



Urbandale Chamber of Commerce (UCC) Group 401(k) Retirement Plan

We've partnered with RockWay Wealth Partners, Voya, and Qualified Plan Consultants to offer an attractive retirement plan solution for Urbandale Chamber members.




RockWay Wealth Partners is an independent consulting & financial advisory firm owned & operated in Urbandale. Rockway specializes in Retirement Plans for Businesses & Single Employer Retirement Plans. They additionally provide Personal Wealth Management for Owners & Employees.

RockWay oversees the Plan's service-providers and solutions to help employers achieve the benefits they seek most for themselves & employees through Plan Design & Engagement:

				
Administrative Ease	Fiduciary Risk Mitigation	Cost Efficiencies	Tax Savings	Retirement Outcomes

Voya has more than four decades of experience

working with multiple employer plan arrangements, accounting for approximately:

		
12,948 Employers ¹	388,079 Employees ¹	\$23B Assets ¹

Proudly serving various types of multiple employer plan arrangements including but not limited to:



Urbandale Chamber of Commerce



Service Providers - Who's who?

RockWay Wealth Partners & Brian Thompson C(K)P®, CPFA
Retirement Plan Adviser for UCC & its Members & Employees

Main point of contact for Chamber members and employees for information, plan design and support. Compares members' existing retirement plan to the UCC plan, or helps with starting a new plan, if member doesn't have one. Educates Employees about the plan and investments.

Voya Recordkeeper

Provides a retirement platform and for adopting employers and their participants to help employees save for a safe and secure retirement

Qualified Plan Consultants (QPC) Third Party Administrator (TPA)

Manages daily plan administration and oversees plan compliance (e.g. vesting, eligibility, testing), employee notices and 5500s.

They can coordinate a 3(16) Administrative Fiduciary, which can assume responsibility for all plan administrative duties.

Leafhouse Financial 3(38) Investment Management Fiduciary

Provides investment management services, such as selecting, managing and monitoring the investment menu available to all adopting employers.

¹ As of September 2020.



The UCC Plan vs. an Individual Plan:

Urbandale Chamber of Commerce Plan can relieve Members of certain Fiduciary DOL/IRS Responsibilities & Risks

Fiduciary Acts & Decisions	Individual Plan <i>Who's Responsible?</i>	UCC Plan <i>Who's Responsible?</i>
Oversee plan's administrative duties	Employer	Qualified Plan Consultants with optional 3(16) Administrative Fiduciary
Select/monitor investment education service provider to participants	Employer	Urbandale Chamber with RockWay & Employer help in monitoring
Select/monitor plan's provider/recordkeeper	Employer	Urbandale Chamber with RockWay & Employer help in monitoring
Select/monitor plan's trustee and investments	Employer	Urbandale Chamber with RockWay & Employer help in monitoring
Development and maintenance of Investment Policy	Employer	Urbandale Chamber, RockWay, 3(38) Investment Manager/LeafHouse Financial
Select, terminate, and monitor fund managers, and investment options consistent with the Investment Policy	Employer	3(38) Investment Manager/LeafHouse Financial
Monitor investment manager purchase/sale activity for compliance with investment guidelines	Employer	3(38) Investment Manager/LeafHouse Financial

Urbandale Chamber of Commerce, RockWay Wealth Partners, Qualified Plan Consultants and Leafhouse Financial are not affiliated with the Voya® family of companies.



Employer services keep the plan running smoothly

In addition to all the services you would expect from a recordkeeper—such as, daily valuation, implementation, reporting, loan modeling, trust and custody services—Voya brings unique advantages.

Plan Sponsor Website

“one stop” functionality to an array of reporting tools; this site provides you with secure access to plan and participant-level information to effectively manage and monitor your plan. Each participating employer will receive:

Plan Health

Visualize your employees’ retirement readiness in real time; deep-dive into segments of your employee population to uncover behaviors, trends and actionable insight

Plan Review

Understand your plan trends, benchmarks, and overall performance regarding client health, plan activity, and investment review

Request Management Center

Submit and track administrative requests, tasks and stay connected to the Voya team—simply and efficiently



Automatic plan services

We believe in making the right choice the easy choice, so we offer automatic enrollment processing and automatic deferral rate escalation—backed by science to drive participant results.

Financial wellness

The Urbandale Chamber of Commerce my choose to offer additional Voya and RockWay Wealth Partner solutions to help your employees achieve holistic financial wellness, including:

- **Managed Accounts**
- **Self-directed Brokerage Accounts**
- **Health Savings Accounts**
- **Student Loan Support**

Backed by Voya’s experienced team, comprehensive services deliver reliability, accuracy and consistency.



Easy and effective participant experience

Through personalized communications, RockWay Wealth Partners and Voya reach participants with the right message, at the right time, in their preferred media.

Participant Website



myOrangeMoney* estimates balance and future contributions into potential future monthly retirement income and shows employees their current level of retirement readiness. **And people who use myOrangeMoney save 34% more than people who don't (5.9% vs. 7.9%)¹**



Financial Wellness assessment
A brief set of questions, aligned with Voya's financial wellness pillars, provides users with a personalized summary of their results in real time



Interactive Budget Calculator
this bilingual tool helps engage employees in creating a personalized budget for emergency savings



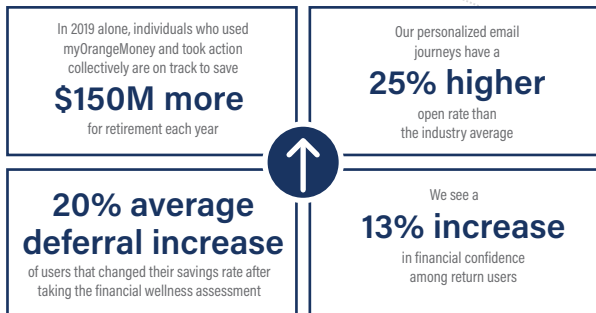
Voya Learn
Voya's innovative educational platform that provides employees access to live and on-demand sessions 24/7—and allows employees to learn at their own pace with fresh, relevant topics



Voya Enroll
a streamlined, end-to-end and multilingual digital enrollment experience for sponsors and employees



Personalized communications
Voya's personalized email journeys help participants take the next best step for them. These journeys have a 25% higher open rate than the industry average.²



Our offering is only meaningful if we can prove that we are positively impacting outcomes
Results in numbers.

¹Voya internal data, Tableau Report as of 09/30/20.² Voya internal data, Tableau Report as of 1/16/2020

⁴Voya internal data, as of 12/31/19


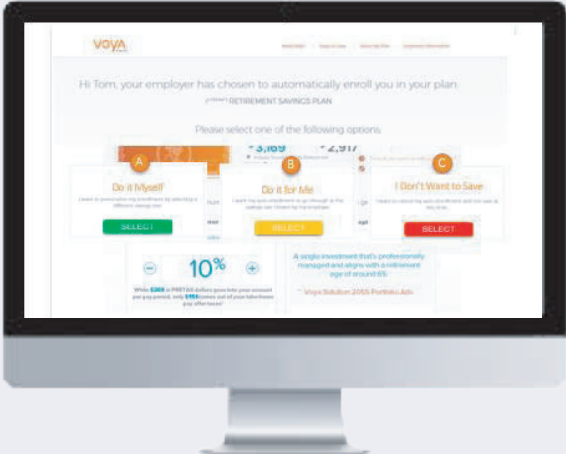
Some of these services are dependent upon participating employers providing timely and accurate data to Voya



Rely on RockWay Wealth Partners and Voya's experience to make a measurable difference for yourself and your employees

RockWay Wealth Partners and Voya understand how to drive results while making the complex simple. Our innovative tools, services and reporting help employers understand plan utilization and measure success.

For employees, Voya strives to make the right choice the easy choice. Backed by behavioral science and insights garnered from working with six million plan participants, we understand how design of tools and services can make a big impact on retirement outcomes.



Contribution rates are 40% higher with Voya Enroll¹



ROCKWAY WEALTH PARTNERS

Contact **Brian Thompson C(k)P[®], CPFA**
515-414-7373 or BrianT@RockWayWealth.com
to learn how you could harness the power of the UCC 401(k) & Profit Sharing Plan for you and your employees.



***IMPORTANT:** The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.

Neither Voya® nor its affiliated companies or representatives provide tax or legal advice. Please consult a tax adviser or attorney before making a tax-related investment/insurance decision.
Products and services offered through the Voya® family of companies.

For plan sponsor use only. Not for use with participants.

Advisory services offered through RockWay Wealth Partners, a Registered Investment Adviser firm.

