pfs.julyservices.com
888.425.4989

Shaping the Future of Retirement

Plan Design Flexibility | Recordkeeping | Plan Administration | Technology Solutions

Pooled Employer Plans | 3(16) Fiduciary | Actuarial Services | Integrated Payroll Services | ERISA Consulting

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JULY at a Glance

July Business Services (JULY) is a technology-focused retirement plan services company that partners with financial professionals and third party administrators (TPAs) nationwide to design and implement successful retirement plan strategies for clients.

- Founded 1994
- CPA Roots
- Small-business Focus
- CEFEX Certified

- National Sales Team
- Credentialed Service Team
- 700+ Employees

- 9,000+ Clients
- 200,000+ Participants
- 2,700 Advisors
- $15+ Billion in Assets*

- In House Software Development
- Proprietary Tools
- Robust Enrollment Experience
- Innovative Client Portal
- Partner Product Solutions

* Assets under management as of March 2025

"For over 25 years, JULY has successfully kept our plan current, strategically designed to meet our specific needs, and comprehensible for plan participants and trustees alike." -- Satisfied Plan Sponsor

We Support Primerica Financial Professionals

JULY offers multi-faceted support to Primerica financial professionals and supports a variety of retirement plan types to meet specific client needs.

Financial Professional-Friendly Service Model

JULY highlights your valuable services to clients.

- You serve as the plan "quarterback", focusing on high-level relationship management and educating participants.
- You receive hands-on support with a dedicated installation team and ongoing client service team
- Participant support in the form of an easy-to-use website and a skilled service team available via phone, email, and chat

Financial Professional Tools & Education

We offer tools and education to help you build your business and better serve clients. Resources include:

- Fund monitoring and reporting
- Investment fiduciary solutions
- Fee and billing management
- myFuture Retirement planning software
- Educational events and webinars
- Comprehensive portal for financial professionals

National Field Support

The role of JULY's sales team is to help financial professionals grow their business by:

- Serving as retirement plan experts
- Assisting with sales and prospecting
- Preparing plan design illustrations
- Handling setup forms and paperwork

Fiduciary Services & Support

JULY provides a full range of fiduciary services to Primerica financial professionals to help you win and retain business.

- 3(16) administrative fiduciary that relieves clients of time-consuming tasks
- JULY serves as the PPP (legal plan administrator) within the Launch PEP solution
- Fully integrated 3(38) investment fiduciary solutions with Expand Financial

Institutional Level Support and Services

We work with Primerica to develop and implement strategies and products to meet the specific needs of you and clients. Our technology and marketing resources allow us to scale and customize unique solutions.

Available Plan Types

401(k)	Safe Harbor 401(k)	Pooled Employer Plans (PEP)	New Comparability	SOLO 401(k)	Cash Balance / DB

We Make it Easy for Plan Sponsors

At JULY, your Client Service Team assists with all day-to-day service needs and coordinates with other in-house experts to complete more complex administrative tasks. Our service model is designed to make clients' lives easier. Our services include:

Recordkeeping	Daily account valuations, employee website, employer website, quarterly statements, employer reports
Payroll Integration	We offer 360° and 180° integration with most payroll providers, simplifying the day to day responsibilities of the plan sponsor
3(16) Services	Prepare plan document, sign amendments, oversee vendors, approve invoices, calculate / track plan eligibility, track contributions, manage census and more!
Plan Administration	Contribution calculations, vesting calculations, compliance testing, tax fulfillment, distribution / loan processing
ERISA Consulting	Plan documents, amendments, correction programs, IRS / DOL audit management, specialized research
Participant Services	Dedicated website, proprietary enrollment system, toll-free phone support, mobile app, required notices, retirement readiness tools, enrollment kits, newsletters and education, Spanish materials
Payroll Processing	Pay by check, direct deposit, or pay cards, payroll tax service, integrated 401(k) processing, online access for employers and employees, worker's compensation
Notice Delivery	Prepare and distribute participant notices, participant-level notice tracking tool, notice library (comprehensive payroll, census and email must be provided)

Investment Platform Details

Our commitment to supporting the unique needs of Primerica financial professionals and their plan sponsor clients is illustrated by the choice of investments available.

Specialized Investment Line-up

The investment line-up is built and maintained by Expand Financial – a JULY subsidiary that specializes in managing 401(k) investment lineups. Expand Financial selects and maintains the core lineup using an approach that lowers fiduciary risk. Participants can select their own investments from the core lineup or streamline decisions by opting into a professionally managed account.

Specialized managed solutions may be available within Launch PEP, Custom and SOLO plans to Series 65 licensed advisors. Please refer to https://pfs.launch401k.com for additional details.

Core Line-up

The line-up available in the Launch PEP, Custom and SOLO solutions is:

- **Blended** – The core investment lineup is for participants seeking to choose their own investment mix and consists of active and passive investments that improve the ability to create and maintain a balanced portfolio.
- **Diversified** – The lineup covers all major investment categories ensuring that participants can properly diversify.
- **Low-Cost** – Using low-cost investments with no revenue sharing keeps overall investment expenses minimal.

Participant-level Managed Accounts

In addition to the core line-up above, Launch PEP, Custom and SOLO plans allow for a participant-level managed account solution, StoryLine by Stadion, that provides individuals with a personalized investment experience. Using the funds within the core line up, this approach allows for customized asset allocation based on a participant's unique needs.

Leading Technology

We are committed to providing a great experience for financial professionals, employers and plan participants. JULY's industry-leading technology platform includes:

Proprietary Enrollment Software

JULY's enrollment software makes enrolling simple, efficient and fun for participants, setting them up for success down the road.

Eligibility Management

JULY manages eligibility calculations and communicates electronically or via mail with eligible employees to make them aware of their retirement plan benefits and how to enroll (available to 3(16) clients only).

Notice Delivery

All required legal plan notices and disclosures are sent to participants and eligible employees electronically or via mail (available to 3(16) clients only).

Client Portal

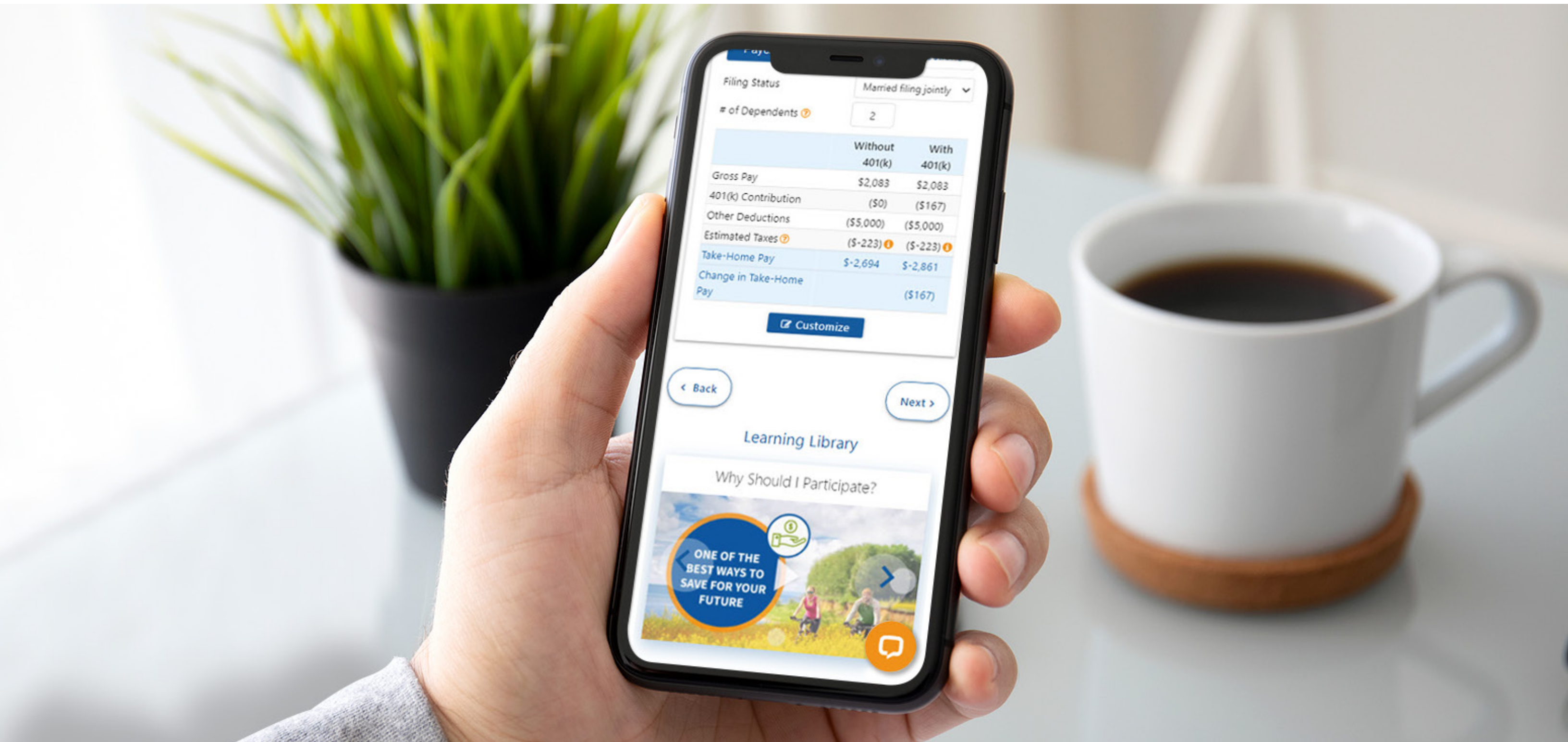
The dashboard shows summary information on your plans and allows you to easily manage related projects and tasks as well as store important plan-related documents.

eStatements

Enjoy easy-to-read statements and customized plan level messaging capabilities.

myFuture Retirement

MyFuture Retirement, powered by iJoin, encompasses an easy-to-use widget displayed directly on the participant home page in addition to a detailed, comprehensive analysis tool often used in conjunction with a one-on-one meeting between a financial professional and a participant.



Clear Pricing, Simple Process

We deliver great retirement plans with clear pricing that's easy to understand and easy to choose.

SOLOK

Owner Only Companies

For one or multiple owner companies without employees.

Quarterly fees starting at:

$115 + 3.75

plan fee | bps

- Larger Contributions than SEPs or SIMPLEs
- Roth and Pre-Tax Options
- Access Funds via Tax-Free Plan Loans
- Add a Cash Balance Plan
- Includes 3(38) Fiduciary Services

Launch PEP

Up to 250 Employees

A 401(k) that will support you as you grow.

Quarterly fees starting at:

$360 + 3.25 + $18

plan fee | bps | per participant

- Integrated with Your Payroll
- Safe Harbor and Non-Safe Harbor
- Choice of Eligibility Options
- Automatic Enrollment Options
- Includes 3(16) and 3(38) Fiduciary Services

Custom

Up to 250 Employees

For companies and their financial professionals wanting a tailored plan.

Quarterly fees starting at:

$625 + 3.25 + $24

plan fee | bps | per participant

- Integrated with Your Payroll
- Custom Plan Design
- Includes 3(16) Fiduciary Services
- Add a Cash Balance Plan

Cash Balance

Up to 250 Employees

For those seeking to fund much larger contributions than allowed in a 401(k) .

Quarterly fees starting at:

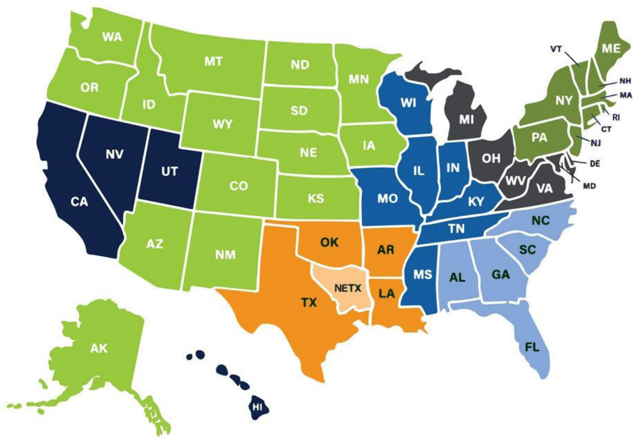
$1,075 + 3.25 + $21

plan fee | bps | per participant

- Maximize Contributions to Owners and HCEs
- Minimize Contributions to Employees
- Accelerate Retirement Savings
- Maximize Tax Deductions
- Pair with 401(k) Plan
- Includes 3(38) Fiduciary Services

We’ll Help You Grow

The team at JULY can help you grow your retirement plan practice.



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