



# Retirement Program for AIA Members: A “Win–Win” for AIA Components

Has your AIA Component ever tried to set up a retirement plan for Component Staff only to run into road blocks? Component Boards may have concerns over budgeting start-up costs, ongoing out-of-pocket expenses and administration for the plan. However, the AIA Members retirement program, administered through AXA Equitable, is very well suited to the needs and structure of AIA Components, making it relatively simple for a Component Board to implement a plan.

Here’s why:

- **Minimal start-up costs**  
There is a one-time \$25 participant enrollment fee. Plans are pre-approved by the IRS so there is no cost to file.
- **Administration**  
AXA Equitable maintains all participant records and reporting, and assists you with all the annual requirements.
- **Ongoing Costs**  
Each participant enrolled in a plan will have two fees:
  1. \$3.75 per calendar quarter for record maintenance and reports.
  2. Reasonable ongoing deductions from each participant’s total portfolio to cover administration, Program costs and investment management.

*That’s it!* There are no other fees and your Component Board does not have to be concerned with sending in checks to cover Program expenses when they’re deducted from each participant account.

## It’s a “Win-Win”!

**With a Retirement Plan for AIA Members, Component Staff can now start planning for retirement & lower their tax liability.**

**The Component Board now has A viable employee recruitment tool, plus a visible employee benefit to offer *at no additional cost to the component.***

**With a Retirement Plan administered through AXA Equitable, The typical barriers to implementing a retirement plan are overcome.**

***It truly is a “Win – Win” for the Component Board and Component Staff!***

The AIA Trust and AXA Equitable have made it is easier than ever for your AIA Component to start a retirement plan. Here are some important details you should know:

- **Set Up**

AXA Equitable has Retirement Program Specialists available to get you started. Call **800-523-1125**, select **Option 3** and ask for **Extension 6194**. They'll answer your questions, assess your Component situation and suggest what plan may work best for you. They'll even walk you through any forms to get a plan set up and enroll your Component Staff.

- **Plan Designs**

One plan design may work better for your Component than another. Whether you are the Executive Director and the only Staff employee of the Component or there are a number of Staff members, whether your Component Board is willing to make contributions on behalf of Staff or not, the plans can be designed to fit your situation and needs.

Some of the plan types best suited to and most popular with AIA Components are:

1. **Stand Alone 401(k)** where Staff can simply make pre-tax salary deferrals without any contributions made by the Component on behalf of Staff. Earnings grow tax deferred.
2. **401(k) With Employer Matching Contributions** where Staff can make pre-tax salary deferrals and the Component matches a stated portion of salary deferrals by any Staff member.
3. **401(k) with a Non-Elective Contribution** where Staff can make pre-tax salary deferrals and the Component makes a non-elective contribution to every eligible Staff member, whether they choose to make pre-tax salary deferrals or not.

*\* The plan can be set up with options 2 and 3 above so that no 401(k) discrimination testing is required.*

As an AIA Component Executive, you work hard and may give too little attention to your future. The AIA Trust and AXA Equitable have made it easier than ever to get you started today on the road to retirement readiness. Why not take advantage of this great opportunity to save for your retirement and consider this valuable benefit for your AIA Component Staff.

**Get started today by calling 800-523-1125 —  
Simply call, select **Option 3** and ask for **Extension 6194**.**

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Please note, if an annuity contract is used to fund a qualified employer-sponsored retirement arrangement, you should do so for the annuity's features and benefits other than tax deferral. For such cases, tax deferral is not an additional benefit for the annuity. You may also want to consider the relative features, benefits, and costs of this annuity with any other investment that you may have in connection with your retirement plan or arrangement. The retirement program would be funded by an annuity contract issued and distributed by AXA Equitable Life Insurance Company, New York, NY. AXA Equitable does not provide tax or legal advice. You should consult with your attorney and/or tax advisor before purchasing a contract. AXA Equitable is not affiliated with AIA. GE-123289 (2/17) (Exp. 2/19)