

transfer guide

ADA American
Dental
Association®
Members Retirement Program

uncomplicate your retirement plan / streamline your plan administration





Comprehensive Administration and One Single Point-of-Contact

Simplified Retirement Plan Management

You want what's best for your practice and your employees, and that includes your retirement plan. Practically speaking, however, administrative burdens and plan inflexibility often get in the way of doing what's best for you and your employees.

On the other hand, there's the ADA Members Retirement Program, designed specifically for busy dental practices. Endorsed by the American Dental Association for its members, the ADA Members Retirement Program will free you from many of the administrative tasks typically performed by owners. Plus, built-in flexibility makes plan changes easy — with minimum effort and expense. That can make a significant difference in your ability to benefit from changes in IRS regulations designed to help maximize your retirement contributions.

Our dedicated Customer Service Center makes it simple for you.

The process of managing your plan and investing for your retirement is streamlined by the support you'll receive from our Customer Service Center. Once your plan is established, you'll be assigned to an Account Executive, who will serve as your single point-of-contact for all your administrative, compliance and investment needs. There are no other service vendors required, and you'll only need to call one phone number for assistance with managing your plan.

Most administrative services are included — at no additional cost.

- IRS Form 5500 Preparation and Software to Enable You to Meet Electronic Filing Requirements
- Contribution Calculations
- Plan Amendments as Required by IRS
- Plan Design Changes
- 401(k) Nondiscrimination Testing
- Distributions, Required Withdrawals
- Plan Loans
- Investment Information for Administrators, Participants and Beneficiaries

We're easy to deal with and dedicated to making your plan transfer run smoothly.

While switching plan providers may be perceived as a hassle, we'll do everything possible to ease your transition. When you call, you'll be assigned to a Members Retirement Program Specialist, responsible, above all, for seeing that your transfer runs smoothly. Your Members Retirement Program Specialist will guide you and your employees step-by-step through the process, until your plan is completely set up and you're comfortable with how the ADA Members Retirement Program works. Before converting, you should consider the costs associated with leaving your current vendor, which could include a contractual withdrawal charge.

We'll analyze your situation, making sure your retirement plan has the flexibility necessary to meet your contribution and retirement goals for you and your employees.

You work hard to build a successful practice, but sometimes it's also about working smarter. The same holds true for your retirement plan. After reviewing your situation, your Members Retirement Program Specialist may recommend plan changes that can make it more attractive for you to regularly fund your plan and attempt to reach your retirement goal sooner.

Flexible plan design seamlessly accommodates changes that benefit you.

The ADA Members Retirement Program provides the flexibility to choose the plan that's most beneficial to you now, while enabling you to make any updates as your practice changes or as made possible by new IRS regulations. And, if obtaining the most benefits possible under the latest IRS regulations means changing your plan, we'll help you do it with the least possible effort and at minimal or no cost to you.

Competitive Fee Structure

The ADA Members Retirement Program, an exclusive member benefit available through the American Dental Association, offers you a full-service retirement plan on preferred terms, due to the ADA's ability to leverage its organization's size and market strength. The ADA Members Retirement Program offers:

- No plan set-up fees¹
- No out-of-pocket plan expenses¹ — they're covered through reasonable, ongoing deductions from the total portfolio
- Convenient, asset-based fees
- Competitive "All-In" Fee for ADA Members Retirement Program Plans

| "All-In" Fee Comparison | Average | Median |
|--|---------|--------|
| ADA "All-In" Fee ² | 1.32% | 1.43% |
| COMPARE TO "All-In" Fee for plans with less than \$1M in plan assets, as reported in the Investment Company Institute DC/401(k) Fee Study. ³ | 2.37% | 1.89% |

Note: Enrollment fees are not included in the "All-In" Fee.¹ Your "all-in" fee can be higher or lower than the average and median fees shown here. You need to carefully evaluate your current plan's fees, liquidity, objectives and other features before you decide to consider converting.

¹ Enrollment fees waived for plan transfers. \$25-per-employee enrollment fee waived. All other charges and expenses apply. Please see the prospectus for more information.

² The ADA "All-In" Fee includes the Program Expense Charge, Total Annual Portfolio Operating Expenses, and the \$3 Record Maintenance and Report Fee deducted each calendar quarter, based on a plan with five participants and \$500,000 in plan assets with \$60,000 in annual additions. Please see the prospectus for more information. The average "all-in" fee is computed by using the sum of the portfolio's annual operating expenses and dividing by the total number of portfolios. The median "all-in" fee is computed by ordering all portfolio operating expenses from lowest to highest and taking the average of the middle two portfolio operating expenses. The average and median results were rolled into the other service and fee types to calculate their respective "all-in" fees.

Complete, Bundled Services

The economies of scale the ADA can achieve afford you the kind of comprehensive, bundled retirement plan services usually reserved for large corporate plans. These services make plan administration easier, less time-consuming, and more cost-effective. You'll also have the benefit of services that help you manage your fiduciary responsibilities.

The full range of bundled services includes:

| Plan Administration and Compliance | Account Information and Communications | Investment Services |
|--|--|---|
| • Plan transition, conversion, and installation services | • Plan sponsor and participant account information websites available 24/7 | • Full range of investment options |
| • Plan design recommendations and implementation | • Automated voice-response telephone service available 24/7 | • Premier investment management firms |
| • Investment selection and monitoring services | • Comprehensive quarterly participant account statements | • Selected and monitored by AXA Equitable |
| • Plan trust and custodial services | • Results-driven ongoing employee education program | • Diversified across multiple asset classes and investment styles |
| • Plan documentation and updates | • Account Executives available by telephone between 9 a.m. and 5 p. m. ET, Monday through Friday | • Participant review and investment education guides |
| • Plan and participant recordkeeping and reporting | | |
| • Full plan administration | | |
| • Compliance testing services | | |
| • Distribution request and disbursement services | | |
| • Loan request and administration services | | |

keep your retirement program on track

Call 1-800-523-1125 to request a hassle-free plan transfer.

3 *Defined Contribution/401(k) Fee Study*, June 2009. The Investment Company Institute (ICI) commissioned Deloitte to conduct this confidential, no-cost, web-based Survey in late 2008. In total, 130 plans participated in the Survey. For the asset size segment with less than \$1 million in assets, 15 plans participated in the Survey. The median plan level participant average account balance for these 15 plans was \$24,410. For the purpose of this Study, the “all-in” fee was based on four primary service elements:

1. Investment management; 2. Administration, recordkeeping, communication and education; 3. Financial advice to participants; and 4. Plan sponsor investment consulting. The Survey does not evaluate quality or value of services provided—both of which can impact fees. Fees of 401(k) plans vary greatly due to unique plan characteristics, plan/investment design, range and quality of services provided, and pricing strategies employed by retirement providers.

Transferring Your Plan Is Easy

You can begin enjoying all the benefits of the **ADA Members Retirement Program** as soon as your retirement plan is transferred. The good news is that the retirement plan provider, AXA Equitable, works with you every step of the way. Your Members Retirement Program Specialist completes all the necessary paperwork, works with your current plan custodian and recordkeeper to transfer your plan, and helps provide for a successful transition. Before converting, you should consider the costs associated with leaving your current vendor, which could include a contractual withdrawal charge.

To Learn More about the Benefits of Transferring Your Retirement Plan to the ADA Members Retirement Program, Call [1-800-523-1125](tel:1-800-523-1125).

Representatives are available between 9 a.m. and 5 p.m. ET, Monday through Friday.



ADA Members Retirement Program

Information Distribution Center
P.O. Box 2011
Secaucus, NJ 07096-2011
www.axa-equitable.com/ada

The ADA Members Retirement Program (contract form #5108) is funded by a group variable annuity contract issued and distributed by AXA Equitable Life Insurance Company, NY, NY. AXA Equitable does not provide tax or legal advice. You should consult with your attorney and/or tax advisor before purchasing a contract.

A group variable annuity is a long-term financial product for retirement purpose. In essence, a group variable annuity is a contractual agreement between a company and an insurance company in which participants are able to make contributions and at a later date can collect a series of payments or a lump sum amount. There are contract limitations and fees and charges associated with variable annuities, which include, but are not limited to, mortality and expense risk charges, investment management fees, and administrative fees. For a complete list of fees and expenses, refer to the ADA Members Retirement Program prospectus.

An annuity contract that is purchased to fund a qualified retirement plan should be purchased for the annuity's features and benefits other than tax deferral. For such cases, tax deferral is not an additional benefit for the annuity. You may also want to consider the relative features, benefits and costs of this annuity with any other investment that you have in connection with your retirement plan or arrangement.



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