

MONTANA RETIREMENT CHOICES



**MONTANA
CHAMBER OF
COMMERCE**



A better way to offer a 401 (k) plan

The Montana Chamber of Commerce has partnered with Laureate Wealth Management, Pentegra, and Empower to create a retirement program for members of the Montana Chamber called Montana Retirement Choices. The Montana Retirement Choices program is a new kind of 401(k) plan where members join together to make it easier to provide a high-quality retirement plan for their employees. As part of the program, you'll join together with other members of the Montana Chamber to take advantage of greater services, yet still have the flexibility to design the features that work best for your organization's needs.

The program offers a comprehensive package of retirement plan services - modern proprietary recordkeeping, plan administration, investment management and fiduciary support along with participant education and guidance.

A way to reduce work and save time

The program reduces your administrative responsibilities and plan investment decisions by turning these responsibilities over to professional fiduciaries, Pentegra, Empower, and Laureate, who handle them for you. This helps you by taking work off your desk so that you have more time to focus on your core business with fewer distractions.

A way to minimize risk and responsibilities

The program also minimizes retirement plan risk and liabilities. You outsource fiduciary responsibilities and liabilities of retirement plan services. You get to enjoy the cost savings that come with being part of a program that's larger in scope and scale.

A way to reduce plan costs

By creating scale, with so many participating members, the program makes it more cost effective to access a broader array of retirement plan services. You get to enjoy the cost savings that come with being part of a program that's larger in scope and scale.

A better way to offer a 401(k) plan

- Broad range of plan services and support
- Cost savings and economies of scale
- Outsource work and complex responsibilities
- Minimize risk & liability
- Professional investment selection and monitoring
- Participant education and retirement planning guidance



Your Program's Partners

The Montana Chamber of Commerce's program brings together a team of retirement plan specialists with the breadth of knowledge, services, technology, and resources to help you offer a better retirement plan.

Matt Olson, Director of Network Engagement
Montana Chamber of Commerce
matthew@montanachamber.com | 406.360.6443

3(16) Administrator: Pentegra
Recordkeeper: Empower
Retirement Plan Specialist Team: Laureate Wealth Management

Contact Laureate Wealth Management

Mike R Mumford - CRPS®, CEPA®
Senior Vice President - Wealth Management
Senior Portfolio Manager
Senior Retirement Plan Consultant
Legacy Financial Advisor

Adam Arzner - CFP®, CEPA®
Senior Vice President - Wealth Management
Certified Financial Planner
Financial Advisor

(406) 256-7132 or mtretire@ubs.com
<https://advisors.ubs.com/montanaretirementchoices/>