



**Available ONLY Through The Manufacturers Association!**

**The Employers Health Insurance Program offers advantages and savings for both members and non-members!**



**\$6,600**

That's the AVERAGE Claims Fund Surplus given back to Employers participating in the Employers Health Insurance Level Funded Program.

By purchasing Health Insurance through the Association, you get service, peace of mind and the possibility for a cash return!

**Available Group Medical, Dental & Vision Programs:**

- Delta Dental PPO & Premier Plans
- National Vision Administrators (NVA)
- Group Health Insurance



**Your AmWins Manufacturers' Association Insurance Services**

The Manufacturers' Association is proud of its partnership with Amwins Connect Insurance Services, Inc.

Our Service Team brings more than 60 years of Health Industry experience to serving the needs of the Association and its many members!

**Questions? Email** [insurance@mascpa.org](mailto:insurance@mascpa.org)

**Interested in Insurance?**

**Contact Our Broker Sales Representative:**

**Rich Fitzgerald**

[richard.fitzgerald@amwins.com](mailto:richard.fitzgerald@amwins.com)

Phone: 443-841-9092



**CONNECT ADMINISTRATORS**



# The Manufacturers' Association's Group 401k Program

Join Our Multiple Employer Aggregation Program!

Find out how much easier  
sponsoring a 401(k) plan can be  
when you join a MEAP.

**Reduce work, responsibilities & liabilities!**

1



**Is easy**

2



**Protects  
them**

3



**Is cost  
competitive**

**RETIREMENT PLAN  
SERVICE ADVISORS:**

**Langan Financial Group**  
Bob Langan  
[bob@langanfinancial.com](mailto:bob@langanfinancial.com)

Alexander Langan  
[alex@langanfinancial.com](mailto:alex@langanfinancial.com)

**717-288-1880**

Insurance products issued by:  
The Lincoln National Life Insurance Company  
Lincoln Life & Annuity Company of New York  
For plan sponsor use only. Not for use with the public.

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# What is a Multiple Employer Aggregation Program?

A Multiple Employer Aggregation Program (MEAP) is a qualified retirement plan adopted by multiple employers through their Association with the sponsoring organization, which acts as the lead sponsor. The MEAP is designed to gather the plans important administrative, record keeping and fiduciary services to be overseen by a third party, which allows the plan sponsors who participate to outsource many responsibilities that come with running a retirement plan, and often, helps reduce costs.

## Why consider joining a MEAP?

Because every business owner tells us the same thing: They want a retirement plan solution that...

### Situation:

**They want to focus on their business** - they don't want to be a 401(k) expert.

### Solution:

**The MEAP can become their 401(k)** department, performing most of the administrative tasks for their plan, including handling their regular contribution files.

### Situation:

They don't want to be at risk of paying fines or penalties.

### Solution:

By joining a MEAP, employers can avoid much of the compliance concerns that come with offering **their own plan**.

**While their role as** plan fiduciary still exists, many specific tasks transition to the MEAP. The employer's ongoing role is to oversee the various parties dedicated to the plan to ensure it operates as expected.

### Situation:

They don't want to overpay.

### Solution:

The MEAP delivers more value and services - potentially at a similar or less cost than they are already paying. And, as plans grow, they're reviewed regularly for price reductions.

We are working together, to build the Association's MEAP 401k Program which may help lower your high fees by up to 40% and potentially give your employees a higher return on their investments, with less work. Given, the highly competitive labor market, any edge can help our members attract and retain employees!

At the Manufacturers' Association, Lincoln Financial & Langan Financial Group, it's our mission to deliver the benefits and resources that not only position your company for success but that also help you be the best at what you do as a business.

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Order code: DC-MEAP-BRC001



**Visit: [mascpa.org/401k](http://mascpa.org/401k) for more information on this cost saving plan!**

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Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

