

MONTANA RETIREMENT CHOICES



A better way to offer a 401(k) plan

The Montana Chamber of Commerce has partnered with UBS Financial Services Inc. and Pentegra to create a retirement program for members of the Montana Chamber called Montana Retirement Choices. The Montana Retirement Choices program is a new kind of 401(k) plan where members join together to make it easier to provide a high-quality retirement plan for their employees. As part of the program, you'll join together with other members of the Montana Chamber to take advantage of greater services, yet still have the flexibility to design the features that work best for your organization's needs.

The program offers a comprehensive package of retirement plan services—modern proprietary recordkeeping, plan administration, investment management and fiduciary support along with participant education and guidance.

A way to reduce work and save time

The program reduces your administrative responsibilities and plan investment decisions by turning these responsibilities over to professional fiduciaries, Pentegra and UBS, who handle them for you. This helps you by taking work off your desk so that you have more time to focus on your core business with fewer distractions.

A way to minimize risk and responsibilities

The program also minimizes retirement plan risk and liabilities. You outsource fiduciary responsibilities and liabilities by transferring them to Pentegra and UBS. This helps by not only eliminating work, but also transferring the responsibility to do the work the right way. You no longer have to worry about failing to meet deadlines or taking steps incorrectly.

A way to reduce plan costs

By creating scale, with so many participating members, the program makes it more cost effective to access a broader array of retirement plan services. You get to enjoy the cost savings that come with being part of a program that's larger in scope and scale.

A better way to offer a 401(k) plan

- Broad range of plan services and support
- Cost savings and economies of scale
- Outsource work and complex responsibilities
- Minimize risk & liability
- Professional investment selection and monitoring
- Participant education and retirement planning guidance





Your Program's Partners

The Montana Chamber of Commerce's program brings together a team of retirement plan specialists with the breadth of knowledge, services, technology and resources to help you offer a better retirement plan.

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3(16) Administrator & Recordkeeper

UBS Financial Services Inc.

Retirement Plan Specialist Team

Laureate Wealth Management

3(38) Investment Manager

Participant Education, Guidance & Advice

Contact UBS Laureate Wealth Management

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<https://advisors.ubs.com/montanaretirementchoices/>

UBS Financial Services is a subsidiary of UBS AG. Member FINRA/SIPC

Become part of something bigger and better. Put our dedicated team to work for you.