

A Better Plan for a Better Future

A retirement savings program that helps empower your employees to take control of their future and achieve the results they deserve



CMAA CLUB 401(k) RETIREMENT PLAN



**CLUB
MANAGEMENT
ASSOCIATION
OF AMERICA**

Strength in numbers: The value of partnership

For many organizations, providing a world-class retirement plan to employees may seem out of reach. But with the Club Management Association of America (CMAA) Club 401(k) Retirement Plan, you can deliver a cost-effective, practical retirement solution created specifically to meet the unique needs of your club and the individual needs of your employees. Access the expertise and experience of a leading retirement plan with innovative, results-oriented saving and investing resources, as well as support to navigate an increasingly complex legal and regulatory environment.

The CMAA Club 401(k) Retirement Plan brings together a unique combination of retirement and investment experts to offer a better kind of retirement plan — one that can attract and retain exceptional talent and allows you to focus on your top priority: growing your business.



An investment in your employees

The CMAA Club 401(k) Retirement Plan advantage

You have a unique opportunity to offer all the amenities traditionally afforded to larger organizations. Joining the CMAA Club 401(k) Retirement Plan allows you to save time, reduce costs and increase efficiencies while offering your long-term and committed employees a range of retirement savings resources that are proven to deliver improved outcomes.

With the CMAA Club 401(k) Retirement Plan you can:

- Spend less time on retirement plan administration and more time focused on your organization's goals.
- Provide a high-value, competitive benefits package that can help you attract and retain top talent.
- Gain access to institutional pricing not always available to smaller plan sponsors.
- Benefit from expert investment selection and fiduciary protection from a leading independent firm.

And even though you become part of a national strong, stable plan, you maintain the flexibility to design the features that work best for your club culture.



Administrative ease



Institutional investment options



**Participant outreach,
engagement, education**



Retirement readiness solutions



Fiduciary protection



Plan design flexibility



3(38) investment oversight



The benefit of experience and innovation

Empower Retirement: A trusted partner

At Empower, we help millions of people take control of their finances and pursue a more secure retirement. We don't just want to offer retirement savings services, we want to transform the way people save and invest — for today and for the rest of their lives.

We make it possible by delivering a retirement savings experience based on values that put you and your employees first:

- **Maintaining a singular focus on retirement**

We're committed to you for the long term. No competing priorities. No distractions.

- **Engaging your employees with innovative resources**

We help your employees take positive action to pursue the future they deserve.

- **Simplifying administration with a modern, intuitive platform**

Our proprietary system offers efficiency and security with the flexibility to adapt as your needs change.

- **Providing service excellence focused on results**

Our offering is built around you, because your success is our success.

- **Delivering meaningful, measurable value**

We give you tools and analytics that make it easy to monitor and optimize your plan.

Empower brings these values — and a commitment to the retirement industry — to every partnership.



**An experience designed
for total financial health**



**Sophisticated tools;
measurable results**



**Award-winning communications
that drive action**



**A modern, proprietary
recordkeeping system**

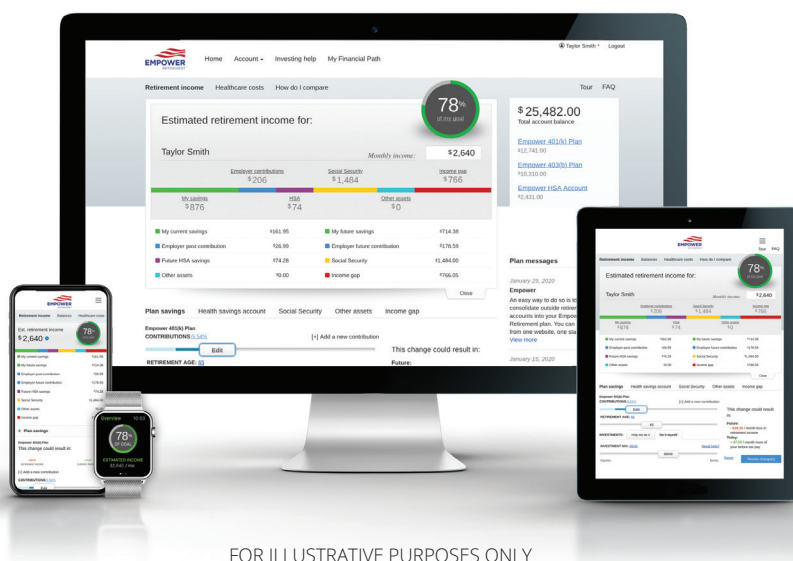
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Helping retirement savers see the big picture

We believe giving your employees a view of their entire retirement picture, including their projected retirement income, leads to greater engagement, more savings and better retirement outcomes.

Projected retirement income is the focal point of the website experience and the first thing an employee sees when they log in. An employee can easily view what percentage of their estimated income they are on track to replace and what their monthly retirement paycheck might look like — and instantly make adjustments that can change their estimated future income.



The website and app experiences are all about access and action

Your employees can:

- Enroll in seconds.
- View their projected retirement income.
- Compare their savings to others'.
- Estimate retirement healthcare costs.
- Adjust contributions.
- Rebalance their portfolio.
- Manage their health savings account (if applicable).
- Account for outside assets.
- Get updates and confirmations.

IMPORTANT: The projections, or other information generated on the website by the investment analysis tool regarding the likelihood of various investment outcomes, are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. The results may vary with each use and over time.

Thoughtful guidance always in your best interest

Independent investment and fiduciary consulting

Case Pearlman is an independent registered investment adviser that provides ERISA 3(38) investment management for the CMAA Club 401(k) Retirement Plan. In the ever-changing world of benefits and retirement plans, it's imperative to trust in the capabilities and integrity of your retirement plan advisor. This is the cornerstone of the Case Pearlman culture: building trust in every relationship with our clients.

Staying in front of industry changes, reform and fiduciary responsibilities allows the experts at Case Pearlman to keep your best interests at heart while working to ensure that your retirement plan is meeting your needs and those of your employees. You can focus on growing your club efficiently and effectively while leaving the tedious, and sometimes treacherous, tasks to the specialists at Case Pearlman.

We will work closely with the CMAA Club 401(k) Retirement Plan to provide:



Investment selection



**Fund monitoring
and oversight**



Employee education

Independent Registered
Investment Advisor (RIA), federally
registered with the SEC.

Accredited Investment
Fiduciary (AIF) and ERISA 3(38)
Investment Manager

CEFEX Certified by the Centre for
Fiduciary Excellence



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Put our dedicated team to work for you

ERISA 3(16) plan administration provided by Dorsa Consulting Services, Inc.

Plan design involves more than choosing from a wish list of features. It requires getting to know your club and understanding the uniqueness of your employees. It also requires working with partners who specialize in managing compliance testing, government filings and other reporting requirements.

This is why we have contracted with Dorsa Consulting Services (DCS), a nationally renowned third-party administrator (TPA), to act as an ERISA 3(16) plan administrator. DCS will be responsible for handling many of the day-to-day administrative duties of your retirement plan — as if they were right in your office.

DCS will guide you through the process of identifying and implementing key plan design considerations, including:

- Loans and hardship withdrawals.
- Eligibility.
- Matching contributions.
- Profit-sharing contributions.
- Automatic enrollment.
- Plan entry dates.

Dorsa Consulting Services, Inc. is not affiliated with Empower Retirement, LLC or its affiliates.





**For a detailed proposal, contact Case Pearlman at
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