THE BLUEPRINT 401(K)

HOME BUILDERS ASSOCIATION OF SOUTH CAROLINA

Designed by Muncaster Financial Group

Looking to upgrade your businesses retirement strategy?

The Blueprint 401(k) plan is your ***solution.***

A plan that is ***customizable.***

A plan that is built for ***simplicity.***

A plan designed to:

Save Time & Money	Reduce Fiduciary Liability	Integrate Top-Tier Technology

Muncaster Financial Group

What makes us **different?**
Our **value** in retirement planning.

The professionals at Muncaster Financial Group understand your employees' futures deserve careful thought and planning, and we are able to design and manage a plan suited to your company's needs. After all, our mission is to make a profound, positive impact on our clients and the lives of their families. Considering your employees and their families will play a key role in how we approach set-up and management of your company's 401(k) or retirement offerings.

Navigating the tax codes and rules associated with a retirement plan can be confusing. We will help you understand your options.

Most importantly, you will receive pro-active personal attention, a team approach, and trusted advice continuously. As your comprehensive financial advisors, the professionals at Muncaster Financial Group will incorporate our structured process, guidance, resources, and regular communication as we design, implement, and manage your plan throughout the years.

Why The Blueprint 401(k)?

Now, more than ever, the ability to attract and retain the right personnel is critical to a company's success. Offering a meaningful benefits package can be a key differentiator but often creates additional challenges through ongoing management, guidelines, fiduciary responsibility, fiduciary liability, and increased time constraints. The Blueprint 401(k) allows multiple employers to join together and eliminate the majority of these requirements. This streamlined approach saves time and resources, enabling your company to focus on core business operations, while providing a top-tier 401(k) benefit to owners, executives, and employees.

Richard H. Muncaster, AIF®, LUTCF®
President & CEO, Muncaster Financial Group

The Basics

A pooled employer plan (**PEP**) is a 401(k) retirement plan that allows **unrelated businesses** to participate in **one plan** managed by a pooled plan provider (**PPP**).

PEP Retirement Plan

Unrelated employers sign an agreement with a PPP to participate in a PEP.

that means only **1**

Master Plan Document
Audit
Investment Line-Up
IRS Form 5500

> "Getting a retirement plan should be **an easy choice, not more work.**"

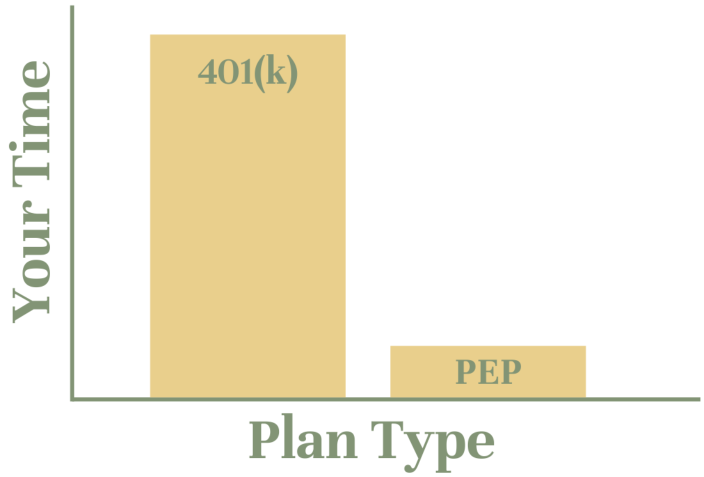
> "We're all seeking ways to be more efficient - this is a tool that's going to **make your life easier.**"

Why The Blueprint 401(k)?

A plan that does it all, so you don't have to.

Employer Responsibilities	
Without PEP - 29 STEPS	**With PEP - 2 STEPS**
Form 5500 preparation	Upload payroll files
Track eligibility	Year-end data collection
Retirement plan review	
Investment choice additions/deletions	
Consultative design services	
Year-end testing	
Proprietary plan document support	
Advanced allocation designs	
Preparation of amendments	
Monitor pending legislative actions	
Merger and acquisition support	
Annual census collection	
Annual audit - 100 + participants	
Forms 945, 1096, and 1099 preparation	
Notify participants of eligibility	
Conduct ongoing employee education	
Distribution options & tax implications	
Establish deductions with payroll	
Invest plan contributions	
QDRO support & analysis	
Track contribution limits	
Track catch-up contributions	
Distribute mandatory communication notices	
Approve/deny hardship requests	
Approve/deny loan requests	
Prepare loan amortization schedules	
Coordinate loan deductions	
Process distributions upon termination	
Investment monitoring and due diligence	

That's right, 2 steps versus 29. A plan that will save you dozens of hours.



A plan that comes with...

The Empower® Difference

Empower® has an experienced team focused on the needs of small and mid-size organizations up to $50M. Their product offering combines the right experience paired with investment choice to help make it simple for employees to pursue their retirement goals.

Key Stats

Combined #1 Provider of Retirement Plans <$50M

Rank	Recordkeeper	12/31/20 Assets ($M)	Market Share
1	Empower	$240,628	17.1%
2	Fidelity	$193,380	13.7%
3	Principal	$124,270	8.8%
4	John Hancock	$111,931	7.9%
5	Ascensus	$85,849	6.1%
6	Capital Group (Am. Funds)	$85,069	6.0%
7	Voya	$77,549	5.5%
8	ADP	$75,610	5.4%
9	Transamerica	$50,278	3.6%
10	Newport (including PNC)	$43,538	3.1%

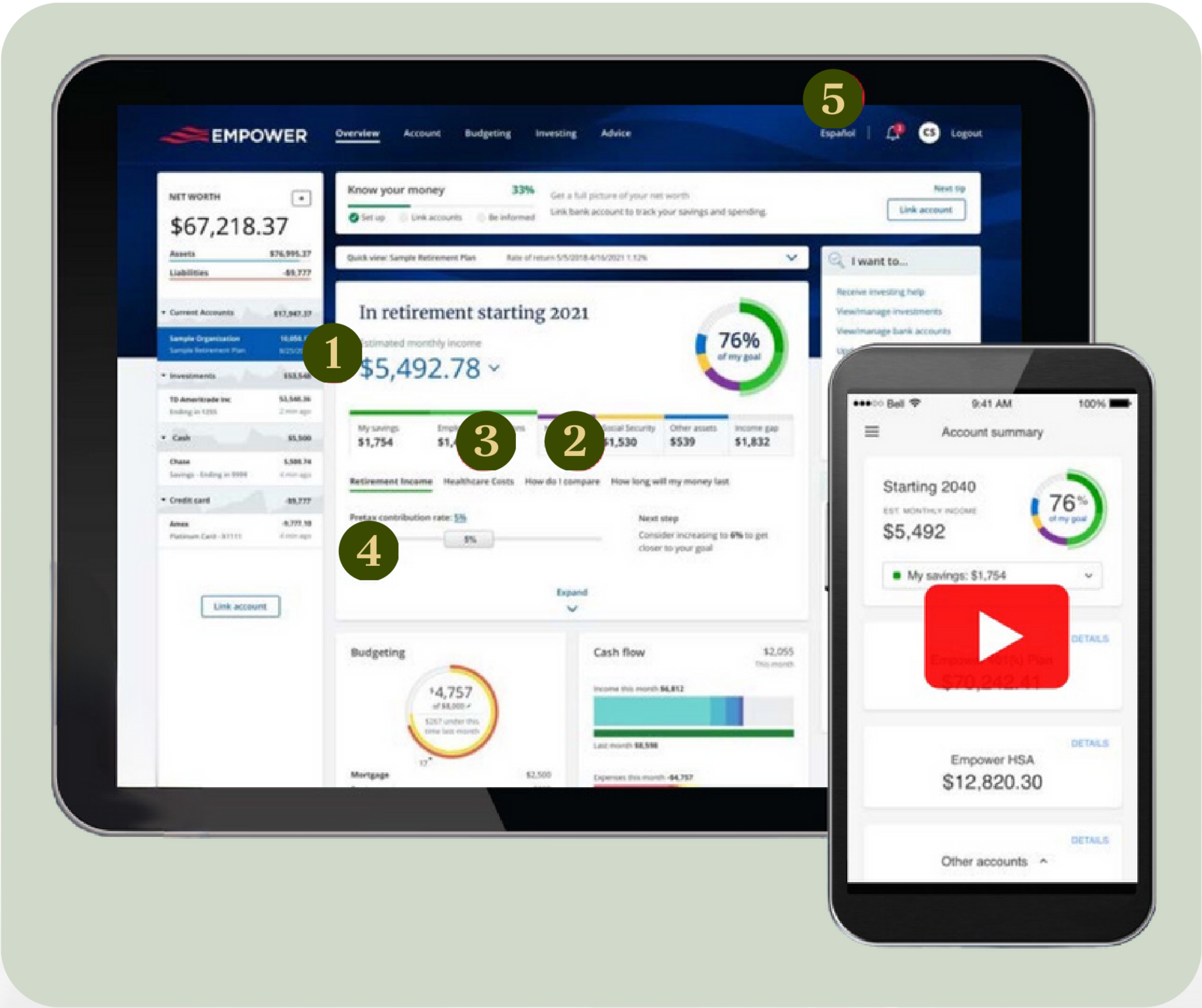
98% client retention rate

9.3/10 client satisfaction score

9.3/10 ease of doing business score

The Latest Technology

Consistent Access At Home or On The Go



1. View personalized monthly income forecast and Lifetime Income Score.
2. Compare savings to others'.
3. Estimate retirement healthcare costs.
4. Adjust contributions and rebalance portfolios.
5. One-click translation to Spanish.
   Statements delivered in Spanish.

Enroll in less than 33 seconds!

Empower App
Available on IOS® and Android™ devices
Rated 4.8 out of 5 ★★★★★

2020 Monitor Award
Gold Medal Winner
for Mobile App Experience

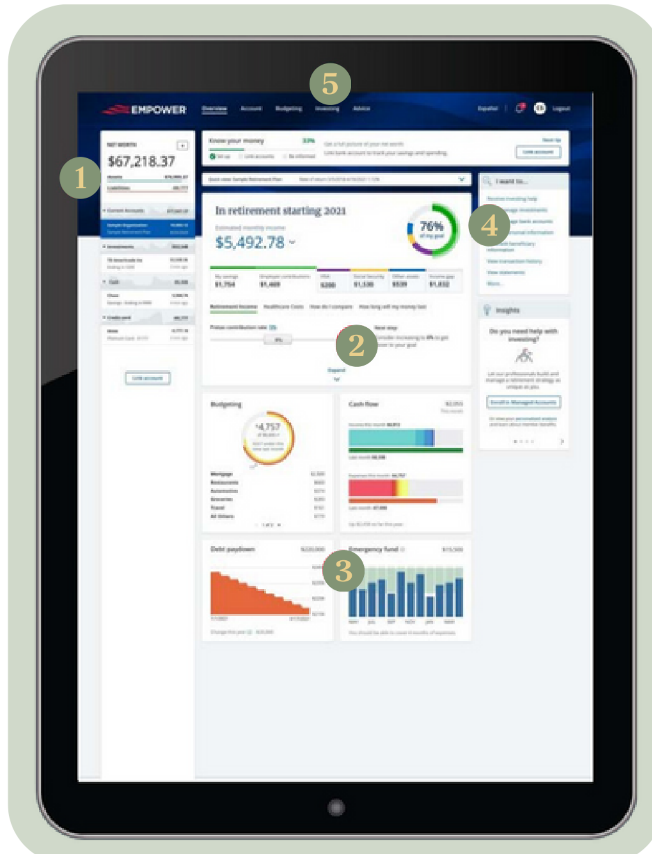
A plan that comes with...

Financial Insight

Action Driving Outcomes

Our goal is to help people achieve financial wellness through educational tools and personalized advice.

1. Employees can see a three-dimensional view into their current savings progress, future estimated monthly retirement income, outside assets, spending and debt.
2. A personalized "next step" note guides employee to take an action, such as increasing deferral rates.
3. Content is customized to the employee's financial situation, and intuitive tiles help simplify budgeting, cash flow and debt paydown.
4. One-click navigation provides easy access to often-used retirement plan functionality.
5. Access is provided to a comprehensive financial education library, interactive learning modules and calculators.



Along with our trusted partners, we are focused on retirement first, empowering people to save enough today to enjoy the future they imagined.

Richard Muncaster, President & CEO

As President and CEO of Muncaster Financial Group, Richard aims to deliver personalized care and financial expertise as our clients pursue and achieve their unique financial goals. With three decades of experience as a financial advisor, Richard understands the importance of listening to his clients their financial goals. Richard established Muncaster Financial Group in 2005 after recognizing the public's desire for a service based, independent, financial firm. Richard has extensive experience in the financial services industry working with high net worth individuals, business owners, and upper level management of successful corporations. He is a Registered Representative of Cambridge Investment Research, Inc. (Series 7, 6, 63), an Investment Advisor Representative of Cambridge Investment Research Advisors, Inc. (Series 65), Life Underwriter Training Council Fellow (LUTCF®), Accredited Investment Fiduciary (AIF®), holds a Life, Accident and Health (LA&H) license, a Property and Casualty (P&C) license, and numerous industry planning designations.

Passionate about the Upstate of South Carolina, Richard gives back to the Greenville community through his work with Meals on Wheels of Greenville, Greenville Clemson Alumni Club, The Meyer Center For Special Children, American Heart Association, and the Better Business Bureau of Upstate SC.

He is also a member of Greenville Country Club and the Greenville Chamber of Commerce, through which he completed Opportunity Greenville. Beyond serving his clients and community, Richard enjoys spending time with his wife, Sheri, his son, Mills, and step-daughter, Sophia, family, and friends, in addition to supporting Clemson University athletics, golfing, snow skiing, visiting family in Florida, spending time at the lake, and traveling.

Licenses and Degrees:

Accredited Investment Fiduciary® (AIF®)
Registered Representative of Cambridge
Investment Research, Inc. (Series 7, 6, 63)
Investment Advisor Representative of Cambridge Investment Research Advisors, Inc. (Series 65)
Named Top 10 Advisor with Organic Growth among Transamerica Financial Advisors
Graduate of Clemson University – Bachelor of Science degree in Business Management with a concentration in Financial Management
LUTCF® (Life Underwriter Training Council Fellow)
LA&H (Life, Accident and Health) License
P&C (Property and Casualty) License
St. Francis Forum, Class 20

Muncaster Financial Group's Team

Thomas Simmons, CPA

VICE PRESIDENT & CFO

Thomas serves as Vice President and CFO at Muncaster Financial Group. His highest priority is to deliver exceptional advice and value to our clients, diligently seeking to understand their personal circumstances, resources, needs, and goals.
Thomas joined Muncaster Financial Group in 2017 after spending three years at Elliott Davis, the Greenville-based public accounting firm. He offers extensive client . services such as wealth management, tax planning, estate planning, and philanthropic planning
A Greer native, Thomas is passionate about the Upstate and is committed to giving back to his community. He serves as Endowment Trustee for Meals on Wheels of Greenville, Chair of the Long Range Planning Committee for Memorial United Methodist Church, Board member for the Greenville Police Foundation, and is an active member of the Greenville Estate Planning Council.

Licenses and Degrees:

Registered Representative of Cambridge Investment Research, Inc. (Series 7)
Investment Advisor Representative of Cambridge Investment Research Advisors, Inc. (Series 66)
Certified Public Accountant (SC #9123)
LA&H (Life, Accident and Health) Insurance License
Master of Professional Accountancy, with a Concentration in Taxation – Clemson University
Greenville Business Magazine's Best & Brightest 35 and Under, Class of 2022
St. Francis Forum, Class 21
Bachelor of Arts degree in Finance – Wofford College
Bachelor of Arts degree in Accounting – Wofford College
Three-year letterman wide receiver for the Wofford Terriers
Member of the Southern Conference Academic All Conference Team

Tricia Smith, AIF®

RETIREMENT PLAN SPECIALIST

Tricia serves as our Retirement Plan Specialist, with the goal of creating effective retirement plans to protect clients' wealth. Her expertise in optimizing plan designs and implementing proactive solutions provides sound guidance. Tricia also brings more than 30 years of financial services and retirement plan experience to the Muncaster team. Prior to joining Muncaster Financial Group, Tricia worked with 401(k) plans across an extensive and varied book of business. Born in Asheville, North Carolina and raised in Greenville, South Carolina, she is a Carolina girl through and through. Outside of the office, Tricia enjoys reading, hiking, and spending time with friends and family. As a former competitive swimmer, Division I coach, and current gym enthusiast, she exudes dedication and determination to all of her endeavors, both personal and professional.

Licenses and Degrees:

Accredited Investment Fiduciary® (AIF®)
Series 7 Securities License, Series 66 Uniform Combines State Law Exam for Investment Advisor Representatives
Bachelor of Arts degree in Economics – Davidson College

Muncaster Financial Group's Team

Bryan Newton

PRIVATE WEALTH ASSOCIATE

As a Private Wealth Associate, Bryan supports the lead advisors with designing comprehensive financial plans for individuals and families, participating in client meetings, performing client services, and regularly reviewing clients' portfolios. Bryan has been in the financial/investment industry since 2014. Bryan started his career as an Agent with Mutual of Omaha and a Financial Representative with New York Life. During this time, he worked with clients and their families on their insurance and retirement income planning needs. Starting in 2017, Bryan transitioned to the commercial real estate industry with RealtyLink where he was an Investor Relations Manager and Property Manager. As an Investor Relations Manager, he worked closely with individuals and institutions across the country that were seeking commercial real estate investment opportunities that matched their investment criteria.

Bryan graduated from Lander University in 2010 where he majored in Business Administration (Accounting Emphasis) and was a member of the Men's Golf Team. He met his wife, Rachel, at Lander, and they now live in the Five Forks area of Simpsonville, SC, with their two sons, Wells and Wyatt. Bryan enjoys playing competitive golf, swimming, and coaching the Masters Swim program at the Caine Halter Family YMCA.

Licenses and Degrees:

Registered Representative of Cambridge Investment Research, Inc. (Series 7)

Investment Advisor Representative of Cambridge Investment Research Advisors, Inc. (Series 66)

GSA Business Forty Under 40, Class of 2023

Sheri Muncaster

BUSINESS DEVELOPMENT SPECIALIST

As the Business Development Specialist, Sheri brings a wealth of experience to the table. Her background spans from business development in the higher education space to interior design and consulting, as well as planning company events to inspire and promote relationship building. She's a Greenville native and a graduate of the University of South Carolina. In her free time, she loves to spend time with her family on neighborhood walks and bike rides, support local nonprofits, and travel. She's always excited to take on new challenges.

Licenses and Degrees:

Bachelor of Education in Early Childhood - University of South Carolina

Muncaster Financial Group's Team

Debbie Brown

ADMINISTRATIVE ASSOCIATE

Debbie fulfills the role of Administrative Associate, working alongside our financial executives as they deliver first-class customer service. Her role is key in performing administrative duties for clients, while keeping the team on track with her attention to detail. With a Master's Degree in Public Administration from the University of South Carolina, Debbie brings over a decade of experience in the financial services industry to the Muncaster team. Her background and education make her an impressive and comprehensive resource, and her communication and adaptive skills allow her to navigate the complex nature of the wealth management and insurance business, always keeping our clients' welfare as her top priority.

Debbie was born and raised in Walterboro, South Carolina. She and her husband, Jim, reside in Downtown Greenville, enjoying all of the amenities offered by the location, including easy access to the Swamp Rabbit Trail. Debbie enjoys being active and going to the beach with her two grandchildren.

Licenses and Degrees:

Master of Public Administration (MPA) – University of South Carolina

James Wells

PRIVATE WEALTH ASSOCIATE

James serves as a Private Wealth Associate at Muncaster Financial Group. His highest priority is assisting in the day-to-day operations for the firm as well as providing help to both our Private Wealth Advisors and our Retirement Plan Specialists with anything they may need. James is a native of Chapin, SC and a recent graduate of Wofford College where he majored in Business Economic and minored in both Accounting and Finance. During his time at Wofford, he was a member of the football team and was part of the 2019 SOCON Championship Team that played in the FCS Playoffs. During his final semester at Wofford, he began interning with Muncaster Financial Group then joined the team full-time in June 2023 after graduation. James is currently furthering his education at North Greenville University where he's pursuing a Master's in Business Administration. While at NGU, James will be finishing out his NCAA football eligibility as a linebacker for the Crusaders. James looks forward to expanding on his Wofford and NGU connections to become more involved in the Greenville community.

Licenses and Degrees:

Bachelor of Arts Degree in Business Economics – Wofford College

Three-time member of the Southern Conference All-Academic Team

Member of the 2022-23 College Sports Communicators Academic All-District Team

Summary of Benefits

For Plan Sponsor

- **Save Money -** With negotiated plan rates
- **Save Time -** No longer running the plan
- **Flexible Plan Design -** Designed by professionals
- **Less Calls & Questions -** Employees call Finway Group
- **Investment Line-Up -** Selected and monitored by the 3(38) Investment Manager
- **Reduced Risk -** Finway Group serves as the Plan Sponsor
- **Relationship Manager -** Giving you a single point of contact
- **Expertise -** Support from the industry's best

For Participants

- **Advanced Participant Experience -** To make changes quick and easy
- **Personalized Financial Wellness -** For all participants
- **Expert On-Boarding Support -** For an effortless employee enrollment
- **Participant Education -** Ready when they are

> **"A plan that provides something remarkable... time back to you."**

Above statements are goals and objectives of the plan and are not promised results.

What's next?

Decision Process · Timeline · On-boarding

Call or email today to schedule an appointment with the Muncaster Financial Group.

864-527-0434

hba401k@muncasterfinancial.com