



Integrity IRA
Intelligent Investing, Simplified

PLAN SPONSOR **GUIDE**



De Minimis Participants

The Integrity IRA Service will help you fulfill your responsibilities as a retirement plan fiduciary, by:

- ➔ Managing the risk of former employees and missing participants
 - Improve plan metrics by forcing small balances of terminated employees out of the Plan
 - Eliminate the potential for terminated employees not cashing their checks
 - Manage the risk of terminated employees becoming “missing” participants
 - Continue to search for missing participants, after participant IRA is established

- ➔ Satisfying the regulatory safe harbor automatic rollover IRA requirements
 - Aligns with DOL Safe Harbor regulations, significantly reducing fiduciary risk for plan sponsor
 - IRA default investment designed to preserve principal and provide a reasonable rate of return
 - IRA and investment fees are comparable to those of other IRA programs
 - Accountholders have access to user-friendly website and multilingual call center with mobile application coming 4Q 2026

- ➔ Preserving retirement savings for former participants
 - Low investment fees; no trading and transaction fees
 - Institutional share class investments allow participants to diversify IRA portfolio
 - Ability to make contributions and rollovers in the IRA to build up retirement savings
 - Convenient online IRA administration and investment support

 *Integrity IRA supports both pre-tax and Roth balances, supporting complete asset transfer for participants.*





Integrity IRA Investments and Fees

The IRA Investment Lineup contains low-cost, high-quality investments that are normally only available to large institutions, to provide a competitive solution for accountholders.



Institutional share class investments allow participants to diversify.

The custom stable value fund pays a 3.11% guaranteed rate of return^{1,2}

FUND NAME	MANAGEMENT METHODOLOGY	EXPENSE	TICKER / CUSIP
Integrity IRA Stable Value Fund	Active	1.05%	74447K846
Fidelity Global ex US Index	Passive	0.06%	FSGGX
Fidelity Extended Market Index	Passive	0.04%	FSMAX
Fidelity US Bond Index	Passive	0.03%	FXNAX
Fidelity 500 Index	Passive	0.02%	FXAIX

INDIVIDUAL ACCOUNT ASSETS	FEES		
	Fixed Dollar	Asset-Based	Stable Value Fund (SVF)
Less than \$7,000	\$45.00	-	1.05% ³

ADDITIONAL IRA FEES ⁴	
IRA Set-Up Fee	\$0
Distribution Fees	\$25 per lump sum distribution \$8 per periodic payment
Trading Fees	\$0

1. The rate of return is guaranteed until December 31, 2026. Rate is guaranteed for six-month periods and may be adjusted January 1st and July 1st.

2. Creative Planning Institutional Advisors, LLC receives 0.075% per quarter from the gross crediting rate for administrative oversight of the Stable Value investment option

3. Paid by accountholders with a balance in the stable value fund.

4. For more information, please see the Integrity IRA Financial Disclosure

Service Providers and Roles

 *Creative Planning Institutional Advisors will coordinate all interactions between IRALOGIX, the plan's recordkeeper, and the plan's service team*

IRALOGIX	IRA Recordkeeper	• Distributes quarterly statements to accountholders • Performs lost participant searches • Provides online platform for accountholder IRA access • Provides Accountholder Customer Care Call Center
Matrix	IRA Provider & Custodian	• Acts as IRA provider and custodian • Owner of account opening documents / Safe Harbor Agreement • Provides cashiering services • Performs tax reporting (Forms 5498 and 1099-R)
Morningstar	Investment Advice & Account Management	• Provides accountholder investment advice • Account management powered by Morningstar® Retirement Manager™
Creative Planning Institutional Advisors	Program Oversight & Investment Management	• Offers the Integrity IRA Program to Plan Sponsors¹ • Program oversight • Coordinate all interactions between IRALOGIX, the plan's recordkeeper, and the plan's service team • Builds and maintains the investment lineup with oversight of the Stable Value option • Builds and maintains the program website through which Plan Sponsors and accountholders can learn about the program (www.integrityira.com)

1. Creative Planning Institutional Advisors, LLC does not serve as an ERISA fiduciary in connection with its assistance to the Plan Sponsor in selecting Integrity IRA, nor does it act as an ERISA fiduciary to individual accountholders. Creative Planning does, however, exercise discretionary investment authority in selecting the investments offered through Integrity IRA and, in that capacity, serves as a non-ERISA fiduciary.

Support and Benefits of Integrity IRA Services

Once you activate the Integrity IRA for automatic rollovers, we will provide the support you need to distribute employee balances out of your retirement plan, including coordinating the following tasks:

-  Send required employee notification letters
-  Facilitate asset liquidation and transfer to Integrity IRA
-  Reconcile assets in each Integrity IRA following asset transfer
-  Send a Welcome Kit to each Integrity IRA Accountholder (former employee) explaining how to activate and manage the IRA
-  Search for missing participants if Welcome Kit or other correspondence is returned, undeliverable
-  Deliver all required IRA Accountholder notices and investment information
-  Process IRA contributions and distributions
-  Provide IRA Accountholders 24/7 access to account information
-  Provide U.S.-based call center support to IRA Accountholders
-  Deliver personalized investment and retirement advice

We understand this is an important decision for you. This guide is designed to highlight the features and services provided by Integrity IRA to help you implement an automatic rollover solution that best meets the needs of your plan and participants.