



# Pricing Overview of the APTA 401(k) Plan

## Experience, Knowledge, and a Proven Track Record

- Transamerica has focused on retirement plans for more than 80 years.
- More than 24,500 plans and just under 4 million participants.<sup>1</sup>
- More than \$239 billion in plan assets serviced.<sup>1</sup>
- Dedicated client relationship managers.

## Contract Asset Charges Annual Rate<sup>2</sup>

Based on adopting employer contract balance.

Contract Balance	Contract Asset Charge
\$0 - \$74,999	1.32%
\$75,000 - \$249,999	0.92%
\$250,000 - \$499,999	0.72%
\$500,000 - \$749,999	0.67%
\$750,000 - \$999,999	0.62%
\$1,000,000 - \$1,999,999	0.55%
\$2,000,000 - \$2,999,999	0.48%
\$3,000,000 - \$3,999,999	0.44%
\$4,000,000 - \$5,999,999	0.41%
\$6,000,000 - \$9,999,999	0.40%
\$10,000,000 - \$19,999,999	0.39%
\$20,000,000 - \$29,999,999	0.24%
\$30,000,000 - \$39,999,999	0.23%
\$40,000,000 - \$49,999,999	0.17%
\$50,000,000+	0.14%

## Transamerica Service Fees

- Installation: \$0
- Annual participant: \$0

## Third-Party Administrator Fees

- Installation: \$0
- Annual administration:
  - \$0 - \$999,999: \$1,500
  - \$1,000,000+: Waived
- Annual participant: \$40

## 3(16) Fiduciary Service Fees

- Included in asset-based fee.

## ERISA Budget Account

- Included in asset-based fee.

## Standard Advisor Support

- Included in asset-based fee.



**APTA**  
**401(k) Plan**

## Get in Touch to Learn More:



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<sup>1</sup> As of December 31, 2023

<sup>2</sup> Contract asset charges vary based on the contract balance as shown in this scale.

While a multiple employer plan (MEP) arrangement offers adopting employers the ability to delegate fiduciary functions to the MEP provider, employers should be aware that they still retain the fiduciary responsibility for selecting and monitoring the MEP provider. Adopting employers of a MEP must share a commonality – a connection among the adopting employers such as a trade, professional organization, or PEO – and the MEP is treated as a single plan. A violation of the qualification rules by an adopting employer would not affect the qualified status of the plan as a whole (known as the “one-bad-apple” rule or the “unified plan” rule) provided the plan document addresses how to spin-off a non-compliant employer.

Enrollment meetings are free provided that at least 25 employees are in attendance. Otherwise, a fee of \$1,200 will apply. This is provided for informational purposes only, is subject to change, and is not intended to constitute compliance with any applicable legally required disclosures, including, but not limited to, disclosures required under ERISA section 408(b)(2).

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