



December 17, 2025

# OPRA Retirement Program



The Power of **OPPENHEIMER** Thinking  
Wealth Management | Capital Markets | Investment Banking





## WHY WE'RE HERE TODAY

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- Overview of Transamerica and Oppenheimer Solution
- Structure and Advantages of a Group Plan Solution/*PEP (Pooled Employer Plan)*
- Unique Features & Benefits
- Investments & Plan Pricing

# A WEALTH OF EXPERIENCE



more than **85** years  
of experience

**4 MM**  
participants

**24K+**  
plans

**\$239B**  
in plan assets

Transamerica data as of December 31, 2024.

# POOLED PLAN SOLUTIONS

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## INDUSTRY LEADER

**23**

years of  
experience and  
pioneer in pooled  
retirement plan  
solutions

**408**

Plan sponsors/  
programs

**13,513**

Adopting  
employers

**\$20B**

Assets under  
management

**480,781**

Americans served

Internal Transamerica data, as of December 2024.





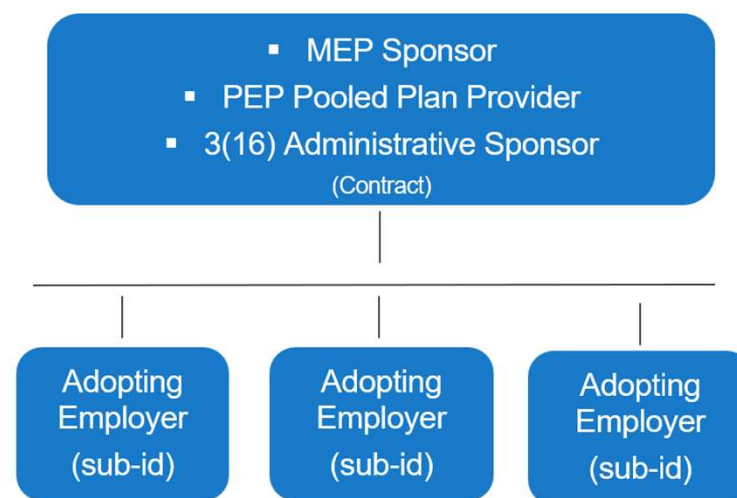
# UNIQUE BENEFITS & FEATURES OF OUR PLATFORM

# UNDERSTANDING POOLED ARRANGEMENTS

	MULTIPLE EMPLOYER PLANS (MEPs)	POOLED EMPLOYER PLANS (PEPs)	AGGREGATION PROGRAMS	GROUP OF PLANS (GOPs)/DEFINED CONTRIBUTION GROUPS (DCG)
			<ul style="list-style-type: none"> <li>- <i>Group Plan Solution<sup>SM</sup></i></li> <li>- <i>Retirement Plan Exchange<sup>®</sup></i></li> <li>- MEAP, "Open" MEP</li> <li>- Master trust/81-100</li> </ul>	
<b>Plan Document:</b>	One document	One document	Individual Documents	Individual Documents
<b>Sponsor:</b>	Single entity	Pooled Plan Provider (PPP)	Individual Employer	Individual Employer
<b>Eligible Entities:</b>	PEOs Associations Chambers of Commerce Corporate MSOs	Unrelated	Unrelated	Unrelated
<b>Audit:</b>	One	One	Adopting Employer Level where applicable	
<b>Tax Credit:</b>	Startup Tax Credit For Eligible Employers			
<b>5500:</b>	Consolidated	Consolidated	Individual	TPA/3(16) may be able to file consolidated form 5500

# UNIQUE RECORDKEEPING SYSTEM

- Addresses specific, unique needs of pooled plan arrangements
- Single contract with adopter-level recordkeeping
- Access to data in aggregate and by adopter/affiliate company
- Streamlines reporting and testing
- Web access available for each adopting employer
- Flexible plan provisions
  - Eligibility
  - Entry dates
  - Types of employer contributions
  - Allocation formulas
  - Vesting schedules



# PROFESSIONAL SUPPORT TEAM

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## 3(38) Investment Manager Fiduciary

- One fund menu
- Fund selection/  
de-selection
- Fund due diligence

## 402(a) Signatory Named Fiduciary & 3(16) Plan Administrator Fiduciary

- Approve  
loans/distributions
- Plan reporting /  
confirmations
- 5500 sign-off
- Manage auditor
- Common payroll  
remitter
- Service adopters
- Engage certain  
providers



## Third Party Administrator

- Compliance  
testing/5500
- Plan documents  
and amendments
- Year-end data  
collection/QC
- Plan design  
consultation
- Common payroll  
remitter



## Recordkeeper

- Recordkeeping
- Call center
- Advice center
- Outsourcing –  
communications
- Sales/marketing  
support
- Service  
3(16)/3(38)/TPA
- Education/retirement  
readiness

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## Financial Advisor

- Plan governance  
assistance
- Plan vendor  
management  
assistance
- Year-end data  
collection assistance
- Employee investment  
education and  
communication
- Quarterly reporting
- Annual review  
meetings

# LET US TAKE ON YOUR ADMINISTRATIVE RESPONSIBILITIES

## RESPONSIBILITIES HANDLED BY THE *RETIREMENT PLAN EXCHANGE*

- 402(g) Limit Reporting
- 404(a)(5) Notice Distribution
- 404(c) Notice Distribution
- 408(b)(2) Notice Distribution
- 415 Limit on Annual Contributions
- Annual Discrimination & Coverage Testing
- Auto Enrollment Notice Distribution
- Beneficiary Designation Form Maintenance
- Beneficiary Determinations
- Blackout Notice Distribution
- Census Review
- Corrective Distributions
- Death Benefit Approval
- Distribution Reporting
- DOL and IRS Issue Resolution Assistance
- Eligibility Calculations
- Eligibility Notifications
- Employer Contribution Monitoring
- ERISA Bond Review
- Error Correction Monitoring
- Force Out Processing
- Form 5330 Preparation
- Form 5500 Preparation, Signing, & Filing
- Form 8955 Preparation, Signing, & Filing
- Fund Change Notice Distribution
- Hardship Withdrawal Approval
- Loan Approval & Reporting
- Loan Default Monitoring
- Loan Policy Administration
- Lost Earnings Calculations
- Participant Enrollment Assistance
- Payroll Aggregation
- Plan Design Review
- Plan Document Interpretation
- Plan Document Preparation & Archiving
- QDIA Notice Distribution
- QDRO Determinations & Reporting
- Quarterly Investment Review Meetings
- Rate Change Monitoring & Reporting
- Required Minimum Distributions
- Safe Harbor Notice Distribution
- SAR Production & Distribution
- SMM Notice Distribution
- SPD Production & Distribution
- Spousal Consent Approvals
- Termination Date Verification & Maintenance
- Termination Withdrawal Approval
- Vesting Verification & Tracking
- Year-End Data Collection & Review

## RESPONSIBILITIES FOR PLAN SPONSOR\*:

- Monitor Service Providers
- Upload Payroll Files\*\*
- Year-End Data Collection\*\*

**TAG takes on more than**

# 90%

**of your administrative tasks.**

\* Plan sponsor responsibilities are not limited to items noted above. Plan sponsors should review their service agreements and fiduciary responsibilities under ERISA.

\*\* Required, but may be provided by payroll company.

# PAYROLL MADE EASY WITH *PAYSTART*®

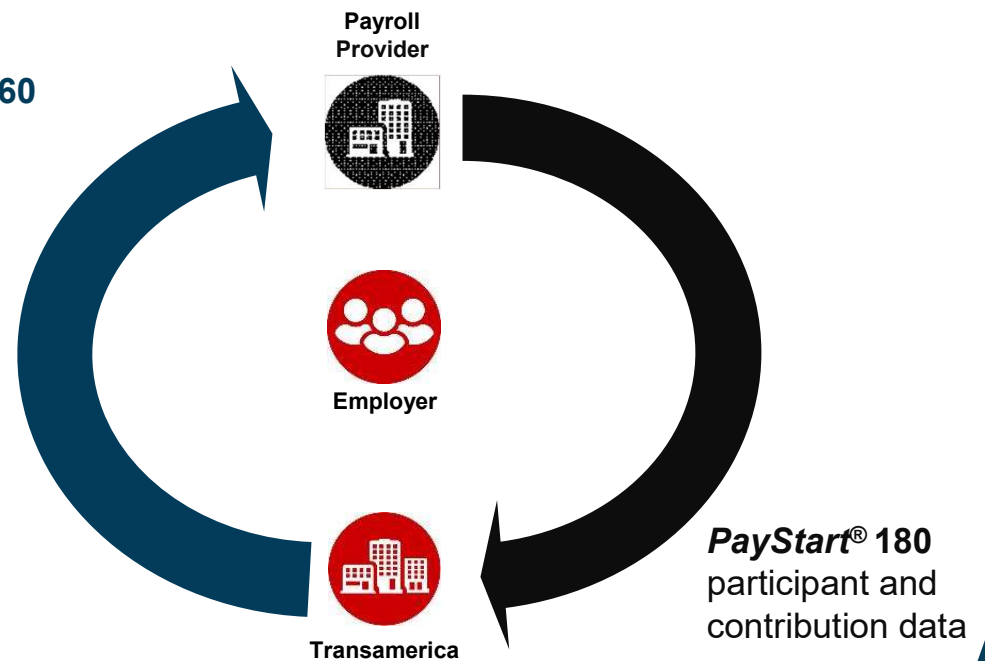


Integration with over 150 payroll providers.

Harness the power of automation with Transamerica's payroll integration service, *PayStart*®.

*PayStart*® bridges the gap between your payroll provider and Transamerica with a seamless and secure exchange of critical employee and payroll information.

*PayStart*® 360  
participant-  
initiated  
changes





## POOLED PRICING

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- ✓ **The TAG and Transamerica retirement plan solution is based on a pooled concept**
  - Increased negotiating leverage
  - Larger, cumulative asset pool
  - Fees drop as plan grows
- ✓ **Frees up your resources for business activity to further lower costs**
- ✓ **Audit pricing reduction**

# Sample Fee Arrangement

## Asset-Based Fees\*

(excludes financial advisor compensation & investment cost)

# 0.67%

FOR PLAN ASSET BALANCES FROM \$0 – \$249,999



### Fiduciary Services:

- 3(38) investment manager – Oppenheimer & Co. Inc.
- Third party administrator – TAG Resources
- 3(16) administrative fiduciary – TAG Resources
- 402(a) signatory named fiduciary – TAG Resources



### Includes:

- Transamerica fees
- Fiduciary services fees



### Annual Participant Cost:

- Per participant cost:
  - \$0 - \$249,999: \$35 (\$8.75 per quarter)
  - \$250,000 +: \$25 (\$6.25 per quarter)
- *PortfolioXpress*®: \$20 (\$5 per quarter, if used)



### Other Costs:

- Annual custody fee: \$50 for all plans per year
- Trustee fee: optional \$150 per year

ASSET-BASED FEE SCALE*	
ASSETS	ASSET FEE
\$0 - \$249,999	0.67%
\$250,000 - \$999,999	0.57%
\$1,000,000 - \$1,999,999	0.52%
\$2,000,000 - \$2,999,999	0.47%
\$3,000,000 - \$3,999,999	0.45%
\$4,000,000 - \$5,999,999	0.40%
\$6,000,000 - \$7,999,999	0.36%
\$8,000,000 - \$9,999,999	0.33%
\$10,000,000 - \$14,999,999	0.27%
\$15,000,000 - \$19,999,999	0.24%
\$20,000,000 - \$39,999,999	0.20%
\$40,000,000 - \$49,999,999	0.19%
\$50,000,000 +	0.18%

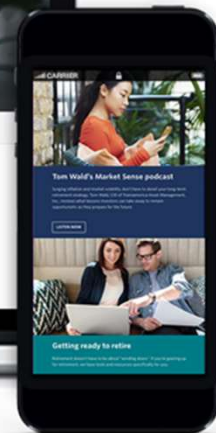
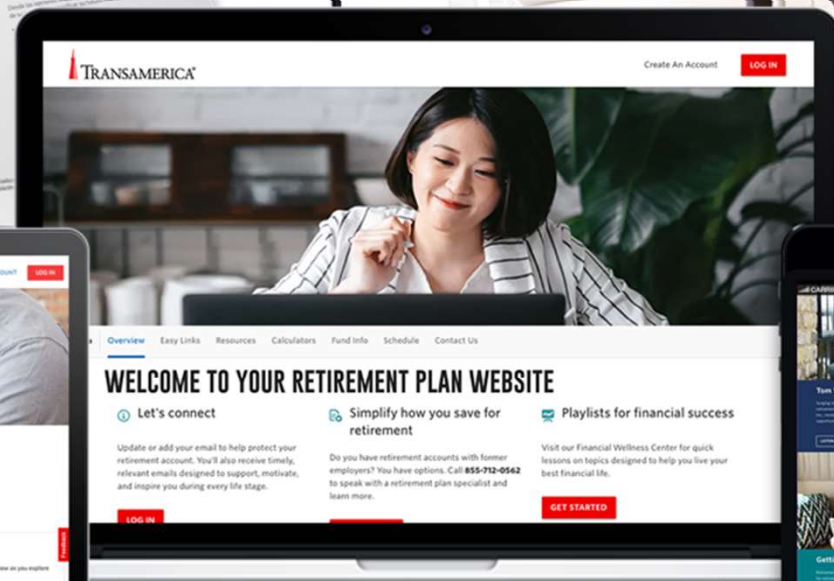
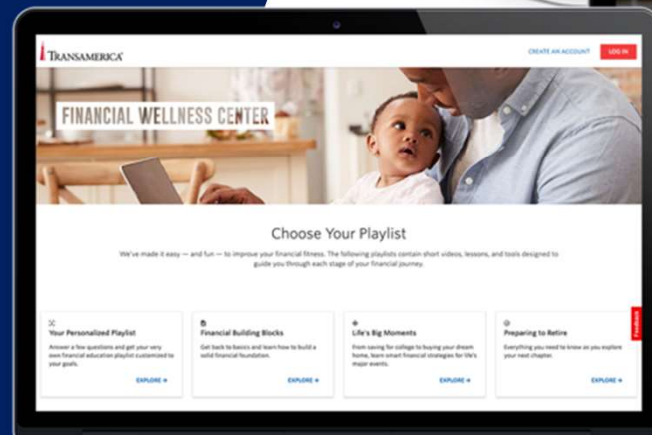
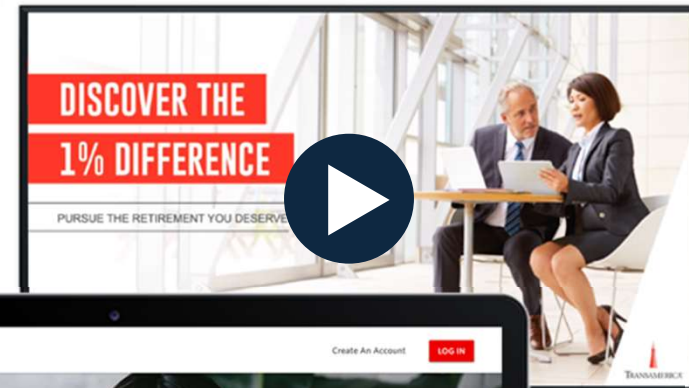


# EMPLOYEE EXPERIENCE

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# WE'VE GOT YOU COVERED

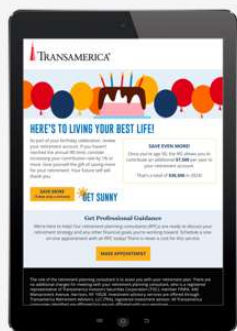
Information, education, and account access when and how your employees want.



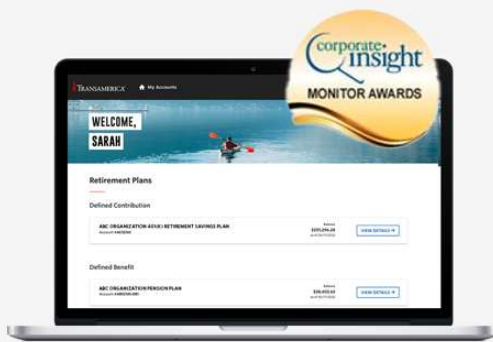
# Delivering the Message

## MULTIPLE CHANNELS FOR MAXIMUM IMPACT

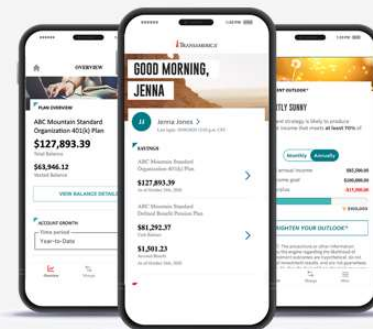
**NAPA Advisors' Choice Awards:**  
*recognized in nine key service categories*



**OnTrack Emails**  
 Targeted messages and webinar invites to join the plan, save more, and designate beneficiaries.



**Participant Website**  
 Award-winning homepage and dashboard\* for our fully mobile responsive website.



**Mobile App**  
 Fully transactional for account management anywhere, any time.



**Text Messaging**  
 Participants can receive tips on how to make the most of your retirement plan.



**360° Content**  
 Podcasts, video, social media Financial Wellness Center, print materials, etc., on popular financial topics.



\*"Retirement Plan Monitor Competitive Research Report; Homepages and Dashboards," Corporate Insight, March 2023.  
 Images are for illustrative purposes only and do not reflect the experience of any particular user.

## ***BRIGHTEN YOUR OUTLOOK<sup>®</sup>***

Your Retirement Outlook<sup>®</sup> helps participants see their snapshot of retirement readiness and model changes for a potential brighter forecast.

Watch video

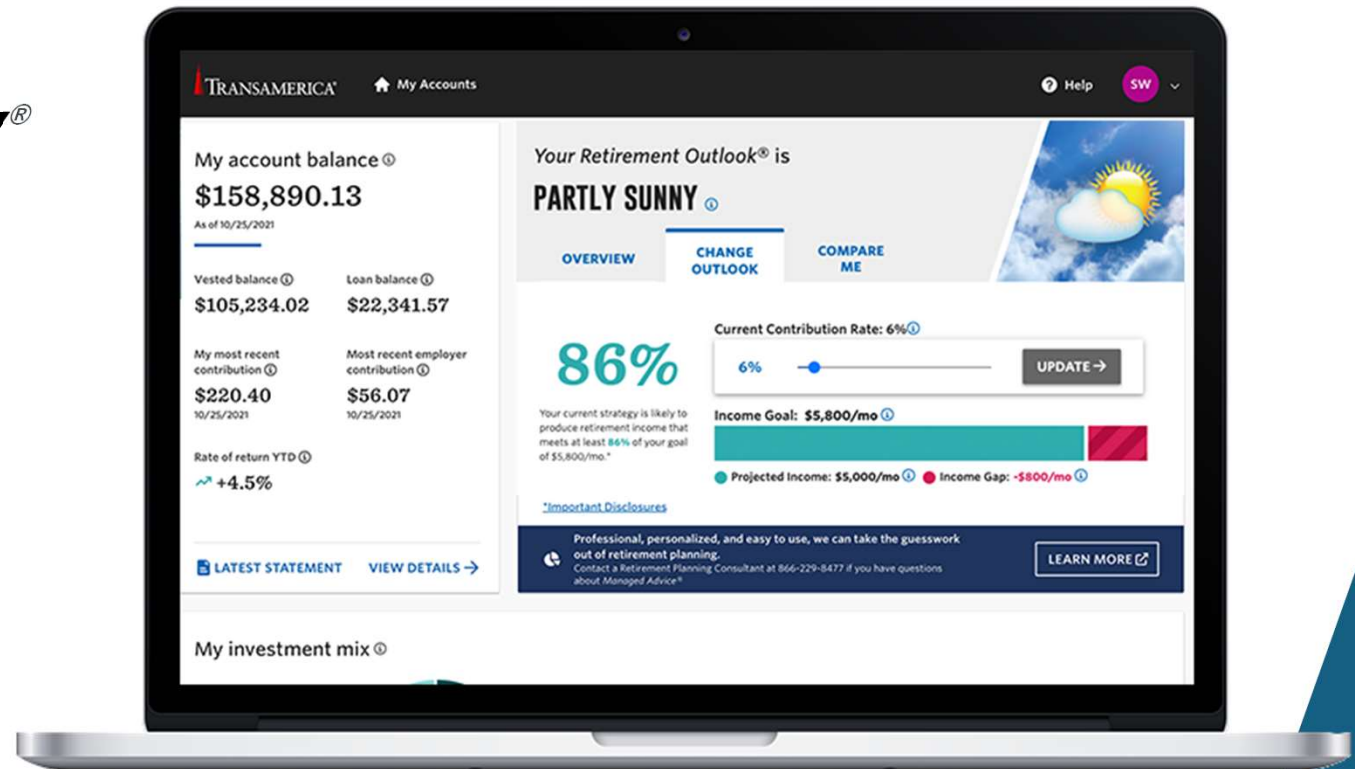


Image for example purposes only; does not reflect the experience of any particular user

**Important: The projections or other information generated by the engine regarding the likelihood of various investment outcomes are hypothetical, do not reflect actual investment results, and are not guarantees of future results. Results derived from the tool may vary with each use and over time.**

# Customer Care

## SUPPORTING YOUR PLAN BY SERVING YOUR PARTICIPANTS



100%  
U.S.-based



7,000+  
Daily call average\*



Focus on quality of  
experience, not call  
volumes



Plan-specific  
training



Participants can use voice  
recognition technology for  
added security: "My voice  
is my password"

94%

Customer  
satisfaction rate\*

## Protection You Can Trust

### OUR CUSTOMER SECURITY POLICY

Your participants will be 100% covered from any unauthorized account activity that occur through no fault of their own (as further described in our Customer Security Policy document) in any covered Transamerica account.

### Constant Vigilance and Protection

Transamerica maintains a comprehensive information security program that leverages **ISO 27002**, **NIST**, **SANs**, and **SOC-2** reports. Some of the areas we focus on include:

- Governance
- Identity management
- Application security
- Fraud protection
- Incident response and management



### YOU CAN TRUST IN TRANSAMERICA'S CUSTOMER SECURITY POLICY

Money worries can be stressful, but losses due to unauthorized account activity shouldn't be.

We at Transamerica are dedicated to helping you feel confident that your accounts are protected. We feel so strongly about the security of your accounts that we pledge to cover all of your losses due to unauthorized account activity (that occur through no fault of your own, and as further described below) ("Losses") in any covered Transamerica account.

**100%** That's right. 100% protected from losses.

#### LEARN HOW TRANSAMERICA'S CUSTOMER SECURITY POLICY ("POLICY") WORKS

##### Q: WHAT KIND OF PLAN ACCOUNTS ARE COVERED BY THE POLICY?

**A:** Assets in retirement accounts such as 401(k), money purchase, profit sharing, 403(b) and 457(b) plan accounts and Individual Retirement Accounts ("IRAs") for which Transamerica is the account recordkeeper ("Transamerica Covered Accounts").

##### Q: ARE THERE ANY ACCOUNTS FOR WHICH TRANSAMERICA IS THE ACCOUNT RECORDKEEPER THAT ARE NOT COVERED BY THE POLICY?

**A:** Yes, accounts managed or maintained by entities other than Transamerica are not covered by the Policy. For example, assets held in a self-directed brokerage account would not be covered by the Policy. Similarly assets that are held away from Transamerica, or maintained by someone other than Transamerica would not be covered by the Policy.

##### Q: DO I HAVE TO DO ANYTHING TO BE COVERED BY THE POLICY?

**A:** Your Transamerica Covered Account(s) are automatically covered, so long as you follow the Protection Practices outlined below.

##### Q: WHAT DO I NEED TO DO TO REMAIN PROTECTED BY THE POLICY?

**A:** In order to receive the protection of the Policy, you need to take steps to ensure that any Losses are not the result of your own actions, or inactions. Specifically, at a minimum, the following practices need to be followed:

- Maintain up-to-date security software and regularly run virus checks on your computer.
- Do not share the username and passwords for your Transamerica Covered Account(s), or any other account related information.
- Avoid providing personal information via emails, texts and pop-ups.
- Check your Transamerica Covered Account statements, correspondence and confirmations regularly upon receipt for accuracy or suspicious activity.
- If you believe you may be a victim of identity theft or fraud, or suspect any unauthorized or suspicious activity for a Transamerica Covered Account, contact Transamerica immediately and update your Transamerica username and passwords.
- Maintain up-to-date contact information for your Transamerica Covered Accounts, and
- Cooperate with Transamerica in investigating any Losses in your Transamerica Covered Account.

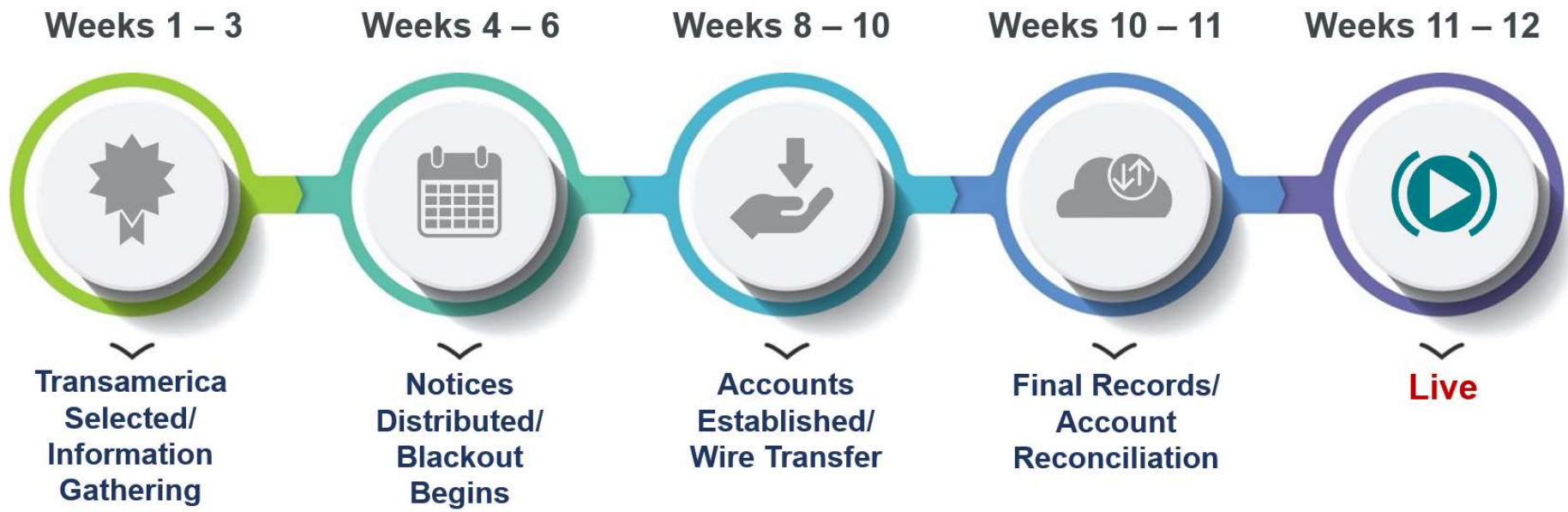
Collectively, "Protection Practices". Failure to follow any of these Protection Practices may lead Transamerica to decline coverage.

##### Q: WHAT DOES THE POLICY COVER?

**A:** The Policy covers reimbursement of account values to make your Transamerica Covered Account whole in the event of any Losses. It does not include reimbursement for taxes, legal fees, lost opportunity costs, consequential/non-monetary damages or amounts that have been or are eligible to be reimbursed by another entity - for example, by a depository bank or through insurance.



# Proposed Transition Timeline



**QUESTIONS?**

