

Grain and Feed Association of Illinois

*To represent, promote and
advance the common
interests of a viable grain
and feed industry through
an involved and informed
membership.*

For more information
contact

Jeff Adkisson

Grain & Feed Association
of Illinois

(217) 787-2417

Investment Services Provided by
Merrill Lynch

Administrative Services Provided by
Quorum Consulting Group

Your Association Your Plan

Grain & Feed Association of Illinois
3521 Hollis Drive
Springfield, IL 62711-9440
Phone: 217-787-2417
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www.gfai.org



MembersChoice 401(k)

Your Association Your Plan

Whether you currently have a
retirement plan
or are considering a new
plan,
take advantage of this
valuable
membership benefit

**“We all have to be concerned about
the future because we will have to
spend the rest of our lives there.”**

- Charles Franklin Kettering -

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Why consider MembersChoice 401(k) Plan?

This plan is considered a multiple-employer plan which means the overhead costs are spread out over many participants rather than just a few. With the MembersChoice 401(k) Plan, you will receive professional investment advice, professional administration, and a flexible product at a fraction of the cost of having your own company plan.

- Reduce Administration Cost
- Reduce Your Liability
- No More 5500's
- Get an Onsite Comparison with no Obligation
- Employee Education Provided
- **Onsite Enrollment Made Easy**

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Program Highlights & Options

Option A

- 72 Investment choices/8 money managers
- Annuity product
- Online access plus 800 phone number 24/7
- Automatic rebalancing
- Quarterly statements
- Professional advice from **Merrill Lynch**
- Low expenses
- No sales charges/No surrender schedule

Option B

- Mutual Fund Based/30 Investment choices
- Online access
- Quarterly statements
- Professional advice from **Merrill Lynch**
- Low expenses
- No sales charges/No surrender schedule

Pricing Structure:

- New Plans—\$250 per company sign-up fee
- Renewal—\$125 per year
- \$40 fee per participant per year (can be paid by the company or deducted from the participant's account or a combination of both). *Companies with more than 50 employees may need to discuss this fee with Jeff Adkisson.*

Grain & Feed Association of Illinois absorbs the fee for initial plan document preparation and receives 10 basis points of the plan assets.

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