

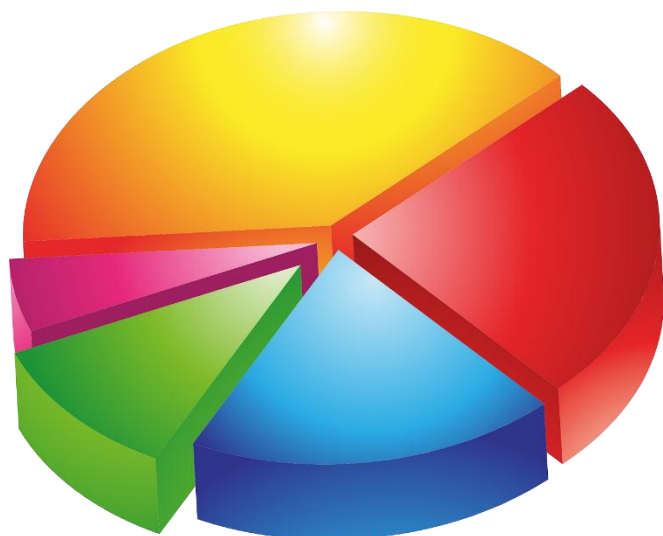
KOPP *Financial*



Help your Employees' Money Grow



With the Kopp Financial Workplace Retirement program, you help your employees prepare for the future by establishing retirement accounts in their names. You make regular contributions as part of each employee's total compensation package, and you may encourage employees to make additional contributions through payroll deductions.



Keep them Diversified

Your employees can choose a default target date retirement fund that includes a mix of investments appropriate for individuals retiring near a specific date. Employees may choose to purchase additional financial advising services from Kopp Financial for a more detailed portfolio allocation strategy.

Keep it Simple



Best of all, the program is **low cost** for your organization, **easy to maintain**, and comes with a **low regulatory burden**. Call us at 920-445-8841 or visit us online to schedule an appointment and setup your Workplace Retirement program today!

<http://www.koppfinancial.com/schedule-appointments>

How it Works

The first step is to file paperwork with Kopp Financial to establish your Workplace Retirement plan. You have two contribution options:

- 1) Matching Contributions – The employee contributes through a payroll deduction and you provide matching funds up to a limit of 3% of employee compensation.
- 2) Nonelective Contributions – You contribute funds equal to 2% of employee compensation.

Funds are immediately vested under the plan. Once money is deposited into an employee account, it immediately belongs to the employee.

Once paperwork is filed and you have established a plan, employees are notified about their investment choices. You give employees at least 60 days (November 2 to December 31) to make decisions about the plan prior to the start of the plan year on January 1. Employees notify Kopp Financial about their contribution amount (if using matching contributions) and choose one of the following investment plans:

- 1) Target Date Plan – With this set-it-and-forget-it plan, employees choose one of the following mutual funds:
 - a. T Rowe Price Target Retirement 2015
 - b. T Rowe Price Target Retirement 2020
 - c. T Rowe Price Target Retirement 2025
 - d. T Rowe Price Target Retirement 2030
 - e. T Rowe Price Target Retirement 2035

- f. T Rowe Price Target Retirement 2040
 - g. T Rowe Price Target Retirement 2045
 - h. T Rowe Price Target Retirement 2050
 - i. T Rowe Price Target Retirement 2055
- 2) KOPP Financial COUNSELOR – In exchange for a monthly fee, employees work with a professional advisor to invest retirement funds. Employees must authorize all investment decisions before trades are placed.
 - 3) KOPP Financial PARTNER – In exchange for a monthly fee, employees work with a professional advisor to invest retirement funds. The advisor is granted discretionary trading authority, meaning the employee grants the advisor authority to make trades on behalf of the employee.

We provide you with all the literature you need for your employees. We also work with your payroll team to operate the plan.

What it Costs

There is a one-time fee of \$500 to establish a Kopp Financial Workplace Retirement plan for your organization. Operational costs are then based on the number of employee accounts per year. The following tables illustrate costs for organizations of various sizes:

Operational Rates

Employees	Rate per Account
Up to 5	\$100
6-25	\$75
26-50	\$60
51-100	\$55
More than 100	\$50

Total Cost Examples

Employees	Year 1 Costs	Subsequent Years
5	\$1000	\$500
25	\$2,375	\$1,875
50	\$3,500	\$3,000
100	\$6,000	\$5,500
1000	\$50,500	\$50,000

Employees participating in the Target Date Plan are not charged additional fees from Kopp Financial. Employees that choose to purchase the COUNSELOR or PARTNER services are charged a monthly fee that is paid directly to Kopp Financial. Visit koppfinancial.com for current rates.

What are the Next Steps?

Call us or schedule an appointment to start the process. We can get your program started in less than a month.

Call us at **920-445-8841**

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