

A retirement plan that works for you

Attract and retain employees with a highly competitive retirement saving program | Save time on plan administration | Access a comprehensive universe of investment options



The Gratitude Plan

The
Gratitude
Plan™
A 401K
THAT
APPRECIATES
YOU

Combining knowledge and experience for a plan that gets results

Join a partnership with a track record of success

For many organizations, providing a quality retirement plan may seem out of reach. But with The Gratitude Plan, you can deliver a cost-effective, practical retirement solution created specifically for your organization. Access the expertise and experience of a leading retirement plan that can help you navigate an increasingly complex legal and regulatory environment while offering resources that can help your employees get the results they deserve.



Pentegra

As one of America's oldest independent fiduciaries and leading Multiple Employer Plan (MEP) experts, Pentegra is well positioned to work with you on PEP's.

Empower Retirement

Empower helps 12 million people¹ take control of their finances and pursue a more secure retirement. This is made possible by delivering a retirement savings experience based on values that put you and your employees first.



Innovative participant experience



Personalized, targeted communications



**Simplified administration,
plan design**



**Plan investment and
fiduciary consulting**



**Participant advice and
fiduciary guidance**

¹ As of March 31, 2021.

The total package: Everything you and your employees need

The Gratitude Plan advantage

You have a unique opportunity to offer tremendous value to your employees — without the administrative headaches traditionally associated with running a retirement plan. Joining The Gratitude 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 get results.

With The Gratitude Plan you can:

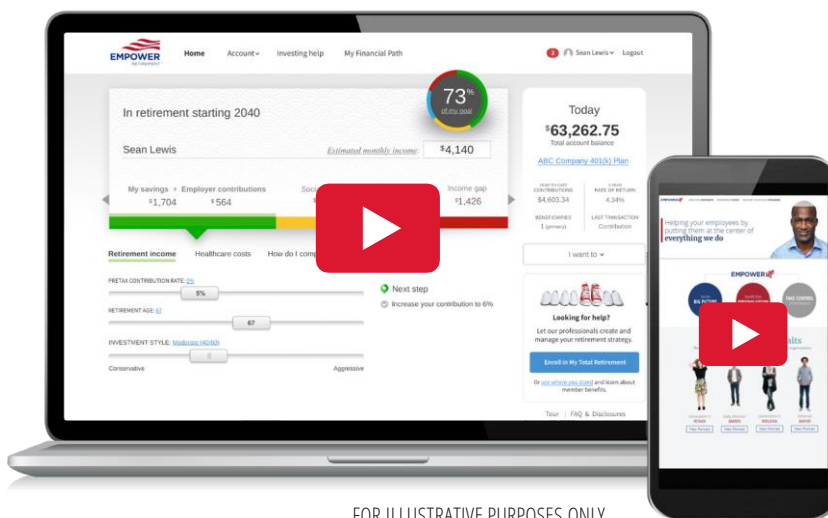
- Spend less time on retirement plan administration and more time focused on your organization's goals.
- Provide a high-value, competitive benefits package to help attract and retain top talent.
- Benefit from expert investment selection and fiduciary protection.

And while you benefit from the convenience and thoughtful plan design of The Gratitude Plan, you maintain the flexibility to design the features that work best for your organization.




Empowering your employees to save smarter

Empower Retirement's ultimate goal is to help your employees replace — for life — the income they made while working. That's why their comprehensive participant experience provides a view of the entire retirement picture, including estimated retirement income, with a focus on engagement and actionable insights.



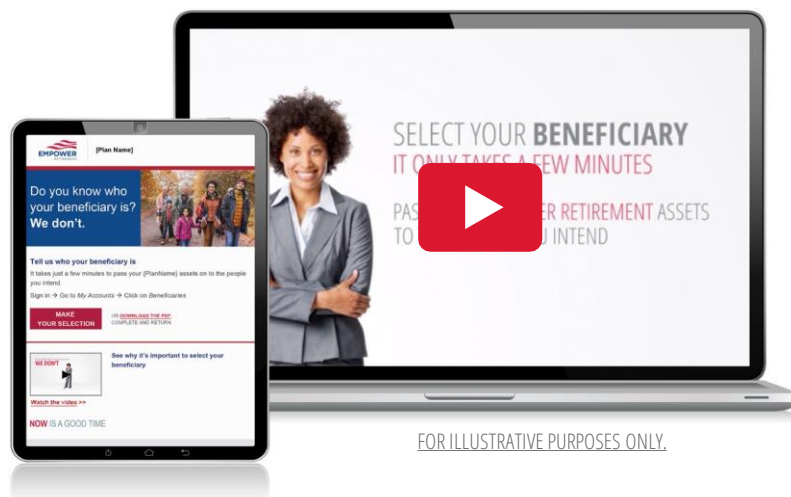
See the big picture

Your employees can easily log in and view what percentage of their estimated retirement income they are on track to replace and what their monthly income might look like — and instantly make adjustments that can change their projected future income. Your employees can:

- ✓ Enroll in seconds.
- ✓ View their projected retirement income.
- ✓ Compare their savings to others'.
- ✓ Estimate their retirement healthcare costs.
- ✓ Adjust their contributions.
- ✓ Rebalance their portfolios.
- ✓ Examine their financial wellness.
- ✓ Manage their health savings accounts (if applicable).
- ✓ Account for their outside assets.
- ✓ Get updates and confirmations.
- ✓ View information in Spanish at the touch of a button. 

Personalized communications create stronger connections

Empower speaks to your employees in ways that matter to them. Their multichannel messaging is timely, relevant and tailored to your employees' needs so they are inspired to take action. This service is available to you at no additional cost and ensures that Empower gets the right message to the right person at the right time.



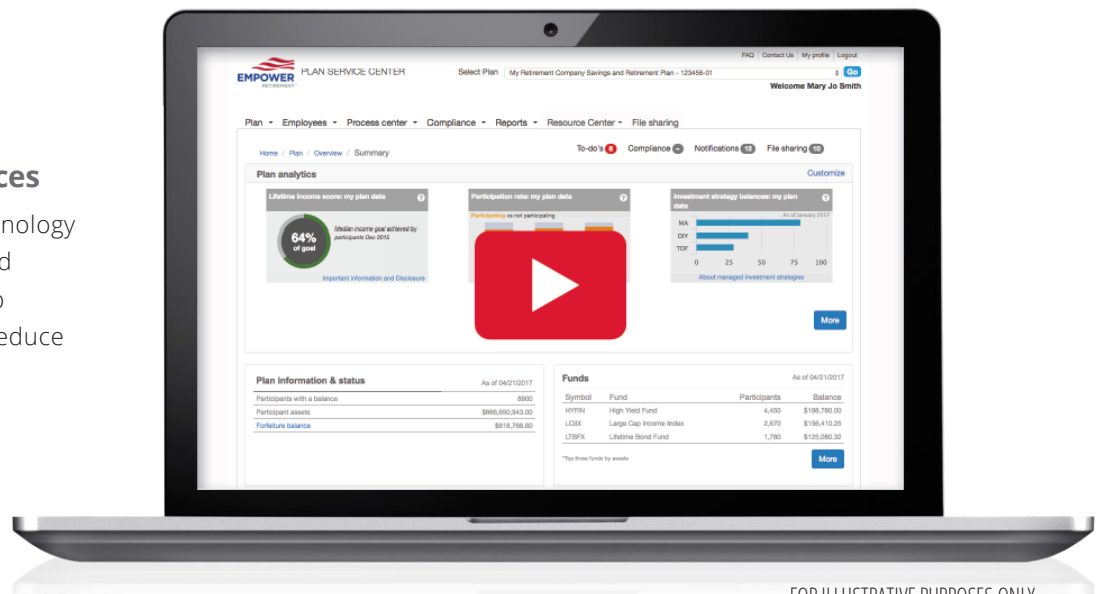
Making plan operations easier

In partnership with your plan administrator or 3(16) fiduciary, the Empower MORE (make operational responsibilities easy) suite of services is designed to help you with many of your administrative tasks so you can remain focused on your top priorities. These services will:

- ✓ Help you manage your administrative and fiduciary responsibilities.
- ✓ Use data to ensure your employees receive required notices and educational communications.
- ✓ Enable you to keep track of your plan activity in real time to help improve plan design while offering convenient, simple approval services.

Comprehensive plan management resources

Empower's innovative technology platform provides tools and resources designed to help improve plan results and reduce administrative tasks.



FOR ILLUSTRATIVE PURPOSES ONLY.

The **Lifetime Income ScoreSM** is a powerful measure of your participants' retirement readiness. It allows you to segment audiences by age, tenure and geographic location to determine who may have the greatest need for increased education.

Plan analytics detail participation rates, deferral rates and average account balances so you can assess the health of your plan and work with us on plan enhancements.

On-demand reporting and testing allow you to measure success and identify areas of focus.

The **fiduciary archive** maintains complete records of all plan-related developments, providing protection to plan fiduciaries.

The **investment monitoring tool** provides important details on each fund held in the plan, including performance data and participant assets.

A **detailed participant overview** includes an account-emulation feature that allows you to see exactly what participants see. You can also view participants' interactions with the Empower service team.

Comprehensive administrative and fiduciary support

Plan administration made easy

You can rely on experienced professionals with specific knowledge and skills for plan administrative service. Free up valuable time for you and your staff that can be focused instead on your business, and shift risk to designated fiduciaries along with related fiduciary tasks. Your team can guide you through the process of looking at key decisions in plan design, including:

- Employee and employer contribution structure.
- Loans and withdrawals.
- Automatic enrollment.
- Vesting and eligibility.

Independent investment and fiduciary consulting

Through The Gratitude Plan, you'll also receive unbiased, thoughtful and proactive investment recommendations and independent fiduciary decision-making services. Your team takes a consultative approach to plan design optimization in alignment with your organization's goals and needs and can provide assistance with:

- Investment lineup selection, monitoring and advice.
- Fee benchmarking to help ensure your plan is priced appropriately.
- Assessing how your defined contribution retirement plan stacks up to competitors'.
- Plan design changes to enhance the recruitment and retention aspects of your plan.

BCM Wealth Management is appointed by the plan adopter as an ERISA 3(38) plan fiduciary, accepting responsibility and authority to select the investment options for the plan fund menu and deciding if and when to make necessary and prudent changes to the plan's investment choices.



Industry professionals working together

Program trust oversight

Benefit Trust Company is focused on delivering trust and fiduciary services as the directed trustee and oversees the monitoring of timely plan contributions.



Quality investments, personalized fiduciary advice

Providing diverse investing options

Empower offers an open-architecture investment platform that includes thousands of options from hundreds of participating mutual fund companies. Options include stable value, target date and risk-based funds, a qualified default investment alternative, and more.

Simplifying savings with fiduciary advice for all employees

For many people, retirement planning can be confusing. Employees need advice and guidance and they're looking to employers for help. That's where Empower's comprehensive fiduciary advice model comes into play.

By utilizing Empower's capabilities, employees can access advice when they want and need it — whether via a timely discussion regarding a specific situation or on an ongoing basis with regular outreach. And communication is delivered through the channels your employees prefer — digitally; over the phone; or, in some cases, in person or virtually.

Offer flexible solutions by customizing how fiduciary advice is delivered to your plan

Advisor Managed Accounts - Give employees access to the expertise of your financial advisor and allow them to incorporate advice into their financial wellness offering.¹

There is no guarantee provided by any party that participation in any of the advisory services will result in a profit.

USE BOTH HUMAN AND DIGITAL	98
USE ADVISOR (HUMAN OR DIGITAL)	85
USE NEITHER	61

RETIREMENT PROGRESS SCORE BY USE OF ADVISORS²

Those who have an advisor are on track to replace a higher percentage of their current income in retirement²

¹ The advisory services are offered by the named registered investment adviser as defined by the advisory services agreement. Subadvisory services are provided by Advised Assets Group, LLC, a registered investment adviser. The named registered investment adviser is not affiliated with AAG. The named registered investment adviser may pay some or the entire participant advisory services fees to AAG as subadviser for the named registered investment adviser.

² Closing the Advice Gap, A White Paper, Empower Institute, October 2020.



FOR PLAN SPONSOR OR FINANCIAL PROFESSIONAL USE ONLY.

[PAGE INTENTIONALLY LEFT BLANK]

[PAGE INTENTIONALLY LEFT BLANK]



Empower was rated No. 1 in "value for price" in a national survey of plan advisors³

The Gratitude Plan offers a cost-effective opportunity to access the knowledge and experience of a leading retirement plan. We handle the administrative heavy lifting, and provide a comprehensive experience to your employees — so you can focus on running your organization.

For a detailed proposal, email Matt Tendler at matt@bcmwealth.com, call 888-369-2261 ext. 804 or visit www.gratitudeplan.com

³ PLANADVISER Retirement Plan Advisor Survey, April 2019.

Pentegra, Pentegra, BCM Wealth Management and Benefit Trust Company are not affiliated with GWFS Equities, Inc. or its parent company, Great-West Life & Annuity Insurance Company.

Securities offered and/or distributed by GWFS Equities, Inc., Member FINRA/SIPC. GWFS is an affiliate of Empower Retirement, LLC; Great-West Funds, Inc.; and registered investment advisers, Advised Assets Group, LLC and Personal Capital. This material is for informational purposes only and is not intended to provide investment, legal or tax recommendations or advice.

©2021 Empower Retirement, LLC. All rights reserved. GEN-FBK-WF-1051870-0521 RO1675163-0621