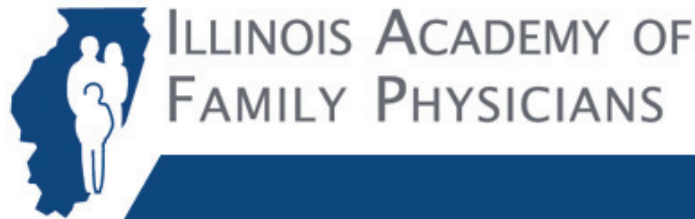


Giving businesses access to the same kind of benefits and resources enjoyed by larger employers at lower costs.



TAG Resources, LLC ("TAG") and Transamerica Retirement Services¹ ("Transamerica") joined forces to offer a cost effective solution, while mitigating risks that can improve a plan's overall features. TAG's management team has serviced the retirement plan industry for over 30 years and built the first open architecture MEP platforms in existence. Transamerica is a leading provider of corporate retirement plans, with comprehensive retirement solutions that exceed expectations.

Transamerica's superior customer service is industry recognized, and was honored with a total of 85 "Best in Class" ratings in Chatham Partners 2010 Client Satisfaction Analysis, receiving best performer in employee education and websites.²

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The TAG Multiple Employer Plan

What is a Multiple Employer Plan?

A Multiple Employer Plan (MEP) is a retirement savings structure that enables multiple businesses to adopt and offer a retirement plan, controlled by a single qualified plan. These businesses are not necessarily commonly owned, and virtually any company can benefit by joining the MEP.

Reasons to Consider

Cost effective solution

- Combining multiple plans under the TAG MEP produces no billables to the employer³
- There is no annual fee or incidental costs to the employer³
- Ease of administration
- Plan design flexibility and customization to meet business goals

Fiduciary risk mitigation

- Employers are able to outsource the role of Plan Sponsor
- Employers are able to outsource the roles of Plan Administrator (ERISA 3(16)) and Named Fiduciary
- Employers are able to outsource the Investment Advisor (ERISA 3(38)) role
- Reliance Trust serves as an independent, third-party trustee to the plan

No audit for large plan filers

- Employers with over 100 eligible employees, regardless of asset size, can avoid the individual Internal Revenue Service (IRS) annual audit. The audit is performed at the Plan level—the cost and time associated with this audit lies with the Plan Administrator, not the Adopting Employer
- Annual audit report completed by the MEP Plan Administrator
- Full disclosure of fees provided

MEP Solutions

There are many costs incurred with an individual retirement plan—start-up fees, document fees, and the overall costs of administering the plan. These costs, coupled with the hours necessary to monitor the plan, are critically examined when determining whether or not it is financially feasible to offer a plan.

When the TAG MEP is adopted, the fees covered include:

- Annual administration fee
- Recordkeeping services
- Statement on Auditing Standards (SAS) No. 70 package
- Loan Administration, Hardship Determination
- Annual 5500 filing
- Annual IRS audit, if required

***"The Open MEP model...
Simple and straight forward"***

Robert J. Toth Jr., Business of Benefits,
June 23, 2011

This MEP structure meets the current qualification from the IRS and a determination letter has been issued for this retirement plan.

Transamerica Financial Life Insurance Company and Transamerica Life Insurance Company are affiliates of Diversified Investors Securities Corporation (DISC). Securities are offered by DISC, 440 Mamaroneck Avenue, Harrison, NY 10528.

Transamerica Retirement Services is not affiliated with TAG Resources.

1. Plan recordkeeping and administration services are provided by Transamerica Retirement Services Corporation ("Transamerica" or "Transamerica Retirement Services"), which is headquartered in Los Angeles, CA. The investment choices are available through a contract issued by Transamerica Financial Life Insurance Company ("TFLIC"), TA-AP-2001-CONT, or Transamerica Life Insurance Company ("TLIC"), TGP-439-194, TGP-416-192/194, TGP-430-192/194, CNT-TALIAC 05-02, or CNT-TLIC 10-05. Transamerica is an affiliate of TFLIC and TLIC. TFLIC is not authorized and does not do business in the following jurisdictions: Guam, Puerto Rico, and the U.S. Virgin Islands. TLIC is not authorized in New York and does not do business in New York. Contract form and number may vary, and these investment choices may not be available in all jurisdictions. Fees and charges may apply. Certain limitations on the number of investment choices for your plan will still apply. For complete information, contact your Transamerica representative.

2. Chatham Partners' 2010 Client Satisfaction Analysis Survey, December 2010. Chatham Partners, LLC is an independent, third party research firm. Questions were asked of 732 Transamerica Retirement Services' clients. Quantitative questions were rated on a 7-point scale with "6" and "7" representing the highest levels of satisfaction. A "Best in Class" rating was received when over 85 percent of the respondents selected a "6" or "7" for a specific area. Transamerica received a total of 85 "Best in Class" ratings in Chatham's 2010 analysis.

3. There is a \$50,000 minimum requirement for annual contributions. Plans that do not meet this flow requirement may be subject to a \$1,000 charge; this annual flow requirement applies to all plans under \$500,000 in assets. First year contributions to the plan must be in excess of \$200,000; this can be a combination of rollover assets and any plan contributions. Participant and investment fees apply. Employer costs may occur if employer chooses to make matching or profit sharing contributions.