




June 4, 2026

OPRA Retirement Program



1



WHY WE'RE HERE TODAY

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

2

A WEALTH OF EXPERIENCE



<p>more than 85 years of experience</p>	<p>4 MM participants</p>
<p>24K+ plans</p>	<p>\$239B in plan assets</p>

Transamerica data as of December 31, 2024.

3

POOLED PLAN SOLUTIONS

INDUSTRY LEADER

<p>23 years of experience and pioneer in pooled retirement plan solutions</p>	<p>408 Plan sponsors/ programs</p>	<p>13,513 Adopting employers</p>
<p>\$20B Assets under management</p>	<p>480,781 Americans served</p>	




Internal Transamerica data, as of December 2024.

4



UNIQUE BENEFITS & FEATURES OF OUR PLATFORM

5



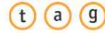
UNDERSTANDING POOLED ARRANGEMENTS

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

6

PROFESSIONAL SUPPORT TEAM

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



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

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

Financial Advisor

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

7

7

LET US TAKE ON YOUR ADMINISTRATIVE RESPONSIBILITIES

RESPONSIBILITIES HANDLED BY THE OPRA Retirement Program

- 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**

Transamerica* 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.

8

8

PAYROLL MADE EASY WITH *PAYSTART*[®]

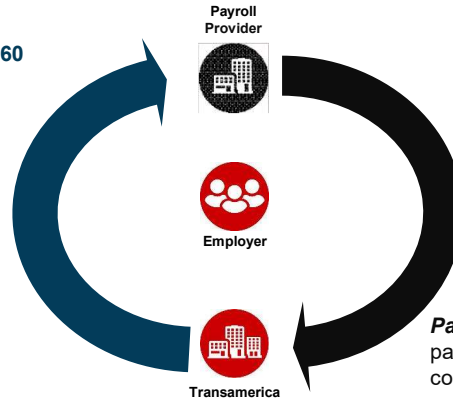


Integration with over 200 payroll providers.

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



PayStart[®] 180
participant and
contribution data



EMPLOYEE EXPERIENCE

WE'VE GOT YOU COVERED

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

11

11

Health Partnerships

agiewell hub | American Heart Association Healthy for Good | MIT | AGELAB | New HSA offering

Ontrack® Communications

HELPING PARTICIPANTS LIVE THEIR BEST LIVES

Security

New security page to help participants understand how we're protecting their account

Financial Wellness Center

Retirement Planning Consultants

Your Retirement Outlook®

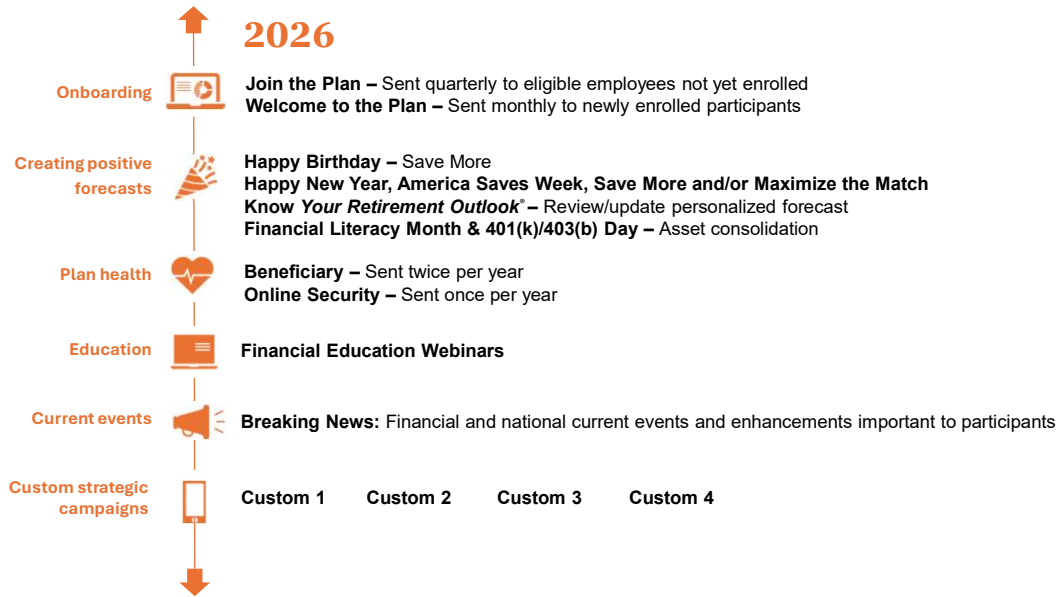
Nearly **70%** of participants who use Transamerica's OnTrack tool have a positive forecast

Internal data, as of December 31, 2021
 Transamerica is proud sponsor of Georgetown University's AgingWell Hub, the American Heart Association, and the MIT AgeLab.
 Transamerica is sponsoring financial education programs developed by EVERFI, a third party unaffiliated with Transamerica that is responsible for the content of the financial education program.
 Health savings products and services offered through Transamerica Health Savings Solutions, LLC.

12

12

PARTICIPANT ENGAGEMENT THROUGHOUT THE YEAR



13

13

BRIGHTEN YOUR OUTLOOK®

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

[Watch video](#)

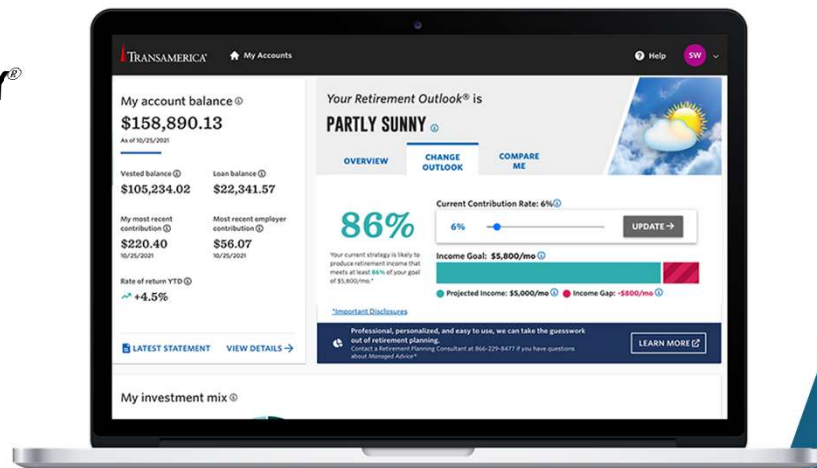


Image for example purposes only; does not reflect the experience of any particular user

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.

14

14



ECONOMIES OF SCALE PRICING



PRICING THAT GROWS WITH YOU

Asset-Based Fees*

(excludes financial advisor compensation & investment cost)

0.72%

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	0.72%
\$250,000 - \$999,999	0.62%
\$1,000,000 - \$1,999,999	0.57%
\$2,000,000 - \$2,999,999	0.52%
\$3,000,000 - \$3,999,999	0.50%
\$4,000,000 - \$5,999,999	0.45%
\$6,000,000 - \$7,999,999	0.41%
\$8,000,000 - \$9,999,999	0.38%
\$10,000,000 - \$14,999,999	0.32%
\$15,000,000 - \$19,999,999	0.29%
\$20,000,000 - \$39,999,999	0.25%
\$40,000,000 - \$49,999,999	0.24%
\$50,000,000 +	0.23%



KEY ADVANTAGES

SIMPLIFIED ADMINISTRATION

- Simplified payroll contribution processing
- Loan and distribution processing
- Time savings

FIDUCIARY RISK MANAGEMENT

- 3(16) administrative fiduciary (or PPP)
 - Signs Form 5500 GPS or Consolidated Form 5500 PEP
 - Approves/denies loans and distributions
 - Manages distribution of required communication
- 3(38) investment fiduciary
- 402(a) Named fiduciary/PPP
- Fewer audit responsibilities & reduced cost

ECONOMIES OF SCALE PRICING

17

17



QUESTIONS?

18

18