



# CHAMBER PARTNERS<sup>SM</sup>

## ADMINISTERED BY CHAMBER INSURANCE TRUST

### THE CHAMBER PARTNERS RETIREMENT PROGRAM

#### Quick Reference Guide

#### What Is the Chamber Partners Program?

It is a strategic alliance between CIT and UNIFI Retirement Plans that allows a business of 1 to 100 employees to benefit from the same quality retirement plan that other big businesses enjoy.

#### What Makes the Chamber Partners Program Attractive?

1. A fully bundled package includes approved documents, quality investment options and IRS/DOL compliance.
2. Investments are packaged within a group annuity investment contract that requires a current life/annuity license – *no securities license is needed*. Why? The group annuity is a non-registered security and is not regulated by the SEC.
3. The client works with one vendor for both administration and investments. This gives you, the broker, more control and only one person you and your client need to contact for all servicing inquiries regarding the plan.

#### Who Is the Target Market?

1. Small to mid-size businesses with or without 401(k).
2. Highly compensated professional groups such as law firms, CPA groups and medical professionals who want to save more than \$45,000 to \$50,000 annually.
3. One-man shops starting a new business venture and needing a qualified retirement plan to deposit a large rollover from a previous employer.

#### What Are the Competitive Advantages?

1. Plan Design Specialists. They assist with complex plan design issues to build client satisfaction and trust.
2. Fiduciary Investment Safeguard™ Program. By following the requirements set forth in our Fiduciary Safeguard document, we are assuring plan sponsors they satisfy key fiduciary responsibilities. There is no additional charge for this service!
3. ISES. Our dedicated proprietary investment selection and monitoring process incorporates oversight from Morningstar Associates LLC. This rigorous screening process strives to select and maintain funds in the top quartiles.
4. High-Touch Service. One single contact within UNIFI Companies Retirement Plans' Home Office will help you manage the client relationship. This is unique in the small market arena.



Companies<sup>SM</sup>

Ameritas Life, Acacia Life, Union Central Life and affiliated companies



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## What Is My Commission?

### Review Appendix 1 – Plan Expense Grid

**Step One:** Select asset management charge base on plan’s assets.

**Step Two:** Determine your commission needs: Deposit , Trail, or Deposit/ Trail Combo.

**Step Three:** Add up the charges:

- **Management Charge + Commission Cost = Total Cost.**

Your UNIFI Companies Retirement Plans Regional Director, Courtney Zanghi, is available to help you build a competitive fee structure that best reflects your needs and the needs of your client.

## What Is the Basic Fee Structure?

### Review Appendix 2 – Administrative Schedule of Fees

- **One-Time Set Up:**

Prototype: \$500. Age Weighted: \$800. Solo: \$250.

- **Annual Full Compliance Fee:**

Active participants: (0-19) -\$1,500; (20-99) - \$1,750; (100+) - \$2,250

- **Annual Participant Fee (based on active participants):**

Average Account Balance	Plan < \$750,000	Plan > \$750,000
Up to \$10,000	\$25	\$15
Over \$10,000	\$20	N/C
Over \$20,000	\$15	N/C
Over \$30,000	\$10	N/C
Over \$40,000	N/C	N/C

## Who Do I Contact for More Information?

### UNIFI COMPANIES RETIREMENT PLANS

#### Proposals and Outside Sales

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The UNIFI Companies Retirement Plans is an affiliation of Ameritas Life Insurance Corp. and The Union Central Life Insurance Company’s retirement plans divisions. These companies represent the retirement plans products and services of the UNIFI Companies.