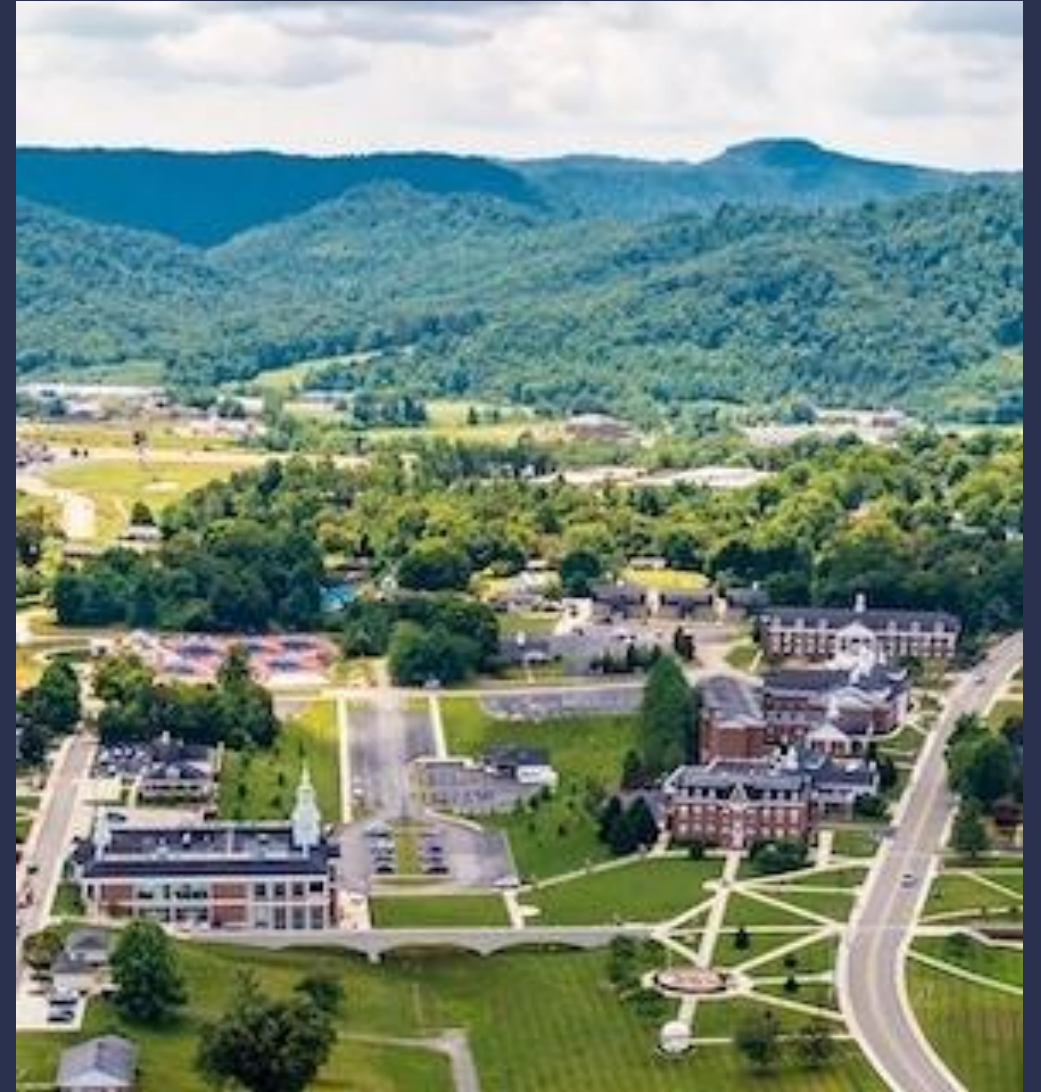


# Creating a stronger retirement benefit.

**JOIN US TODAY**

The Association of Independent Kentucky  
Colleges and Universities (AIKCU)  
Multiple Employer Plan

A competitive option for you and your employees.



# You need a partner!

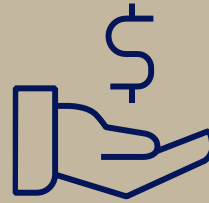
The Association of Independent Kentucky Colleges and Universities (AIKCU) Multiple Employer Plan (MEP) can help you streamline administration, get individualized plan designs, manage fiduciary risks and better control your overhead costs due to pooled resources. It allows you to offer a competitive plan that benefits you and your employees.



## There's a lot on your plate.



Increasing demands on  
your time



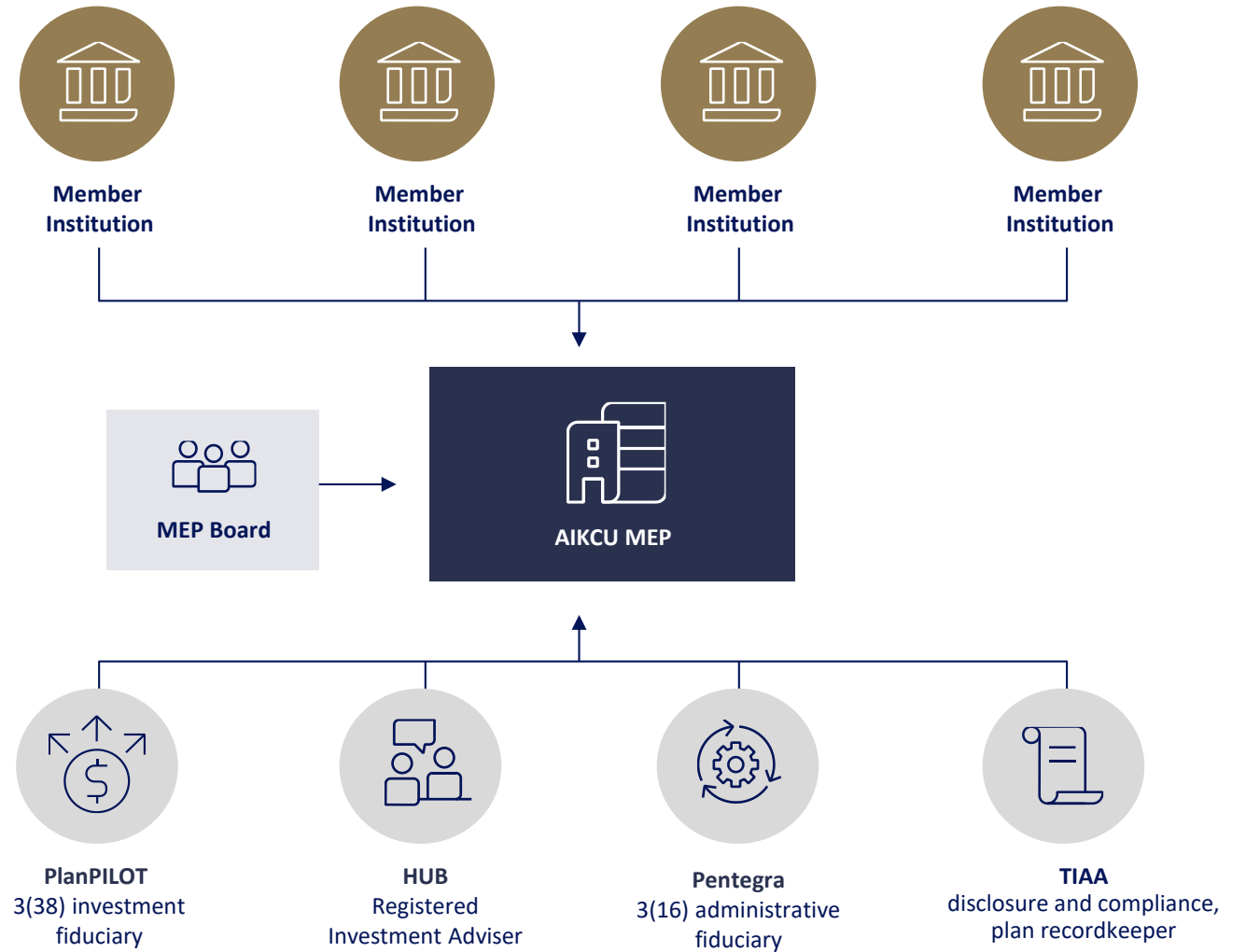
Fiduciary challenges with  
retirement plans



Employees wanting  
competitive benefits

## Working together.

We deliver resources, tools and services to plan sponsors.



## Expert overview.

The AIKCU MEP uses these highly experienced providers to work for you.

**HUB** is responsible for providing ongoing education, help and advice to plan participants including on-campus education services and individual financial planning meetings.

**Pentegra**, ERISA 402(a) named fiduciary and the ERISA 3(16) plan administrator, is responsible for the day-to-day operations, administration and ongoing compliance of the plan.

**PlanPILOT**, ERISA 3(38) investment manager, responsible for the selection and monitoring of the funds in the investment menu.

**TIAA**, plan recordkeeper, brings more than 100 years' experience in financial reporting and plan sponsor and participant services.

# Everybody wins.

Join the Association of Independent Kentucky Colleges and Universities (AIKCU) MEP today!

1. TIAA's best practices in offering investment and financial education to Defined Contribution plan participants has been recognized by *Pensions & Investments* (2017, 2018, 2021 and 2022 Eddy Awards), Plan Sponsor Council of America (2017, 2020 and 2021 Signature Awards), and the Mutual Fund Education Alliance (2016 Star Retirement Award). [TIAA.org/public/about-tiaa/news-press/press-releases/2022/03-28](https://www.tiaa.org/public/about-tiaa/news-press/press-releases/2022/03-28).

You get	Employees get
Centralized administrative and fiduciary support, reducing HR's workload	Robust retirement plan options, giving people more choices for responsible saving
Delegated investment selection and monitoring, mitigating fiduciary liability	Best-in-class suite of investments to select from in their retirement plan
Better financial outcomes for your employees with on-campus retirement planning education	Award-winning participant educational tools and resources from the plan's recordkeeper <sup>1</sup>
Enhanced benefits at potentially lower costs	Financial consulting and support resources to help with retirement readiness

# Want more info?

We're here to answer any additional questions you may have.



**Mason Dyer, President**

Mason.dyer@aikcu.org | 859.492.3540



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The information expressed herein is for general information only and does not constitute legal, tax, securities, or investment advice. Investment Manager 3(38) services when offered are provided by PlanPILOT. AIKCU MEP, PlanPILOT, Millennium, Pentegra and TIAA are separate unaffiliated entities.

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(11/23)