

NEFA 401(K)

With the NEFA 401(k) utilizing Voya & FuturePlan services, your business can expand opportunities with the goal of easing administrative burdens and limiting fiduciary risk, while providing retirement plan access to more savers. With this solution, your clients can benefit from potential cost savings and other benefits when compared to operating a single employer plan.

Voya's Required Recordkeeping Revenue

		Average Acct. Balance				
		\$0-\$25K	\$25K-\$50K	\$50K-\$100K	\$100K-\$150K	\$150K+
Takeover Assets Required investments include the Voya Fixed Account and MyCompass TDFs/QDIA	\$0 - \$250K	1.12%	1.26%	1.28%	1.31%	1.31%
	\$250k-\$1M	0.59%	0.47%	0.44%	0.41%	0.40%
	\$1M-\$3M	0.36%	0.23%	0.16%	0.15%	0.15%
	\$3M-\$5M	0.32%	0.17%	0.13%	0.13%	0.13%
	\$5M-\$10M	0.24%	0.14%	0.11%	0.11%	0.11%
	\$10M+	Custom	Custom	Custom	Custom	Custom

Voya reserves the right to adjust pricing. For more information or to request a formal proposal contact your sales representative

FuturePlan Fees

Voya/Future Plan EAP with Simply Signature 5500 Signing				
Assets \$	One Time Setup*	TPA Base**	TPA Per Participant*	Basis Points**
\$0	\$500	\$1,250	\$36	0.08%
\$1,000,000	\$500	\$1,250	\$36	0.08%
\$2,000,000	\$500	\$1,250	\$36	0.08%
\$3,000,000	\$500	\$1,250	\$36	0.08%
\$4,000,000	\$500	\$1,250	\$36	0.08%
\$5,000,000	\$500	\$1,250	\$36	0.08%

FuturePlan reserves the right to update pricing. For more information contact your sales representative.

* Billed directly by FuturePlan

** Annual fees, deducted quarterly by Voya



FuturePlan Fees

- **Voya will collect** the TPA base, and basis point fees and remit to FuturePlan using the EASE account.
- **FuturePlan will bill** for the one-time set-up fee and per participant fee.

Flexible 3(38) / 3(21) Solutions

1. 3(21) Investment selection and monitoring is provided by Morningstar.
2. The option to have 3(38) oversight from Morningstar or Leafhouse can be added for an additional fee.

This is not a final proposal, for more information contact your Voya rep.

Inclusion of Simply Signature reduces price point by 10%.

Inclusion of Setup Fee aligns with national practice and allows employers to leverage Secure 2.0 tax credits.

LeafHouse, MorningStar, or the advisor can act as the 3(38) or 3(21). Fees will be paid through the EASE account (not included in the pricing grid above).



As of July 30, 2024

For plan sponsor/TPA/financial professional use only. Not for use with participants.

FuturePlan is not affiliated with the Voya® family of companies

Not FDIC/NCUA/NCUSIF Insured | Not a Deposit of a Bank/Credit Union | May Lose Value | Not Bank/Credit Union Guaranteed | Not Insured by Any Federal Government Agency

The Voya Fixed Account is available through an annuity contract issued by Voya Retirement Insurance and Annuity Company ("VRIAC"). The Voya Fixed Account is an obligation of VRIAC's general account which supports all of the company's insurance and annuity commitments. The interest rate guarantees under the contract are subject to VRIAC's claims-paying ability.

Neither Voya® nor its affiliated companies or representatives provide tax or legal advice. Each plan must consider the appropriateness of the investments and plan services offered to its participants.

Products and services offered through the Voya® family of companies.

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