

# RMS EasyPlan Pricing Comparison



Plan Pricing Summary

START UP PLAN WITH ~15 EMPLOYEES										
	Pricing Components	RMS Easy Plan <sup>1</sup>	American Funds <sup>2</sup>	John Hancock <sup>3</sup>	Empower <sup>4</sup>	Voya <sup>5</sup>	Vanguard <sup>6</sup>	Transamerica Exchange <sup>7</sup>	Paychex PEP <sup>8</sup>	Principal PEP <sup>9</sup>
	Installation Fee (One Time)	–	\$1,000 (additional \$695 with 3(16))	\$500 (additional \$695 with 3(16))	\$500 (additional \$695 with 3(16))	\$500 (additional \$695 with 3(16))	\$500 (additional \$695 with 3(16))	–	\$2,500	\$1,250
Hard Dollar Fees	TPA Fee	–	\$2,440	\$2,440	\$2,440	\$2,440	\$2,440	\$3,025	\$2,100	\$4,000
	PEP Sponsor Fee	\$900	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Available	Not Available
	Recordkeeping Fee	\$3,250	\$2,800	-	\$2,675	-	\$2,900	\$200	\$1,020	\$1,125
	Additional Fee for 3(16)	Included	\$3,070	\$3,070	\$3,070	\$3,070	\$3,070	Included	Included	Included
	Advisor Fee	\$1,000	–	–	–	–	–	–	–	–
	Fidelity Bond	Not Applicable	\$500	\$500	\$500	\$500	\$500	\$500	Not Applicable	Not Applicable
	Audit Costs	Not Applicable	As Needed	As Needed	As Needed	As Needed	As Needed	As Needed	Not Applicable	Not Applicable
Asset Based Fees	3(38)/3(21) Investment Fiduciary Fee	0.05%	0.02% (3(21))	0.05%	0.05%	0.05%	0.05%	Included	Included	Included
	Recordkeeping Fee	0.03% (Trustee Fee)	–	0.63%	0.20%	1.30%	–	Included in Expense Ratio	0.65%	0.20%
	Advisor Fee	0.27%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
	Investment Expense Ratios	0.30%	0.51%	0.30%	0.30%	0.30%	0.30%	1.03%	0.30%	0.30%
	Estimated First Year Total Plan Costs %	5.80%	7.77% (10.84% with 3(16))	4.92% (7.99% with 3(16))	8.17% (11.24% with 3(16))	5.59% (8.66% with 3(16))	7.19% (10.26% with 3(16))	5.26%	7.07%	7.38%
	Estimate First Year Total Plan Costs \$	\$5,800	\$7,770 (\$10,840 with 3(16))	\$4,920 (\$7,990 with 3(16))	\$8,165 (\$11,235 with 3(16))	\$5,590 (\$8,660 with 3(16))	\$7,190 (\$10,260 with 3(16))	\$5,255	\$7,070	\$7,375
	Total Advisor Compensation	\$1,270	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500

For footnotes, please see slides 12 & 13.  
Assumes annual first year flow of \$100,000.

2Investment expenses are hypothetical based on available funds. The actual underlying investment fees may vary based on participant allocations.

Plan Pricing Summary

\$500K IN ASSETS ~20 EMPLOYEES										
	Pricing Components	RMS Easy Plan <sup>1</sup>	American Funds <sup>2</sup>	John Hancock <sup>3</sup>	Empower <sup>4</sup>	Voya <sup>5</sup>	Vanguard <sup>6</sup>	Transamerica Exchange <sup>7</sup>	Paychex PEP <sup>8</sup>	Principal PEP <sup>9</sup>
	Installation Fee (One Time)	–	\$1,000 (additional \$695 with 3(16))	\$500 (additional \$695 with 3(16))	\$500 (additional \$695 with 3(16))	\$500 (additional \$695 with 3(16))	\$500 (additional \$695 with 3(16))	–	\$2,500	\$750
Hard Dollar Fees	TPA Fee	–	\$2,520	\$2,520	\$2,520	\$2,520	\$2,520	\$500	\$2,100	\$4,000
	PEP Sponsor Fee	\$1,200	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Available	Not Available
	Recordkeeping Fee	\$3,250	\$1,150	–	–	–	\$3,250	\$200	\$1,320	\$1,500
	Additional Fee for 3(16)	Included	\$3,110	\$3,110	\$3,110	\$3,110	\$3,110	Included	Included	Included
	Advisor Fee	\$1,000	–	–	–	–	–	–	–	–
	Fidelity Bond	Not Applicable	\$500	\$500	\$500	\$500	\$500	\$500	Not Applicable	Not Applicable
	Audit Costs	Not Applicable	As Needed	As Needed	As Needed	As Needed	As Needed	As Needed	Not Applicable	Not Applicable
Asset Based Fees	3(38)/3(21) Investment Fiduciary Fee	0.05%	0.02% (3(21))	0.05%	0.05%	0.05%	0.05%	Included	Included	Included
	Recordkeeping Fee	0.03% (Trustee Fee)	–	0.62%	0.45%	0.70%	–	Included in Expense Ratio	0.53%	0.20%
	Advisor Fee	0.27%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
	Investment Expense Ratios	0.30%	0.51%	0.30%	0.30%	0.30%	0.30%	0.93%	0.30%	0.30%
	Estimated Total Plan Costs % (Not Including Installation Fees)	1.74%	1.86% (2.49% with 3(16))	2.07% (2.70% with 3(16))	1.90% (2.53% with 3(16))	2.15% (2.78% with 3(16))	2.10% (2.73% with 3(16))	1.67%	2.01%	2.10%
	Estimated Total Plan Costs \$ (Not Including Installation Fees)	\$8,700	\$9,320 (\$12,430 with 3(16))	\$10,370 (\$13,480 with 3(16))	\$9,520 (\$12,630 with 3(16))	\$10,770 (\$13,880 with 3(16))	\$10,520 (\$13,630 with 3(16))	\$8,350	\$10,070	\$10,500
	Total Advisor Compensation	\$2,350	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500

For footnotes, please see slides 12 & 13.

4

Investment expenses are hypothetical based on available funds. The actual underlying investment fees may vary based on participant allocations.

Plan Pricing Summary

\$ 1 MILLION IN ASSETS ~ 30 EMPLOYEES										
	Pricing Components	RMS Easy Plan <sup>1</sup>	American Funds <sup>2</sup>	John Hancock <sup>3</sup>	Empower <sup>4</sup>	Voya <sup>5</sup>	Vanguard <sup>6</sup>	Transamerica Exchange <sup>7</sup>	Paychex PEP <sup>8</sup>	Principal PEP <sup>9</sup>
	Installation Fee (One Time)	–	\$1,000 (additional \$695 with 3(16))	\$500 (additional \$695 with 3(16))	\$500 (additional \$695 with 3(16))	\$500 (additional \$695 with 3(16))	\$500 (additional \$695 with 3(16))	–	\$2,500	\$750
Hard Dollar Fees	TPA Fee	–	\$2,680	\$2,680	\$2,680	\$2,680	\$2,680	\$750	\$2,100	\$4,000
	PEP Sponsor Fee	\$1,800	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Available	Not Available
	Recordkeeping Fee	\$3,650	\$1,350	–	–	–	\$3,950	\$150	\$1,920	\$2,250
	Additional Fee for 3(16)	Included	\$3,190	\$3,190	\$3,190	\$3,190	\$3,190	Included	Included	Included
	Advisor Fee	\$1,000	–	–	–	–	–	–	–	–
	Fidelity Bond	Not Applicable	\$500	\$500	\$500	\$500	\$500	\$500	Not Applicable	Not Applicable
	Audit Costs	Not Applicable	As Needed	As Needed	As Needed	As Needed	As Needed	As Needed	Not Applicable	Not Applicable
Asset Based Fees	3(38)/3(21) Investment Fiduciary Fee	0.05%	0.02% (3(21))	0.05%	0.05%	0.05%	0.05%	Included	Included	Included
	Recordkeeping Fee	0.03% (Trustee Fee)	–	0.26%	0.45%	0.50%	–	Included in Expense Ratio	0.47%	0.20%
	Advisor Fee	0.27%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
	Investment Expense Ratios	0.30%	0.51%	0.30%	0.30%	0.30%	0.30%	0.88%	0.30%	0.30%
	Estimated Total Plan Costs % (Not Including Installation Fees)	1.30%	1.48% (1.80% with 3(16))	1.43% (1.75% with 3(16))	1.42% (1.74% with 3(16))	1.67% (1.99% with 3(16))	1.56% (1.88% with 3(16))	1.52%	1.67%	1.63%
	Estimated Total Plan Costs \$ (Not Including Installation Fees)	\$12,950	\$14,830 (\$18,020 with 3(16))	\$14,280 (\$17,470 with 3(16))	\$14,180 (\$17,370 with 3(16))	\$16,680 (\$19,870 with 3(16))	\$15,630 (\$18,820 with 3(16))	\$15,200	\$16,720	\$16,250
	Total Advisor Compensation	\$3,700	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000

For footnotes, please see slides 12 & 13.

Investment expenses are hypothetical based on available funds. The actual underlying investment fees may vary based on participant allocations.



Plan Pricing Summary

\$ 3 MILLION IN ASSETS ~ 50 EMPLOYEES										
	Pricing Components	RMS Easy Plan <sup>1</sup>	American Funds <sup>2</sup>	John Hancock <sup>3</sup>	Empower <sup>4</sup>	Voya <sup>5</sup>	Vanguard <sup>6</sup>	Transamerica Exchange <sup>7</sup>	Paychex PEP <sup>8</sup>	Principal PEP <sup>9</sup>
	Installation Fee (One Time)	–	\$1,000 (additional \$695 with 3(16))	\$500 (additional \$695 with 3(16))	\$500 (additional \$695 with 3(16))	\$500 (additional \$695 with 3(16))	\$500 (additional \$695 with 3(16))	–	\$2,500	\$750
Hard Dollar Fees	TPA Fee	–	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$1,250	\$2,100	\$4,000
	PEP Sponsor Fee	\$3,000	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Available	Not Available
	Recordkeeping Fee	\$4,750	\$1,750	–	–	–	\$5,280	\$150	\$3,120	\$3,750
	Additional Fee for 3(16)	Included	\$3,350	\$3,350	\$3,350	\$3,350	\$3,350	Included	Included	Included
	Advisor Fee	\$1,000	–	–	–	–	–	–	–	–
	Fidelity Bond	Not Applicable	\$500	\$500	\$500	\$500	\$500	\$500	Not Applicable	Not Applicable
	Audit Costs	Not Applicable	As Needed	As Needed	As Needed	As Needed	As Needed	As Needed	Not Applicable	Not Applicable
Asset Based Fees	3(38)/3(21) Investment Fiduciary Fee	0.05%	0.02% (3(21))	0.05%	0.05%	0.05%	0.05%	Included	Included	Included
	Recordkeeping Fee	0.03% (Trustee Fee)	–	0.26%	0.20%	0.30%	–	Included in Expense Ratio	0.34%	0.20%
	Advisor Fee	0.26%	0.50%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
	Investment Expense Ratios	0.30%	0.51%	0.30%	0.30%	0.30%	0.30%	0.83%	0.30%	0.30%
	Estimated Total Plan Costs % (Not Including Installation Fees)	0.93%	1.20% (1.31% with 3(16))	1.03% (1.14% with 3(16))	0.87% (0.98% with 3(16))	1.07% (1.18% with 3(16))	0.95% (1.06% with 3(16))	1.20%	1.11%	1.06%
	Estimated Total Plan Costs \$ (Not Including Installation Fees)	\$27,950	\$36,150 (\$39,500 with 3(16))	\$30,800 (\$34,150 with 3(16))	\$26,000 (\$29,350 with 3(16))	\$32,000 (\$35,350 with 3(16))	\$28,280 (\$31,630 with 3(16))	\$35,800	\$33,420	\$31,750
	Total Advisor Compensation	\$8,800	\$15,000	\$9,000	\$9,000	\$9,000	\$9,000	\$9,000	\$9,000	\$9,000

For footnotes, please see slides 12 & 13.

Investment expenses are hypothetical based on available funds. The actual underlying investment fees may vary based on participant allocations.

Plan Pricing Summary

\$ 10 MILLION IN ASSETS ~ 150 EMPLOYEES										
	Pricing Components	RMS Easy Plan <sup>1</sup>	American Funds <sup>2</sup>	John Hancock <sup>3</sup>	Empower <sup>4</sup>	Voya <sup>5</sup>	Vanguard <sup>6</sup>	Transamerica Exchange <sup>7</sup>	Paychex PEP <sup>8</sup>	Principal PEP <sup>9</sup>
	Installation Fee (One Time)	–	\$1,000 (additional \$695 with 3(16))	\$500 (additional \$695 with 3(16))	\$500 (additional \$695 with 3(16))	\$500 (additional \$695 with 3(16))	\$500 (additional \$695 with 3(16))	–	\$2,500	\$750
Hard Dollar Fees	TPA Fee	–	\$4,600	\$4,600	\$4,600	\$4,600	\$4,600	\$3,750	\$2,100	\$4,000
	PEP Sponsor Fee	\$4,000	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Available	Not Available
	Recordkeeping Fee	\$10,250	\$11,950	–	–	–	\$11,600	\$150	\$7,308	\$11,250
	Additional Fee for 3(16)	Included	\$4,150	\$4,150	\$4,150	\$4,150	\$4,150	Included	Included	Included
	Advisor Fee	\$1,000	–	–	–	–	–	–	–	–
	Fidelity Bond	Not Applicable	\$500	\$500	\$500	\$500	\$500	\$500	Not Applicable	Not Applicable
	Annual Audit Fee	Not Applicable	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	Not Applicable	Not Applicable
Asset Based Fees	3(38)/3(21) Investment Fiduciary Fee	0.05%	0.02% (3(21))	0.05%	0.05%	0.05%	0.05%	Included	Included	Included
	Recordkeeping Fee	0.03% (Trustee Fee)	–	0.21%	0.13%	0.25%	–	Included in Expense Ratio	0.20%	0.20%
	Advisor Fee	0.23%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
	Investment Expense Ratios	0.30%	0.45%	0.30%	0.30%	0.30%	0.30%	0.68%	0.30%	0.30%
	Estimated Total Plan Costs % (Not Including Installation Fees)	0.76%	0.99% (1.03% with 3(16))	0.96% (1.00% with 3(16))	0.88% (0.92% with 3(16))	1.00% (1.04% with 3(16))	0.87% (0.91% with 3(16))	1.07%	0.84%	0.90%
	Estimated Total Plan Costs \$ (Not Including Installation Fees)	\$76,250	\$99,050 (\$103,200 with 3(16))	\$96,100 (\$100,250 with 3(16))	\$88,100 (\$92,250 with 3(16))	\$100,100 (\$104,250 with 3(16))	\$86,700 (\$90,850 with 3(16))	\$107,400	\$84,408	\$90,250
	Total Advisor Compensation	\$24,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000

For footnotes, please see slides 12 & 13.

Investment expenses are hypothetical based on available funds. The actual underlying investment fees may vary based on participant allocations.

# Footnotes

<sup>1</sup> **RMS Easy Plan:**

- Pricing:
  - PEP Sponsor Fee: \$60 per participant with \$200 minimum fee and maximum \$4,000 fee
  - TPA (bundled) fee: Base \$2,000 fee plus \$55 per participant fee
  - Advisor compensation: Flat \$1,000 fee with a built-in tiered fee structure based off assets.
  - Investment Fiduciary Fee: MassMutual as 3(38)
- Plan Design: Flexible
- Investments: Open Architecture, no proprietary requirements.

<sup>2</sup> **American Funds:**

- Pricing:
  - Recordkeeping Fee:
    - Recordkeeper Direct: Base fee of \$750 for plans under \$1 million. \$20 per participant fee. Additional revenue generated from investments.
    - Plan Premier (over \$10 million): Base fee of \$2,200 plus \$60 per participant up to 300 participants. Base fee of \$3,700 plus \$55 per participant up to 500, base fee of \$6,200 plus \$50 per participant up to 1,000 & \$8,200 base fee plus \$48 per participant over 1,000 participants.
    - Includes \$750 for Certified Trust Documents
  - TPA (Future Plan) Fee: Base Administration: Flat \$2,200 plus \$16 per account balance. 3(16) Administration: Flat \$2,950 plus \$8 per eligible participant
  - Advisor Compensation: Benchmarked based off assets and participant count.
  - Investment Fiduciary Fee: Wilshire 3(21) Services
- Plan Design: Flexible
- Investments:
  - Recordkeeper Direct: Limited to just American Funds options on utilizing the R-3 share class.
  - Plan Premier (over \$10 million): Required to have investment lineup be at least 60% American Funds options in the R-4 share class

<sup>3</sup> **John Hancock:**

- Pricing:
  - TPA (Future Plan) Fee: Base Administration: Flat \$2,200 plus \$16 per account balance. 3(16) Administration: Flat \$2,950 plus \$8 per eligible participant
  - Advisor Compensation: Benchmarked based off assets and participant count.
  - Investment Fiduciary Fee: Wilshire 3(38) Services
- Plan Design: Flexible
- Investments: Limited on the Group Annuity product (~500 funds).

<sup>4</sup> **Empower:**

- Pricing:
  - Recordkeeping Fee (startup pricing): Base fee of \$2,000 plus \$45 per participant fee
  - TPA (Future Plan) Fee: Base Administration: Flat \$2,200 plus \$16 per account balance. 3(16) Administration: Flat \$2,950 plus \$8 per eligible participant
  - Advisor Compensation: Benchmarked based off assets and participant count.
  - Investment Fiduciary Fee: Wilshire 3(38) Services
- Plan Design: Flexible
- Investments: Open Architecture with use of Empower’s fixed account

<sup>5</sup> **Voya:**

- Pricing:
  - TPA (Future Plan) Fee: Base Administration: Flat \$2,200 plus \$16 per account balance. 3(16) Administration: Flat \$2,950 plus \$8 per eligible participant
  - Advisor Compensation: Benchmarked based off assets and participant count.
  - Investment Fiduciary Fee: Wilshire 3(38) Services
- Plan Design: Flexible
- Investments: Open Architecture with use of Voya’s fixed account

<sup>6</sup> **Vanguard:**

- Pricing:
  - Recordkeeping Fee: Base fee \$2,900 up to 15 participants, \$70 up to 50 participants, \$65 up to 100 participants, \$60 up to 500 participants, \$55 up to participants and \$50 anything about 1,000 participants
  - TPA (Future Plan) Fee: Base Administration: Flat \$2,200 plus \$16 per account balance. 3(16) Administration: Flat \$2,950 plus \$8 per eligible participant
  - Advisor Compensation: Benchmarked based off assets and participant count.
  - Investment Fiduciary Fee: Wilshire 3(38) Services
- Plan Design: Flexible
- Investments: Open Architecture, no proprietary requirements.

<sup>7</sup> **Transamerica Exchange:**

- Pricing:
  - Recordkeeping fee: Annual trustee fee of \$150 (\$200 for plans under \$1 million). Additional revenue is generated from the investment expenses
  - TPA (TAG Resources) Fee: For plans under \$500,000 there is a base \$2,500 fee plus \$35 per participant. Anything above \$500,000 they charge a \$25 per participant fee.
  - Advisor Compensation: Benchmarked based off assets and participant count.
- Plan Design: Flexible
- Investments: Open Architecture, no proprietary requirements.

<sup>8</sup> **Paychex Pooled Employer Plan (PEP)**

- Pricing:
  - Recordkeeping fee:
    - Asset charge: On a tiered structure based off asset value of the plan.
    - Hard dollar fee: Per month and varies based off participant count: \$6 up to 10 participants, \$5 up to 50, \$4 up to 99, \$3 up to 200, \$2 for anything over 200.
  - TPA (Bundled): \$175 per month fee.
  - Advisor Compensation: Benchmarked based off assets and participant count.
- Plan Design: Limited
- Investments: Open Architecture, no proprietary requirements.

<sup>9</sup> **Principal Pooled Employer Plan (PEP)**

- Pricing:
  - Plans Under \$5 million: Base fee of \$4,000 plus \$75 per account balance with a built in 0.20% asset charge.
  - Plans Over \$5 million: Custom Pricing.
  - TPA (bundled) fee: included in the above
- Plan Design: Limited
- Investments: Required use of Principal’s Target Date Funds and fixed account.

## Notes:

## Notes:



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