

MassMutual@WORK



FINANCIAL PROFESSIONAL

# Adding value to your benefits offering

Medical Society of Delaware



FOR FINANCIAL PROFESSIONAL AND PLAN SPONSOR USE ONLY. NOT FOR USE WITH PLAN PARTICIPANTS.





You've already taken an important first step. By being a member of the Medical Society of Delaware, you have demonstrated your commitment to your profession and your practice. MSD would like to assist you in this commitment by delivering robust benefits to your employees, such as a strong 401(k) offering that can round out your value-added employee benefits services.

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# The value of adopting the Medical Society of Delaware Retirement Savings Plan

Medical Society of Delaware, working with MassMutual, offers a comprehensive retirement plan solution for smaller businesses that offers simple implementation and administration at low cost to you. Medical Society of Delaware enables you to offer a high-quality retirement benefit that relieves the administrative burden you may be facing if you're managing a plan on your own today. It can also minimize your fiduciary responsibilities.

Perhaps most importantly, the plan can help you not only attract and retain quality employees, but will encourage these employees to make good decisions today that will move them closer to their retirement goals tomorrow.

## The plan offers:

- A low-cost solution to enhance your benefits package
- Streamlined plan management with features and services typically available only to larger companies
- A dedication to plan health, powered by targeted communications and education
- A comprehensive variety of investment options
- Flexible plan design options
- A seamless installation process

MassMutual's commitment to the Multiple Employer Plan (MEP) industry stems from many years of experience, which has enabled us to design a plan that achieves these objectives.

## A low-cost solution

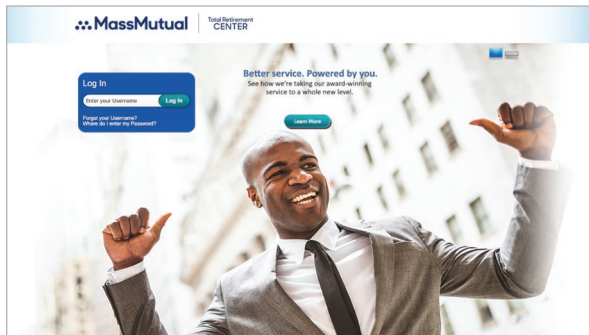
If you are managing a plan on your own today, then you're probably used to paying for basic plan services, such as annual audits, Form 5500 preparation and filing, and non-discrimination testing. These costs are included in the overall pricing of the Medical Society of Delaware Retirement Saving Plan. Overall costs may be lower as well since you benefit from being part of a much larger plan.

If you do not manage your own plan today, consider this: Through Medical Society of Delaware, you may be able to adopt the 401(k) Plan without adding to the cost that you already pay for your benefits administration.



## Streamlined plan management

You can focus on your other business priorities, knowing that knowledgeable retirement professionals handle the daily operations of your plan.



The Total Retirement Center (TRC), MassMutual's secure plan sponsor website, provides timely access to information and the ability to initiate plan transactions quickly and easily. The TRC delivers:

- Easy transfers of contribution and demographic data
- Investment performance information
- Financial, participant, loan and other reporting
- Complete loan administration
- Detailed plan information and event summary
- Industry and compliance updates/alerts

We offer compliance services, such as testing, required minimum distribution reporting, merger/acquisition assistance, and more.

## Dedication to plan health

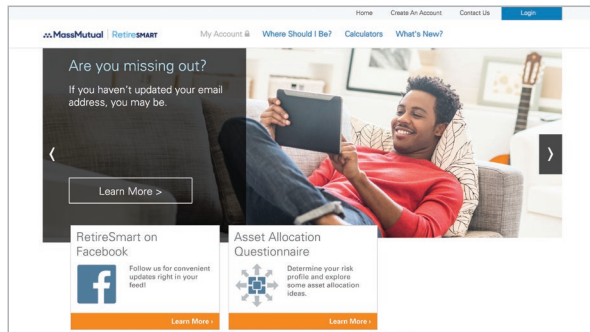
For you:

### MassMutual PlanSmart Analysis Tool

Provided we have the proper data, the PlanSmart Analysis tool provides a consolidated view of your entire plan. With income replacement ratios as a key metric, the report shows you the percentage of employees that is on track for a successful retirement. And most importantly, the report will help you develop the actions needed to help a greater percentage of those employees achieve a comfortable level of monthly income when they retire.

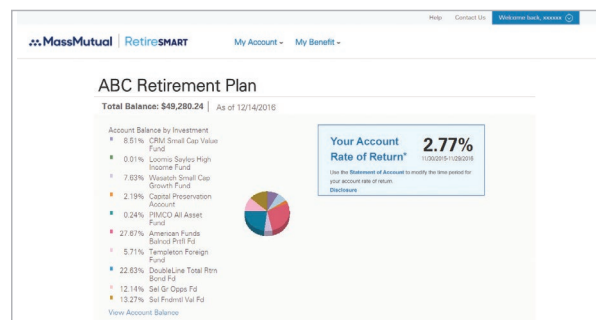
Using the latest technology, PlanSmart analyzes your plan and provides critical estimates on how many of your employees have a good chance to replace at least a certain amount of their income in retirement. With more rigorous data analysis, your organization can make better decisions, implement more effective strategies and, ultimately, find clearer paths to achieving plan health and greater success for your participants.

## For your participants: MassMutual RetireSmart Experience



RetireSmart is a powerful blend of communications and tools designed to complement the natural tendencies, attitudes and preferences of participants. Using a combination of personalized, relevant messages, a variety of media channels and unique timing, our RetireSmart communications platform applies behavioral lessons to each touch point of an employee's journey toward retirement.

When intelligent plan design is combined with interactive communication such as our highly successful e4 education workshops and the RetireSmart Ready tool, participant outcomes can improve. The RetireSmart Ready tool provides participants with a simple way to check their likelihood of having enough income in retirement and also includes guidance and advice components.<sup>1</sup>



<sup>1</sup> Guidance and advice services are provided by a third party not affiliated with MassMutual.



## SERVICES INCLUDE:

Standard MEP Services	ERISA Advisory Services	On-Boarding
<ul style="list-style-type: none"> <li>• Track historical employee status</li> <li>• Eligibility determination</li> <li>• Mail enrollment packages</li> <li>• Enrollment/automatic enrollment</li> <li>• Salary deferral changes/automatic deferral increase</li> <li>• Contribution limit monitoring</li> <li>• Loan monitoring</li> <li>• Hardship withdrawal suspension monitoring</li> <li>• Process distributions and Qualified Domestic Relations Orders (QDROs)</li> <li>• Investment line-up changes</li> <li>• Direct mail to participants</li> <li>• Electronic/paperless loans Installments/payments</li> <li>• Beneficiary changes</li> <li>• Hardship approval services</li> <li>• e4 education services</li> <li>• Terminations</li> <li>• Re-instatements</li> <li>• Vesting calculations</li> <li>• Gap statements</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Compliance</b> — Information on plan sponsor website</li> <li>• <b>Consulting</b> — Plan design, investment policy statements, document preparation</li> <li>• <b>Testing</b> — General 416, 415, 410(b), defined contribution Actual Deferral Percentage/ Actual Contribution Percentage, 402(g), plan limit, 401(a)(4)</li> <li>• <b>Reporting</b> — Form 5500, transitional 5500, auditors package, discretionary year end calculations, outstanding regulatory contribution funding reporting</li> <li>• Form 5330 preparation</li> <li>• Regulatory participant notice service</li> <li>• <b>Fiduciary Services</b><sup>2</sup> — Named 3 (38) Fiduciary; Named 3 (16) Fiduciary</li> </ul>	<ul style="list-style-type: none"> <li>• Prior plan review</li> <li>• Contact with prior record keeper</li> <li>• Schedule asset transfer</li> <li>• <b>New business mailings</b> — Transition booklets, auto-enrollment notification, summary plan descriptions, safe harbor notifications, Pension Protection Act (PPA) mailing (Qualified Default Investment Alternatives [QDIA])</li> </ul>

<sup>2</sup> Fiduciary services provided by third parties not affiliated with MassMutual. MassMutual is not a fiduciary to the plan.

The participant campaigns portion of RetireSmart is a value-added service for all of our retirement plan sponsors. In addition to encouraging participants to take action towards retirement readiness, these campaigns also serve as a reminder to participants of the valuable benefit program offered by their organization.

The advantage for plan sponsors is that MassMutual does all the work. Plan sponsors do not need to do anything to initiate the campaigns and can opt-out of the program at any time. If a plan is eligible for a particular campaign, participants who meet the data and profile requirements will automatically be included in the campaign distribution.



## Smooth installation

If you manage your own plan today, you can rest assured that plan installation will be seamless to your participants. Working with MassMutual, we take care of the participant notifications and by doing so, hope to generate interest and excitement in the plan. We will conduct education sessions for your participants and offer assistance with the enrollment process. Most importantly, our seasoned and dedicated transition team will ensure the shortest possible blackout period for you and your participants.

## Flexible plan design options

As an employer choosing to participate in the Plan, you will have the ability to customize specific features of the Plan to best align with your retirement plan goals.

# A comprehensive variety of investment options

## MEDICAL SOCIETY OF DELAWARE

Investment Option Name	Ticker
Guaranteed Interest Account	N/A
BlackRock Low Duration Bond K	CLDBX
AB Global Bond Z	ANAZX
MFS Emerging Markets Debt R6	MEDHX
DFA Inflation-Protected Securities I	DIPSX
Prudential High-Yield Q	PHYQX
Vanguard Total Bond Market Index Adm	VBTLX
Western Asset Core Plus Bond IS	WAPSX
Vanguard Value Index Adm	VVIAX
DFA US Large Cap Value I	DFLVX
Vanguard 500 Index Admiral	VFIAX
MFS Blended Research Core Equity R6	MUEVX
Vanguard Growth Index Adm	VIGAX
ClearBridge Large Cap Growth IS	LSITX
Vanguard Mid-Cap Value Index Fund	VMVAX
Northern Mid Cap Index	NOMIX
Vanguard Mid-Cap Growth Index Fund	VMGMX
DFA US Targeted Value I	DFFVX
DFA US Small Cap I	DFSTX
Vanguard Small Cap Index Adm	VSMAX
Janus Triton N	JGMNX
DFA Emerging Markets Core Equity I	DFCEX

Investment Option Name	Ticker
DFA International Value I	DFIVX
Vanguard Developed Markets Idx Admiral	VTMGX
American Funds EuroPacific Growth Fund® Class R-6	RERGX
Victory Trivalent International Small-Cap Fund Class R6	MSSIX
DFA Global Real Estate Securities Port	DFGEX
DFA Real Estate Securities I	DFREX
Dreyfus Natural Resources I	DLDRX
PIMCO Commodity Real Ret Strat Instl	PCRIX
Putnam Convertible Securities Y	PCGYX
Putnam Dynamic Asset Allocation Cnsrv R6	PCCEX
American Funds American Balanced R6	RLBGX
BlackRock LifePath® Index 2020 K	LIMKX
BlackRock LifePath® Index 2020 K	LIMKX
BlackRock LifePath® Index 2030 K	LINKX
BlackRock LifePath® Index 2040 K	LIKXK
BlackRock LifePath® Index 2050 K	LIPKX
BlackRock LifePath® Index 2055 K	LIVKX
BlackRock LifePath® Index 2025 K	LIBKX
BlackRock LifePath® Index 2035 K	LIJKX
BlackRock LifePath® Index 2045 K	LIHKX
BlackRock LifePath® Index 2055 K	LIVKX

Investors should consider an investment's objectives, risks, charges and expenses carefully before investing. For this and other information, see the prospectus available by calling 1-800-309-3539. Read it carefully before investing.

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# 401(k) Survey

## Medical Society of Delaware

Prospect's legal business name \_\_\_\_\_

DBA \_\_\_\_\_

Owner/Officer contact \_\_\_\_\_ Title \_\_\_\_\_

Phone number \_\_\_\_\_ Fax number \_\_\_\_\_

Email address \_\_\_\_\_

### 401(k) Plan information

#### Section 1 – Current plan information & requested service(s)

1. Does the Company currently sponsor a qualified plan? ☐ Yes ☐ No  
If Yes, Estimated assets \_\_\_\_\_ Estimated participants \_\_\_\_\_
2. Who is your current plan's recordkeeper and/or investment manager? \_\_\_\_\_
3. Does the Company currently sponsor a plan with a Roth 401(k) feature? ☐ Yes ☐ No
4. Does the Company currently sponsor a plan with a New Comparability feature? ☐ Yes ☐ No
5. Is the Company currently participating in a multiple employer plan? ☐ Yes ☐ No
6. Does the Company sponsor a SIMPLE 401(k) or SIMPLE IRA? ☐ Yes ☐ No
7. Does the Company have an existing frozen plan, or has the Company terminated a 401(k) plan in the last 12-months? ☐ Yes ☐ No
8. Does the Company currently sponsor a Safe Harbor Plan? ☐ Yes ☐ No
9. If the Company sponsors a plan, are they using Automatic Enrollment of participants? ☐ Yes ☐ No
10. Is the company a subsidiary of another company? ☐ Yes ☐ No
11. Would you like to learn more about a multiple-employer plan offering sponsored by Medical Society of Delaware? ☐ Yes ☐ No

#### Type of corporation:

☐ Corp ☐ S Corp ☐ Limited Liability Company (LLC) ☐ Sole proprietor ☐ Non Profit

Company contact for 401(k) plan purposes if **other** than the Owner/Officer contact listed above.

Contact name: \_\_\_\_\_

E-mail address: \_\_\_\_\_

Telephone: (       ) \_\_\_\_\_

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**TO LEARN MORE CONTACT:**

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Associate Partner

Wealth Manager

Diamond State Financial Group

**Tel: 302-366-0366**

**Email: [jason.hagerman@dsfg.com](mailto:jason.hagerman@dsfg.com)**

**Or fill out the attached survey and return to  
Christopher or Jason at the email address above.**

Chris Burgos and Jason Hagerman are registered representatives and investment advisor representatives of Securian Financial Services, Inc.

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