

STUDENT LOANS; MONEY COACHING

Services provided by **Gallagher Money Coaching** in partnership with **Advanced Planning Solutions DBA Your Money Line**.

PRICING MODEL

Gallagher - Best in Market Pricing							
Eligible Employees	0-200	205-500	501 - 999	1,000 - 1,999	2,000 - 4,999	5,000 - 9,999	10,000+
PEPY	4,500 Annually	\$22	\$20	\$18	\$15	\$12	\$10
PEPM	4,500 Annually	\$1.83	\$1.67	\$1.50	\$1.25	\$1.00	\$0.83
Discount Percentage	80%	61%	67%	60%	63%	57%	56%

HRA

Services provided using Gallagher HealthInvest HRA.

PRICING MODEL

Group Size	# Participants	List Pricing PPPM + Annualized Asset Fee	Sourcewell Pricing PPPM + Annualized Asset Fee	Sourcewell Discount %
<i>In-service and Post-Separation Benefits</i>				
Small	25-200	\$6.00 + .35%	\$5.50 + .35%	15%
Medium	201-500	\$5.75 + .35%	\$5.25 + .35%	15%
Large	501-1,000	\$5.50 + .35%	\$5.00 + .35%	16%
Jumbo	1,000+	\$5.00 + .35%	\$4.50 + .35%	17%
<i>Post-separation Benefits Only</i>				
Small	25-200	\$5.50 + .35%	\$5.00 + .35%	16%
Medium	201-500	\$5.25 + .35%	\$4.75 + .35%	16%
Large/Jumbo	501+	\$5.00 + .35%	\$4.50 + .35%	17%

Pricing Notes:

- Minimum plan participation size is 25. Minimum average monthly contribution per participant is \$50.
- Pricing requires use of our standard documents, Section 115 trust adoption, standard investment fund lineup, and standard communication.
- Custom documents: Add \$2,000 setup fee
- Custom investment fund lineup: Add .10% annualized asset fee
- VEBA trust: Add \$5,000 setup fee
- ERISA plan: Add \$2,000 setup fee and \$.25 PPPM
- Gallagher is not responsible for any plan audits and/or returns (Form 990, Form 5500, SAR, etc.), and all associated costs are the sole responsibility of the participating entity.
- Sourcewell pricing discount: 15-17%
- Sourcewell administrative fee: 5%