



AGC Southwest Chapters 401k Plan

AGC Houston • Louisiana AGC
• AGC Texas Building Branch

Diagrid Group

BAIRD



Plan Highlights

COMPANY BENEFITS

- Zero Employer Fees by Recordkeeper or TPA
- Remove Audit Cost
- Not responsible for 5500 filing
- No liability as Trustee, Plan Administrator or Named Fiduciary
- Committee of your peers manages plan
- Dedicated support staff at all levels
- Plan design flexibility at adopter level

COMPANY RESPONSIBILITIES

- Submit payroll in a timely manner
- Provide annual census and other required Information
- Monitor that plan makes sense

EXPENSE RATIO

.83%

Weighted average expense ratio per the 408(b)(2) fee disclosure

EMPLOYEE CREDIT

There was \$650,000 credited into participants accounts over the past 2 years. There will be a credit of \$500,000 in 2022 which is approximately a 9 BP reduction in cost.

EMPLOYEE FEES

\$0 – No extra fees on investments or RMD's.
No annual participant fees

\$50 – Per occurrence for loan set up, annually for ongoing maintenance, and distributions

EMPLOYER FEES

\$0 – No company fees for audit, record keeper, TPA, or plan amendments

\$500 or \$1,500 – Annual to local AGC Chapter

EDUCATION

Participating employees have access to periodic educational webinars and investment advice from plan advisors. Companies are able to schedule education meetings as well, on site or via webinar.