



CLEAR VIEW WEALTH ADVISORS, LLC
Plan Well. Invest Smart. Live Better.

A Risk Reduction Retirement Plan Solution
- Fewer Fees, More Services, Professional
Money Managers, and Fiduciary Protection

AN OPEN ARCHITECTURE MULTIPLE EMPLOYER PLAN

Retirement Plan Solution

Powered By

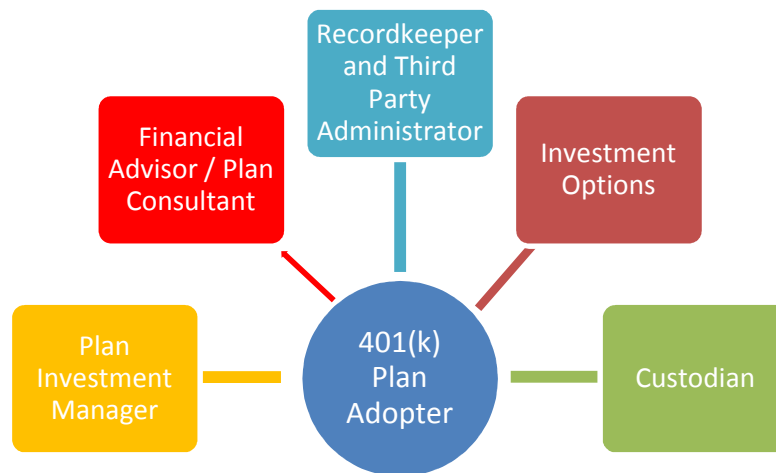
- *Clear View Wealth Advisors
(Financial Advisor / Plan Consultant)*
- *Folio Institutional (Custodian) and*
- *RPG Consultants (Record-Keeper/TPA)*

QBOX Fiduciary Solutions, LLC

OPEN ARCHITECTURE MULTIPLE EMPLOYER PLAN

Owning and managing a business is difficult. Administrating a qualified plan should not be a part of that full-time responsibility. In today's competitive market it is important to have a 401(k) plan that meets the current and future needs of your employees to attract and retain talent.

Outlined below are the components or **QBOX Boxes of Responsibility** that make up all 401(k) plans. This **Multiple Employer Plan (MEP)** is based on an **Open Architecture** qualified plan service model. This means each specialized service provider is free from conflicts of interest and is carefully selected for each component.



Additionally, each service provider clearly identifies fees, fiduciary status and services. This promotes reasonable checks and balances. In 2012 the qualified plan rule book was turned upside down. A Plan sponsor is now tasked with additional burdens of disclosures and mandates due to the new Department of Labor rules.

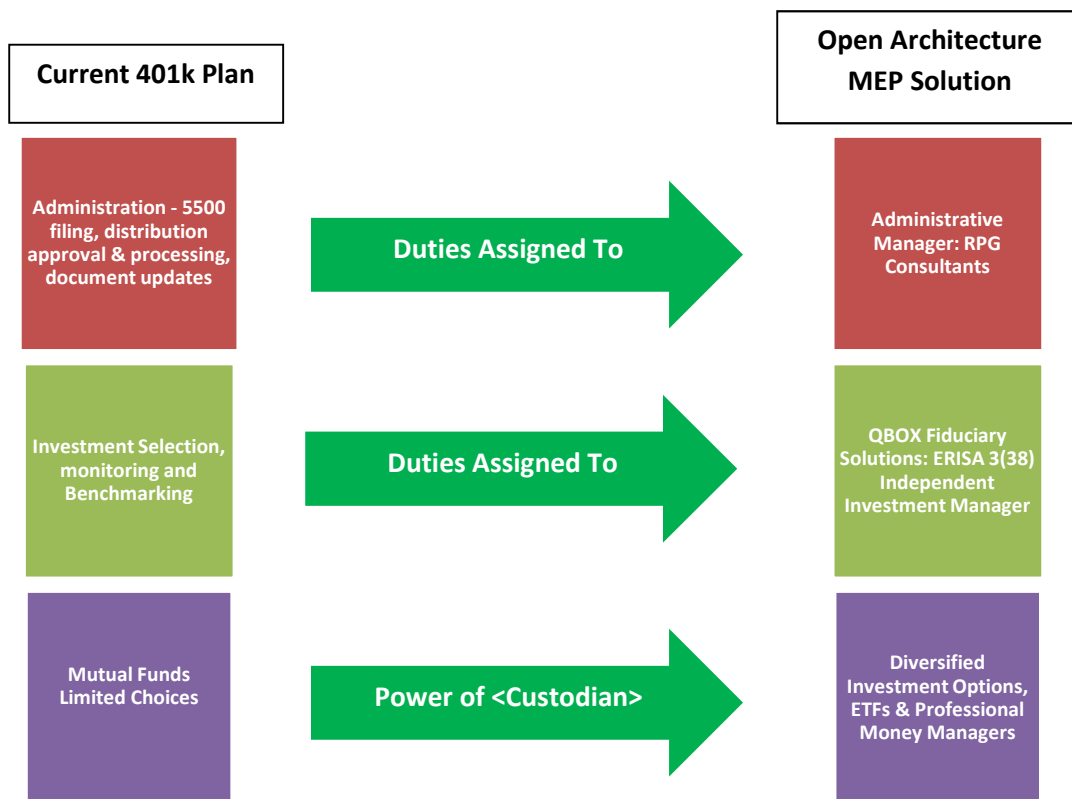
OPEN ARCHITECTURE MULTIPLE EMPLOYER PLAN

A **Multiple Employer Plan (MEP)** is a single Retirement Plan that combines resources to achieve economies of scale and thereby, cost savings. Employers can design a Plan to fit their circumstances, while outsourcing burdensome administration and fiduciary obligations.

Investment Fiduciary Relief: By contract, the ERISA 3(38) Independent Investment Manager assumes the responsibility to select and benchmark the investment choices since the adopting employer is no longer the named fiduciary or plan sponsor for those responsibilities.

Administrative Relief: The Plan's Administrator assumes these duties. Beginning July 1, 2012 the Department of Labor mandated that the costs associated with a 401(k) Plan be disclosed via ERISA 408(b)(2) and ERISA 404(a)(5) disclosure statements. Plan Sponsors are now tasked to clearly explain fees to participants and evaluate the reports for completeness and reasonableness.

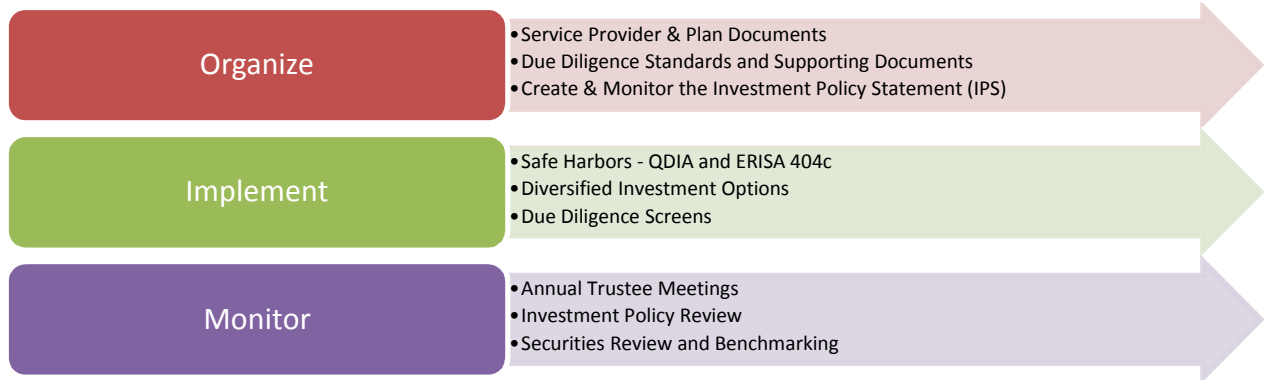
Open Architecture MEP Solution: A Risk Reduction Retirement Plan Solution - Fewer Fees, More Services, Professional Money Management and Investment Fiduciary Protection



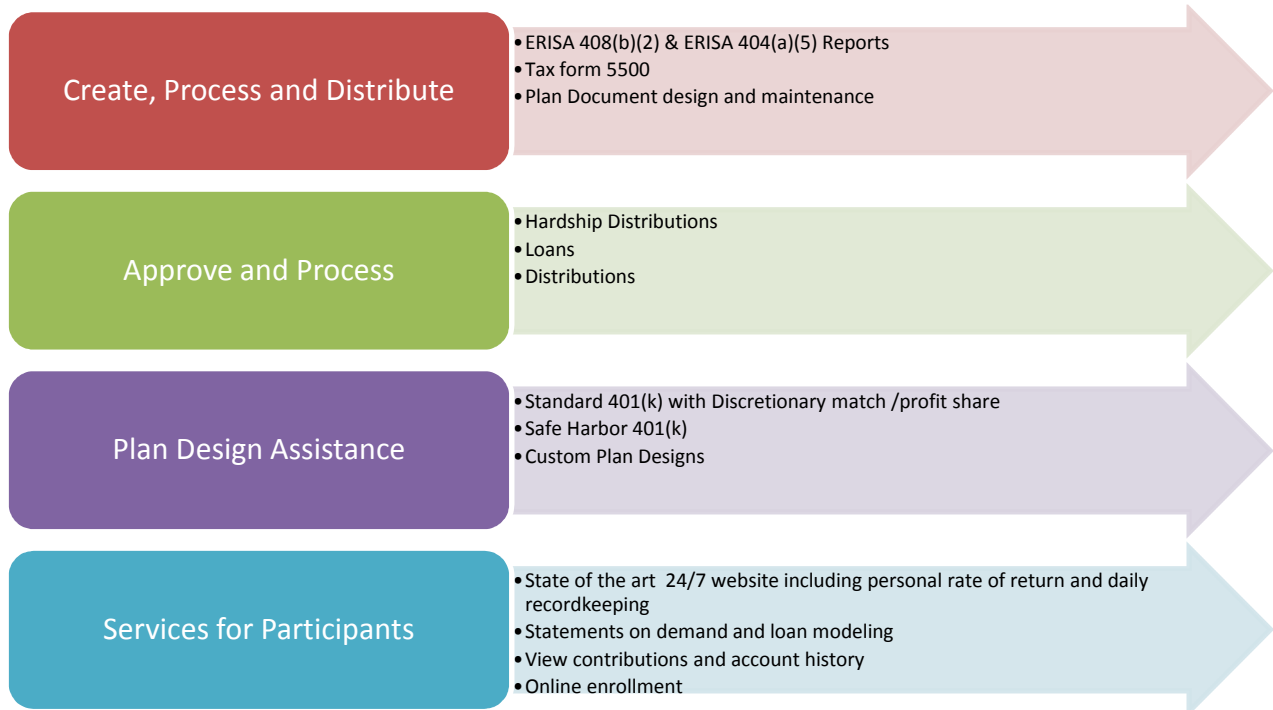
OPEN ARCHITECTURE MULTIPLE EMPLOYER PLAN

Responsibilities and Services

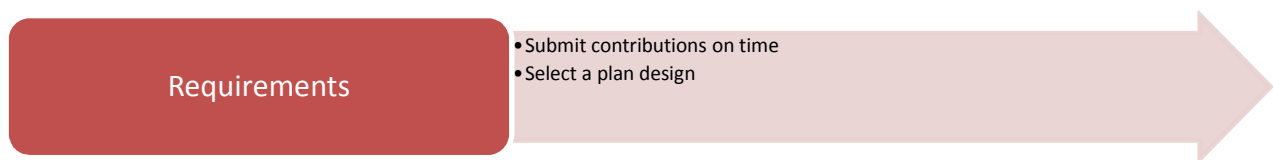
ERISA 3(38) Independent Investment Manager



Administration Manager



Plan Sponsor



OPEN ARCHITECTURE MULTIPLE EMPLOYER PLAN

Investment Options

The primary objective is for each participant to have access to low-cost investment options that represent every major asset class augmented by Professional Money Managers. The investment options give every participant the needed tools to create a portfolio that meets his or her unique investment style and goals.

- Construct a portfolio consisting of Institutional Money Managers in addition to a Core Menu
- Investment election and re-balanceing may occur at anytime without additional trading costs, surrender charges or hidden fees

The **Core Menu** of investment options are made up of low cost Exchange Traded Funds (ETFs) and a Stable Value Fund.

Folio's Institutional Money Manager program gives plan participants unprecedented access to Professional Money Managers. The TRUE OPEN ARCHITECTURE MULTIPLE EMPLOYER PLAN has a diversified set of Managers that otherwise require minimums for which the average investor would not qualify.



OPEN ARCHITECTURE MULTIPLE EMPLOYER PLAN

Fee Schedule

Description	Fee Amount	Source
Plan Design: 401k Safe Harbor or 401k Discretionary Match / Profit Share		
Document and Program Implementation Fee	\$250	One-time fee from Plan Sponsor upon retention. No other fees charged to Plan Sponsor
Annual Per Participant Fee	\$35	Annual fee payable quarterly from plan assets
Annual Asset Based Fee	0.45% (45 bps)	Annual fee payable quarterly from plan assets. Subject to a minimum quarterly fee of \$250
Custodial (Asset Based Fee)	<0.20% (<20 bps)	Annual fee payable quarterly from plan assets
ERISA 3(38) Independent Investment Manager		
Plan Level Annual Base Fee	0.10% (10 bps)	Annual fee payable quarterly from plan assets. Subject to a minimum quarterly fee of \$250

Other Fees (Optional / Participant)

Conversion or Termination Fee	None
ERISA 3(16) Administrative Fiduciary Services	0.10% or 10 bps (subject to minimum quarterly fee of \$250)
Advanced Profit Sharing Design	\$375 per quarter
Defined Benefit/Cash Balance Integration	Quote to be provided
Financial Hardship and Required Minimum Distribution Fee	\$0
Other Distribution Fee	\$50 per occurrence deducted from participant's account
Loan processing and maintenance	\$175 one-time deducted from participant's account
Financial Adviser / Plan Consultant Fee	Determined by Plan Adopter and Adviser / Consultant
Plan Consultant Management Agreement	Call for proposal
Payroll Processing Services	Call for proposal
Estimated Average Core Holdings Operating Expense	0.20% (20 bps) estimated, subject to change, deducted from plan assets
Institutional Money Managers	Management Fees range from 0.30% to 1.25% plus operating costs

Fee Schedule Important Notes:

- There no revenue share arrangements between any of the service providers
- Fees are always fully disclosed in accordance to ERISA 408(b)(2) and ERISA 404(a)(5) published guidelines

OPEN ARCHITECTURE MULTIPLE EMPLOYER PLAN

Next Steps

Step 1

- Complete & Submit
 - Retention or fact finder questionnaire
 - Employer census
 - Most recent quarterly Plan investment statement
 - Most recent 5500 plan tax return

Step 2

- Sign agreements (most documents are E-Signature)

Step 3

- Employee orientation meeting
 - Plan consultant / Advisor will schedule
 - Online enrollment

OPEN ARCHITECTURE MULTIPLE EMPLOYER PLAN

Clear View Wealth Advisors, LLC

Clear View Wealth Advisors, LLC is a Registered Investment Adviser with the Commonwealth of Massachusetts providing plan consulting services to sponsors and individualized financial planning services to employees and their families.

The firm is staffed by CERTIFIED FINANCIAL PLANNER™ Professionals who are members of the National Association of Personal Financial Advisors (NAPFA), the country's leading professional association of Fee-Only financial advisors.

Clear View and its plan consultants are fiduciaries providing plan support services including plan design, assistance in the selection of fund options, participant education and reviews.

Website: www.ClearViewWealthAdvisors.com

RPG Consultants

Since its founding in 1984, RPG Consultants has specialized in the development, including customized planning strategies, implementation and operations of Company retirement plans for business owners, professional practices, entrepreneurs, mid-size corporations and not-for-profit organizations.

RPG was the 2nd Company in the country to launch a true-open architecture daily record keeping platform that allows for any mutual fund, exchange traded fund (ETF) and money management strategies.

The Center for Fiduciary Excellence designates RPG with its CEFEX Certification for excellence as record keepers and third party administrators.

RPG's services include: consulting, compliance, actuarial, record keeping and third party administration services.

Website: www.rpgny.com

QBOX Fiduciary Solutions, LLC

QBOX Fiduciary Solutions, LLC (QBOXFS) is a Registered Investment Advisory firm with the State of Indiana. QBOX provides ERISA 3(38), ERISA 3(21), and pension consulting services to small and mid-size business across the country.

QBOXFS is a fiduciary and the ERISA 3(38) Independent Investment Manager at both the Plan and Program level. Responsibilities include, but are not limited to model manager and security selection, monitoring and maintaining the investment lineup.

Website: www.qboxfs.com

Please direct any questions to:

Email: steve@ClearViewWealthAdvisors.com

Phone: Plan Services at Clear View Wealth Advisors, LLC at 978-388-0020 or 617-398-7494

Disclosures

The information provided is for informational purposes only and should not be construed as a recommendation to purchase or sell any security or investment vehicle. The information contained has been obtained from believed to be reliable sources, but its accuracy cannot be guaranteed. Any opinions expressed are subject to change without notice. None of the service providers mentioned in this brochure provide legal or tax advice.