



Where smart architects  
manage risk®

## Retirement Programs for AIA Components

Has your AIA Component ever tried to set up a retirement plan for Component Staff only to run into road blocks? AIA Component Boards may have concerns over budgeting start-up costs, ongoing out-of-pocket expenses and administration for the plan.

The AIA Members retirement program, administered by Equitable, is well suited to the needs and structure of AIA Components, making it relatively simple for your 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** - Equitable maintains all participant records and reporting and assists you with all 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 that covers 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 plan for retirement & lower their tax liability.**

**Your AIA Component Board now has a viable employee recruitment tool and visible benefit to offer at *no additional cost to the component.***

**A Retirement Plan administered through Equitable, overcomes the typical barriers to implementing a retirement plan.**

***It truly is a "Win-Win" for the AIA Component Board and Staff!***

**The AIA Trust and Equitable have made it is easier than ever for your AIA Component to start a retirement plan. Important details:**

▪ **Set Up**

Call **800-523-1125**, select **Option 3** to get started. Speak with a Retirement Program Specialist who will answer your questions, assess your situation and needs, and suggest what plan works best for you – plus help you complete the forms to get your plan set up and enroll your component staff.

▪ **Plan Designs**

Plans can be designed to address your component needs. Whether you as executive director are the only component staff person or there are several, and whether your component board chooses to contribute on behalf of staff or not, a plan 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)**

Staff makes pre-tax salary deferrals without any contributions by the component on behalf of staff and earnings grow tax-deferred.

2. **401(k) With Employer Matching Contributions**

Staff makes pre-tax salary deferrals and the component matches a stated portion of salary deferrals by any staff member. All earnings grow tax-deferred.

3. **401(k) with a Non-Elective Contribution**

Staff makes 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. All earnings grow tax-deferred.

*Note: Options 2 or 3 can be set up so that no 401(k) discrimination testing is required.*

As an AIA Component Executive, you work hard and need to pay attention to your future! The AIA Trust and Equitable have made it easier than ever for you to get started today on the road to retirement readiness. Take advantage of this opportunity to save for your retirement – and consider this valuable benefit for your staff as well.

**Get started today by calling 800-523-1125 —  
Then select Option 3.**

The Members Retirement Program is funded by a group variable annuity contract issued and distributed by Equitable Financial Life Insurance Company (Equitable Financial) NY, NY. Annuities have limitations and restrictions. For costs and complete details contact a Retirement Program Specialist. Equitable Financial and its affiliates do not provide tax or legal advice. You should consult with your attorney and/or tax advisor before purchasing a contract.

Equitable is the brand name of Equitable Holdings, Inc. and its family of companies, including Equitable Financial Life Insurance Company (NY, NY).GE-3068570(6/20) (exp.6/22)