

# Product Offering Checklist

## Company Information

Name:

Date completed:                /                /

Company Name:

Company Address:

Company City, State & Zip:

## Sales Support

Will your firm leverage American Trust's proposal framework?

Yes, we will leverage the American Trust private label proposal.

No, we will provide the proposal and provide the framework for generating and delivering the proposal.

Will your firm leverage American Trust's contracts?

Yes, we will leverage the American Trust private label contracts.

No, we will provide the legal contracts and provide the framework for generating and delivering the contracts.

## Investment Platform

Will your firm provide a managed account solution for participants?

Yes                No

Will the Plan menus use your firm's proprietary investments?

Yes

If yes, please provide a list of proprietary assets:

No

Select all plan-level investment advisory or management services your firm will offer:

We will serve as a non-fiduciary investment consultant.

We will serve as a 3(21) fiduciary advisor.

We will serve as a 3(38) investment manager.

We will partner with an outside 3(38) investment manager.

Please provide a list of outside 3(38) investment managers:

We would like American Trust to provide investment services including those checked below.

As a 3(21) fiduciary advisor

As a 3(38) investment manager

As a Discretionary Trustee under ERISA 403(a)

Please specify which entities may have authority over the investment program by entity and investment category. (Check all that apply)

Investment Category	Plan Sponsor	Your Firm as 3(21)	Your Firm as 3(38)	Outside 3(21)	Outside 3(38)	American Trust
Fund Menu						
Model Portfolios						
QDIA						
Managed Account						
Proprietary Funds						

Will your firm offer a full platform of investments without restrictions? (Check all that apply)

Yes, no restrictions.

No, we will have some proprietary requirements.

No, we will offer a restricted fund menu.

Please explain:

Does your firm intend for the investment menu to include any closed-end or, unique or special assets?

Yes

If yes, please explain:

No

Will you allow model portfolios in the plan's investment lineup?

Yes, I would like to discuss the model options available.

No

Will your firm offer Self Directed Brokerage Accounts?

Yes, we will offer TD Ameritrade.

Yes, we will offer Schwab PCRA.

Yes, we will offer Fidelity SDBA Accounts.

No, we will not offer SDBA Accounts.

Will your Plans hold funds that pay revenue share?

Yes, offset the Plan Sponsor Invoice.

Yes, allocate to participant.

No

What QDIA option will your firm allow plan sponsors to adopt? (Check all that apply)

Target Date

Managed Accounts

Target Risk

Advisor Model Portfolio

How will the product be distributed?

## Administration and Plan Operations

Please specify which types of Plans your firm will offer. (You may select more than one)

### Defined Contribution

- 401(k)
- New Comparability
- Profit Sharing
- Money Purchase Pension
- ERISA 403(b)
- Solo(k)

### Defined Benefit

- Traditional Defined Benefit
- Cash Balance
- Combo DB/DC

### Custom Solutions

- ESOP
- Non-qualified deferred compensation

### Defined Contribution

- PEPs
- MEPs

Which Platform does your firm intend to place accounts on? (You may select more than one)

- Full Service
- Recordkeeping Only
- Custodial Only
- Administration Only

Do you intend for your Plans to adopt any 3(16) Services provided by American Trust for Defined Contribution Plans? (Check all that apply)

- Distribution Oversight (only available for Bundled Platform)
- 5500 Signing (only available for Bundled Platform)
- E-Delivery Notice Fulfillment (not available for Defined Benefit/Cash balance Plans)

Will your Firm allow Plan Sponsors to adopt a Rollover Cash-Out provider?

- Yes, MATC
- Yes, Other

If Yes, Other, please list provider name:

No

How does your firm support Plan Sponsors with remitting payroll contributions?

- 360 Payroll Integration
- Please provide the name(s) of 360 Payroll Integration vendors you work with:

- 180 Payroll Integration
- Please provide the name(s) of the 180 Payroll Integration vendors you work with:

Currently, we require Plan Sponsors to send contribution funds via ACH. Do you have clients with requirements where ACH will not work?

Yes, some clients submit not using ACH

No, all clients will be required to submit via ACH

Will your firm allow Plan Sponsors to select any auto enrollment feature?

(Check all that apply)

Yes, ACA

Yes, EACA

Yes, QACA

No

How will participants request a loan or distribution?

Online Only

Combination Paper and Online

## User Experience

The following online services are included in our standard practice. Please check those that you **do not** want to provide. (Check all that apply)

Online Enrollment

Personal Information Changes

Distributions/Loans

Beneficiary Changes

Financial Finesse

Mobile App

E-Delivery

Does your firm intend to use American Trust's private label enrollment material?

Yes

No, we will provide the enrollment material.

Who will be responsible for enrollment meetings?

Our Firm

The Advisor

Will your firm want to use American Trust's private label Participant Call Center?

Yes, we want to use your Participant Call Center.

No, we want to provide a Call Center for participants.

Let's discuss.

Will your firm want to use American Trust's private label Client Services Team?

Yes, we want to use your Client Services Team for Plan Sponsors.

No, we want to provide a Client Services Team for Plan Sponsors.

Let's discuss.

According to our standard practice, American Trust will be responsible for monitoring loan payments and help employers default loans.

Yes, we are okay with your standard practice.

No, we need to discuss.

According to our standard practice, when a participant with an outstanding loan balance terminates, they will not be allowed remit payments.

Yes, we are okay with your standard practice.

No, we need to discuss.

## Finance

Will American Trust complete your Firm's invoicing (all fees paid in arrears)?

Yes

No

Will asset-based fees apply (asset-based fees are calculated based on average daily balance)?

Yes, we will provide a breakdown of the asset-fees.

No

How will plan sponsors be allowed to pay fees? (Check all that may apply)

Split fee (plan assets and pay directly)

Pay fees by check

Pay fees by credit card

Pay fees by Plan Assets

Will American Trust be calculating and capturing fees for Advisors and/or TPAs?

Yes

No