



— 401(k) —
maneuver[™]
A MOVEMENT REQUIRING SKILL AND CARE

POOLED EMPLOYER PLAN

First off, on behalf of myself, Royal Fund Management, Empower, Finway Group, Bryn Mawr Trust Advisors, and our 401(k) Maneuver active management platform, we want to thank you for your consideration, and we look forward to your vetting process. We know decisions are tough, but we are excited to share who we are and why we designed what we think is the best possible 401(k) offering to help participants achieve their retirement goals. We will discuss the components, essential features, liability, fiduciaries, quarterly benchmarking, and cost reductions in place that make our offering so unique. We think you'll be impressed.

Investment Adviser Representative of and investment services offered through Royal Fund Management, LLC, an SEC Registered Adviser. 401(k) Maneuver is another business name for Royal Fund Management, LLC.

About Us

Royal Fund Management was opened in 2007 by Mr. & Mrs. Mark and Linda Sorensen. Domiciled in Lady Lake, Florida, our "Client First" mission statement catapulted us to be what we think is one of America's top boutique Fee-Only SEC Registered Investment Advisory firms.

When we see a need, we build what we think is the best product offering that suits clients for either their short or long-term goals.



Mark Sorensen

CEO, Founder



Linda Sorensen

*Co-Founder/
Office Management*



Michael Tarr

*Director of 401(k)
Maneuver/MEP/PEP*



Stephanie Maufroy

*Chief Compliance
Officer*



Carissa Bruce

*Chief Administrative Officer
Executive Assistant*



Jess Quirello

*Senior Advisor Success
Specialist*



Joanna St. Clair

*Trading & Service
Specialist*



Maverick

*Mascot of Maneuver
Nation*

We certainly don't believe in "set it and forget it" for any investment advice.
We are an investment advisory firm, and that's what we do, give advice.
We try to be in what is working and out of what is not working.

By meeting a desperate need for our clients, word of mouth grew, and our advisors started presenting 401(k) Maneuver. Suddenly, we were actively managing retirement accounts in over 470 companies.

Think of it like having the best house in the best neighborhood at the best price. This is why we built our 401(k) Maneuver PEP (Pooled Employer Plan).



Times Square, NYC December 2018

Powered By



Our Recordkeeper



2ND
LARGEST
retirement
services
company in
the country



Security Guarantee
Protecting Your Retirement
Accounts Is Our Top Priority
**We stand behind our online
and mobile security**

Empower Payroll Integration

An intricate part of running your retirement plan is offering 180 & 360 integration to over 260 payroll providers, including built-in eligibility rules, contribution changes, auto-enrollment, and advisor new-hire notifications for a better experience.

Benefits

Your Employees Can

- Enroll in 37 seconds
- Mobile app access
- Retirement planning 24/7
- View projected retirement
- Adjust contributions
- Rebalance portfolios
- Active management allocation models
- Beneficiary updates when you need them

Our PPP TPA 402(a) 3(16)



- Overall plan operational compliance
- IRS Form 5500 signed by your new PPP
- Annual plan audits at no additional cost
- New hire processing
- Participant call center
- Mandatory interim reinstatements
- Recordkeeper emails come to us
- Annual plan notices
- Document compliance
- Participant fee disclosures
- Distributions
- Employee separations & rollovers
- Limitations calculations
- Prudent monitoring & selection of providers

I want to reiterate, in our PEP, you don't have an extra expense for Annual Plan Audits, it's included in our service.

3(38) Investment Manager



A WSFS COMPANY

Ms. Reeves is Director of Retirement Plan Services, we focus on wealth management and retirement plan fiduciary services.

Benchmarked and reviewed at least quarterly

Our investment line-up consists of 41 funds designed to provide targeted sectors, when needed.

avg. investment
expense - 0.24%

We have so much to offer since Royal Fund Management is an SEC Registered Investment Advisory firm and, we think you'll be impressed. Let us Benchmark your current plan for free and if nothing else, you're just keeping your current vendors honest seeing what else is available in the market place. What do you have to lose?