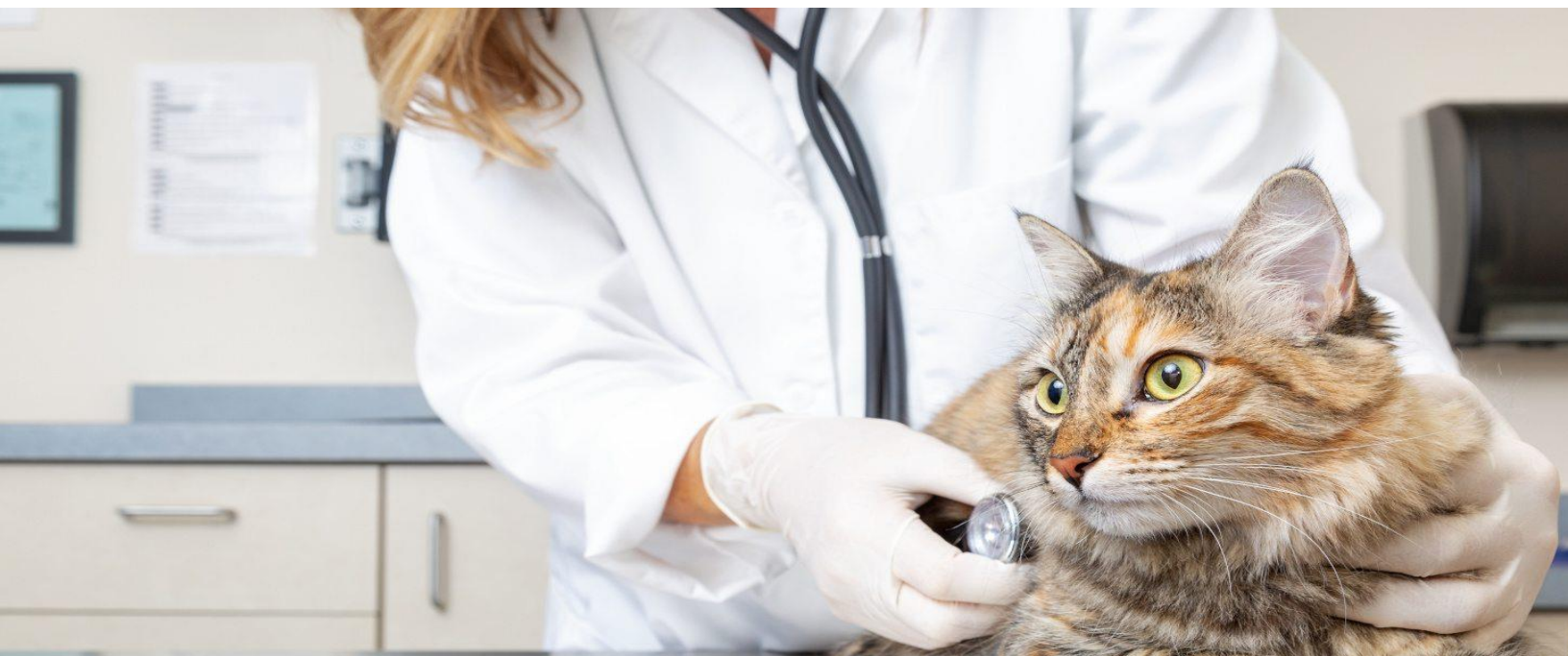
Our services may include assisting Principal with the coordination of transfer assets and reconciliation of participant accounts.

## 4. Pricing Assumptions:

All pricing is contingent on the 'pricing assumptions' shown in the Pricing Summary section. If there are material changes to those assumptions a new proposal will be required to be valid. Please see our service agreement for additional information.

## 5. Basis Point (bps) Explained:

One Basis Point (bps) is equivalent to 0.01% (1/100<sup>th</sup> of a percent) or 0.0001 in decimal form.

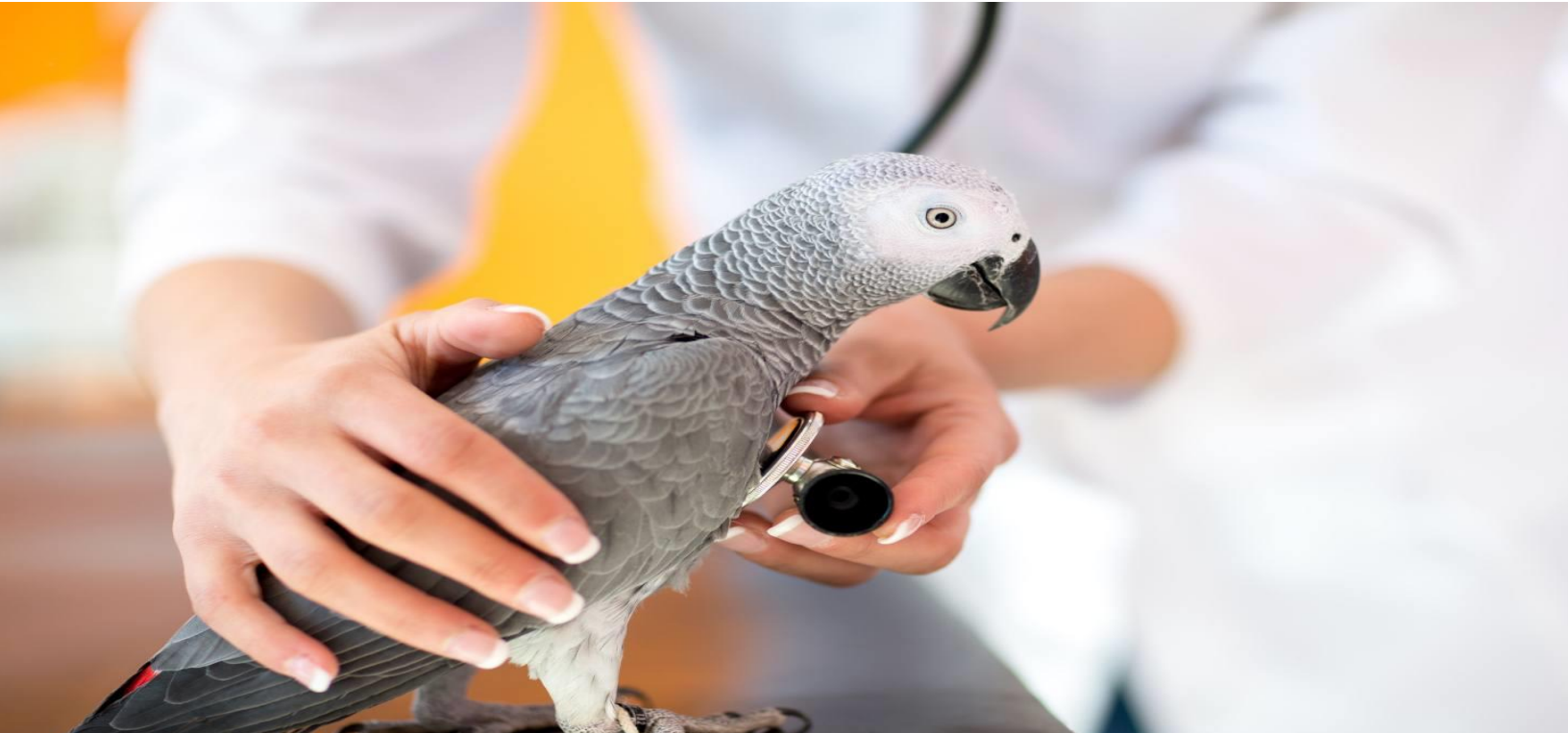




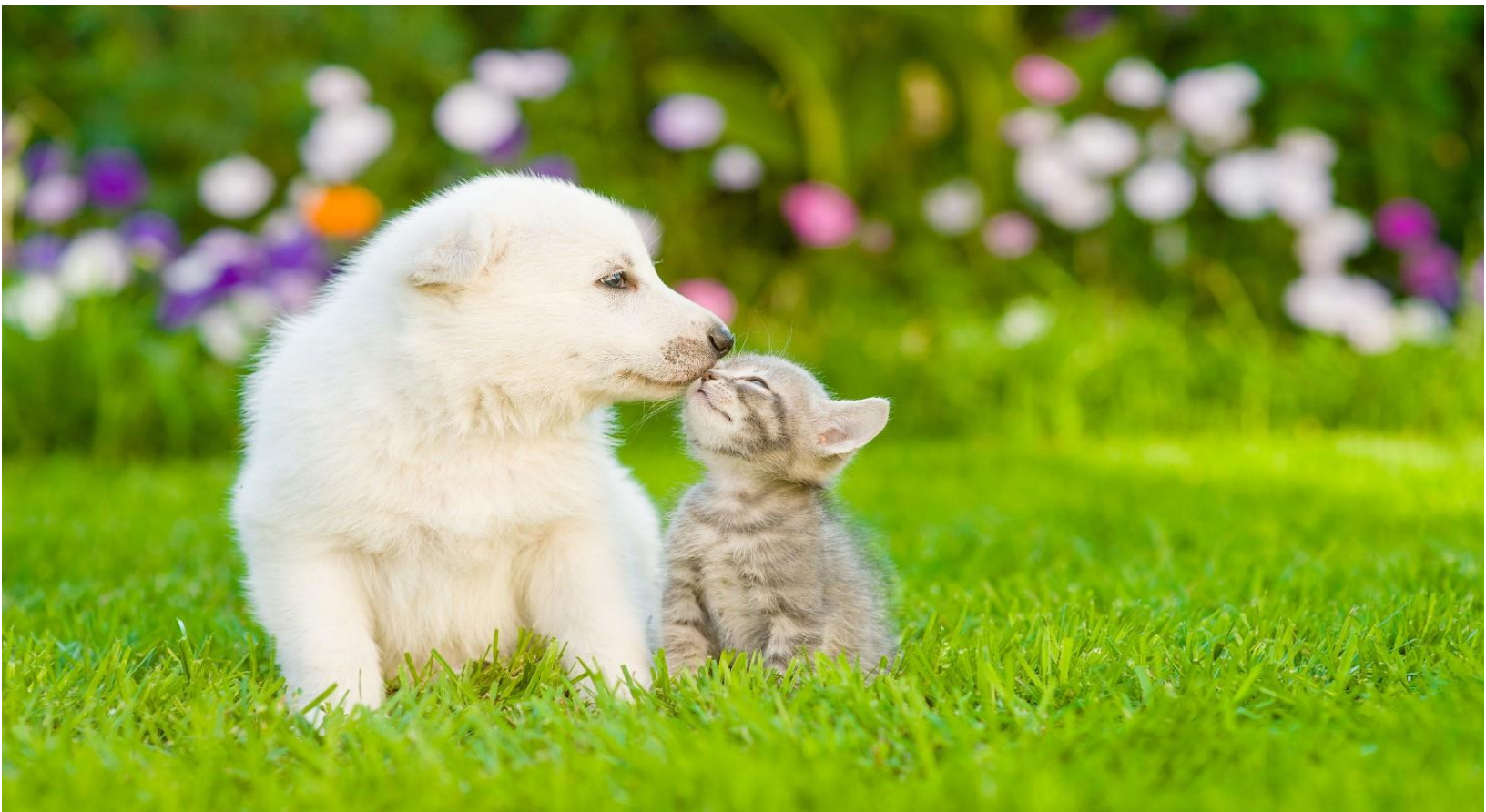
# Miscellaneous / Transactional Fees

<b>Loan</b> (charged to participant)	\$100
<b>Distribution</b> (charged to participant)	\$100
<b>Consulting/Additional plan administration work</b>	\$250 / per hour
<b>Hardship distributions</b>	\$100
<b>Process QDROs</b>	\$350

For a complete list of Miscellaneous Fees please refer to service agreement



# Thanks for considering



**Aardvark Actuarial Associates**

San Diego, CA 22400  
 Phone: (619) 854-5555  
 TPA Website: [ardvardactuarialassociates.com](http://ardvardactuarialassociates.com)

**Statement of Confidentiality**

This proposal and supporting materials contain confidential and proprietary business information of Aardvark Actuarial Associates. These materials may be printed or photocopied for use in evaluating the proposal, but are not to be shared with other parties.