



The Jockeys Retirement Savings K Plan

An Innovative Retirement Program powered by TAG Resources

After a comprehensive search and due diligence, Jockeys' Guild has partnered with well-known retirement industry providers to offer The Jockeys Retirement Savings K Plan, powered by TAG Resources, LLC, the largest "end to end" retirement plan provider in the United States.

The Jockeys Retirement Savings K Plan is a solution for self-employed business owners that allows you to maximize your pre-tax / after-tax savings, while reducing your administrative burden, transferring fiduciary risks, and potentially reducing costs. Sponsoring and maintaining a retirement plan can be challenging. **The Jockeys Retirement Savings K Plan** brings together a team of professionals on your behalf so you can focus on running your career, not your retirement plan. When you participate in a plan through **The Jockeys Retirement Savings K Plan** you leverage the assets of all the plans in the TAG Program and utilize the best professionals in the retirement field to run your plan.

Leveraging total assets of all plans in the TAG Program to provide:

- Reduced administrative burdens for your plan.
- Potential cost savings through economies of scale.
- Outsourced fiduciary liability to the greatest degree allowed by law to help mitigate fiduciary risk.
- A robust investment menu.
- Award-winning¹ participant educational tools and resources.
- A team of experts to support the compliance and management of your plan.

What are the potential cost savings?

When comparing the potential costs of sponsoring a retirement plan on their own in the open market, participating owners may realize lower investment costs through aggregated assets and reduced costs for document preparation, compliance testing, Form 5500 filing, and quarterly participant statements.

Jockeys' Guild, TAG Resources, Mercer, and Transamerica Retirement Solutions are not affiliated companies.



Recordkeeper



Plan Administrator and Fiduciary



Investment Manager



What fiduciary support will I receive?

The fiduciary support you will receive from **The Jockeys Retirement Savings K Plan** combines all of the components of a sound process – an investment policy statement, investment lineup assistance, investment selection and monitoring, ongoing reporting, and more.

As the participating owner, you can delegate your fiduciary responsibilities to the greatest degree allowed by law, and have peace-of-mind that your fiduciary obligations are being met.

The fiduciary responsibility to complete administrative duties to keep the plan running and in compliance, is managed by TAG Resources who serves as an ERISA 402(a) Named Fiduciary and the ERISA 3(16) Plan Administrator.

The fiduciary responsibility to select and monitor the plan's investments is managed by Mercer, LLC, the investment firm who serves as the ERISA 3(38) Investment Manager.

In a time of increasing government oversight and compliance, these are significant benefits to your business.

What administrative support will my business receive?

Underestimating the administrative hours required to properly operate a Solo(k) retirement plan is a common mistake. By participating in **The Jockeys Retirement Savings K Plan**, you are relieved of a significant number of tasks including, but not limited to:

- Investment of plan contributions
- Tracking contribution limits
- Tracking catch-up contributions
- Required communications
- Approvals and denials of hardship requests
- Distribution processing
- Monitoring of pending legislative actions
- Form 5500 filing (once plan reaches \$250,000 in assets)
- Nondiscrimination testing (once plan reaches \$250,000 in assets)

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¹Transamerica Retirement Solutions was awarded 47 "Best in Class" Cups in the under \$5 million to \$1 billion markets in PLANSPONSOR® magazine's 2013 Defined Contribution Survey for sponsor and participant services. The complete results of the Defined Contribution Survey were announced in the November 2013 issue of PLANSPONSOR® magazine. The survey polled 5,306 clients. "Best in Class" awards are given to the three highest scoring providers in each area of service and any other providers with scores that exceed the benchmark score established for a given asset range.

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Mercer is a leading global provider of investment services to clients with more than 100 years of experience. Mercer has invested heavily to build four market-leading research boutiques, each focused on a category of assets, alternatives and real estate. Mercer has more than 110 globally located manager research professionals, many of whom have 10+ years of fund management experience, an investment staff of 200+ investment managers and over \$100 billion as the named investment manager (ERISA 3(38)).*

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How can I learn more or get started?

If you would like more information about becoming a participating employer in The Jockeys Retirement Savings K Plan, please contact us at:

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