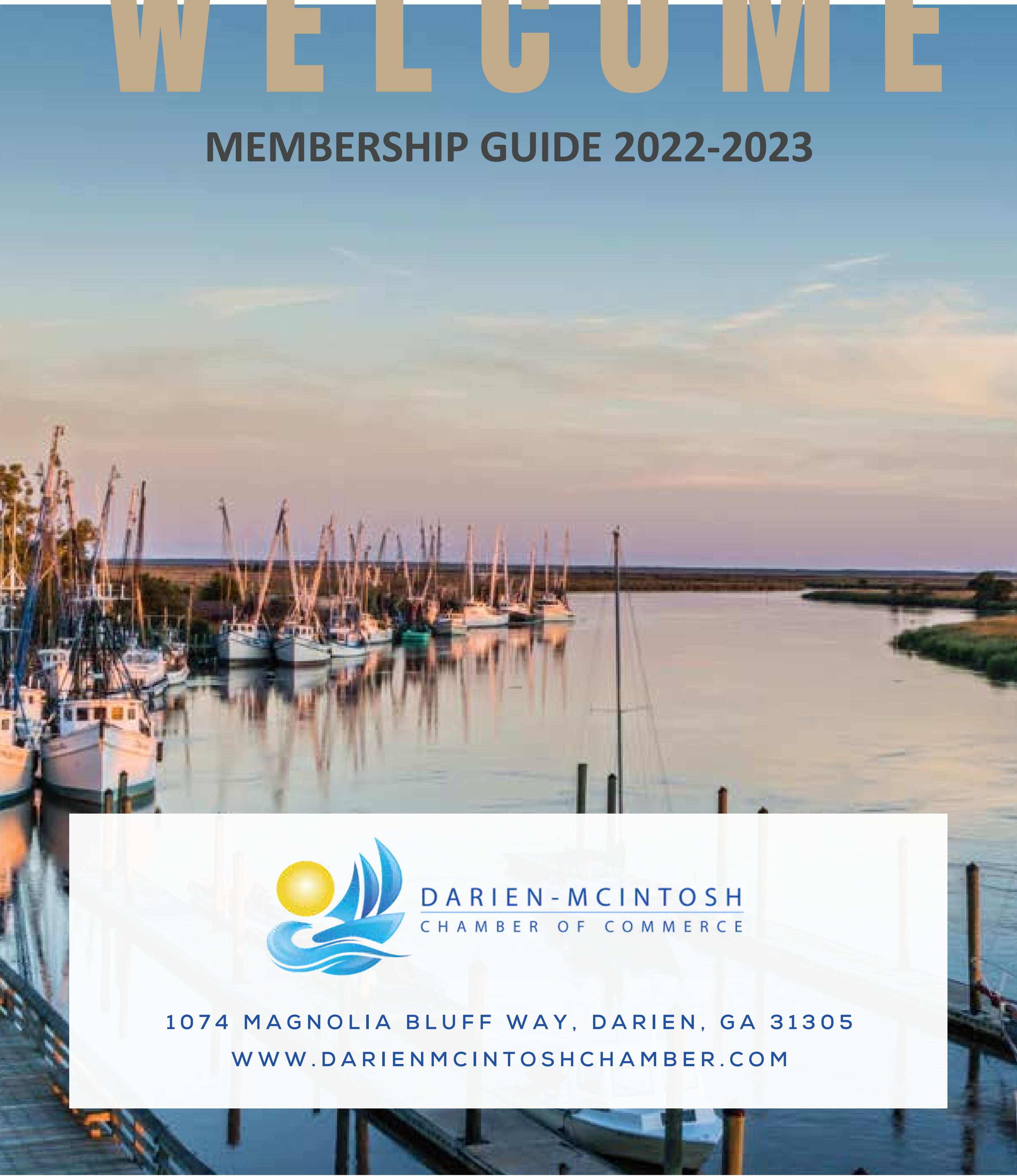
We're so glad you're here

WELCOME

MEMBERSHIP GUIDE 2022-2023



DARIEN-MCINTOSH CHAMBER OF COMMERCE

1074 MAGNOLIA BLUFF WAY, DARIEN, GA 31305

WWW.DARIENMCINTOSHCHAMBER.COM

ABOUT

The Darien – McIntosh county chamber members are the businesses, government, and community leaders representing various industries. The Chamber also partners with individuals and organizations in the coastal Georgia region and across the State as part of our strategic effort to inspire a positive change in our communities.

Our goal is to cultivate a community where businesses desire to operate, people are enthusiastic about visiting, and where everyone wants to live! We are advocates, the voices and energy of our communities- a vital facet in economic development and impact.

The Darien – McIntosh County Chamber of Commerce is the voice of business and business owners. On behalf of our members, we actively communicate with government representatives at the local and state levels to advocate for economic stability and consistent growth.

The mission of the Darien – McIntosh County Chamber of Commerce is to promote economic growth, represent the business community and enhance the quality of life while protecting our cultural and natural resources in Coastal Georgia.

ABOUT

MEET THE STAFF

CHAMBER PRESIDENT/CEO

Kat Hoyt

khoyt@mcintoshchamber.com

MEMBERSHIP DIRECTOR

Cindy Irwin

cindy@mcintoshchamber.com

EVENT COORDINATOR

Lisa Barrett

events@mcintoshchamber.com

MEMBERSHIP BENEFITS

ADVOCACY & AWARENESS

The Chamber serves as a liaison to our community government & works hand-in-hand with our elected officials and community leaders to suit the needs of our business community.

BILLBOARD OPPORTUNITIES

Affordable billboard exposure exclusive only for our members in the small business community.

BUSINESS CREDIBILITY:

National studies indicate that being a member of your local chamber of commerce increases a business's credibility and reputation. As a chamber, we provide a decal that we recommend being displayed on your front door.

BUSINESS DEVELOPMENT RESOURCE AND SUPPORT

- We offer small business counseling through our partnership with the Georgia Chambers of Small Business Federation.

BUSINESS DIRECTORY LISTING AND REFERRALS

- Online membership directory at www.DarienMcIntoshChamber.com ties directly into www.DiscoverDarien.com, highlighting a member's business to both locals and tourists before arrival.
- When members, residents, or tourists make inquires, we recommend Chamber Member businesses first.

EVENT POSTING

Add your business' events, including job postings, to the Chamber's online events calendar.

INSURANCE BENEFITS

- Group health insurance is available for 2-50 eligible employees through the Georgia smart plan.
- 401k retirement plan exchange is available through the Georgia Chamber of Commerce. (Call for Details)

NETWORKING OPPORTUNITIES

Advertising is great but so are public relationships! Increase your business's visibility by meeting other owners and leaders at chamber-hosted events like, Rise n Shine Breakfast, Lunch & Learns, and Business After Hours, are great ways to get "plugged in" to the local business community.

PROMOTION ADVERTISING

Our welcome center is available to all members to display brochures and business cards for promotional purposes.

STAY CONNECTED AND STAY INFORMED

The Darien-McIntosh Chamber e-newsletters and monthly Chamber Wave magazine are the best ways to stay informed on area business issues, opportunities, news, and events.

ADDITIONAL BENEFITS

- **Board Room:** that seats twelve, is now available to book. Call 912-437-6684 to make a reservation. We also have room in the front lobby for small gatherings.
- **Shredding:** If you have personal and business documents that you need to shred, we now offer convenient document shredding as a benefit.
- **Notary Services:** We provide these services at no cost to chamber members.

a few special chamber member

OPPORTUNITIES

GAIN EXPOSURE FOR YOUR BUSINESS WHILE SUPPORTING YOUR COMMUNITY BY SPONSORING OUR SIGNATURE EVENTS. EXCLUSIVE EVENT HOSTING OPPORTUNITIES ARE AVAILABLE FOR CHAMBER MEMBERS.

SPONSORSHIP OPPORTUNITIES

Only chamber members are eligible to host chamber events,

- Coffee & Connect
- Lunch & Learn
- Business After Hours
- Red, White, and Brews
- Blessing of the Fleet
- Bounty of the Sea

VOLUNTEER OPPORTUNITIES

Join other men and women who serve on chamber committees and councils while simultaneously promoting your business or serving on an event committee.

A SMART choice for better health care options

The Georgia Chamber SMART Plan (SMART) offers rate stability and savings

Small businesses need an easier, more affordable way to offer health care to their employees. An Anthem SMART plan can help you do both.

We have teamed up with the Georgia Chamber to offer small business employers with at least two employees enrolled on their medical plan and no more than 50 eligible employees an opportunity to participate in a larger, alternatively-funded trust that offers group insurance. This allows you to join together to share in the overall claims risk and have financial protection backed by Anthem.

The advantages of working with Anthem

You have peace of mind knowing Anthem is:

- Proud to serve millions of members in Georgia for more than 80 years.
- Part of the nation's largest health benefits company.
- Part of the BlueCard® program (through the Blue Cross Blue Shield Association) which includes more than 96% of hospitals and 97% of doctors in Georgia.[2]

An Anthem SMART plan offers you:

- Competitive rates.
- Predictable, fixed monthly payments.
- A flexible choice of benefit plans.
- An array of network options from Anthem's Open Access POS to Anthem Link, a new, innovative product that pairs the best in digital capabilities with Anthem's new high-quality and lower-cost Blue Connection[1] network.
- One ID card and one group number for medical, dental, vision, life, and disability.
- Access to one of the largest dental and vision networks nationally.
- Fully insured dental, vision, life, and disability plans at discounted rates.

"Words cannot express how happy we are with the SMART Plan and the services they provided. It has added great value to our company and our employees are appreciative of the resources available to us."

Shelly Evans
Director of Operations
WePartner USA

Anthem | SMALL BUSINESS   GEORGIA CHAMBER

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The wellness benefits of a SMART plan

Your employees have access to a wide variety of wellness programs to keep them healthy.

Anthem Whole Health Connection®, our clinical integration solution, connects pharmacy, dental, vision, disability, and behavioral health data with medical data to put you at the center of a team-based approach to whole-person care.

24/7 NurseLine makes it easy for employees to talk to a registered nurse 24/7 who can answer questions about a medical concern or help them decide where to go for care.

Future Moms helps parents-to-be follow their doctor's care plan, identify any risks, make healthier decisions during pregnancy, and prepare for delivery.

MyHealth Advantage helps employees stay up-to-date with their health care. When we identify gaps or risks, employees will receive a confidential MyHealth Note outlining what they can do for better health and cost savings.

ConditionCare gives employees access to health professionals, including dietitians and nurses who can help improve their health and reduce sick leave. They offer guidance and support to manage chronic conditions such as diabetes, asthma, chronic obstructive pulmonary disease (COPD), coronary artery disease, heart failure, and end-stage renal disease.

Case Management lets employees with complex health issues work with our nurses and behavioral care managers to stay on top of their health and navigate the health care system. Backed by a team of doctors, pharmacists, and exercise physiologists, our case managers have the latest information and treatment options.

Behavioral Health helps employees dealing with depression, anxiety, stress, or substance abuse. Our program includes an extensive network of psychiatrists, social workers, and residential treatment centers.

SmartShopper Rewards offers financial incentives for using lower-cost, high-quality locations for certain health care services and procedures. The program helps employees compare costs, select lower-cost locations, and save on out-of-pocket costs.

Online Wellness Toolkit helps employees set and achieve their unique health goals. The toolkit includes a health assessment for identifying health risks, guidance for lowering those risks, personalized trackers to assess progress, and fun activities that promote healthier choices.

LiveHealth Online lets employees have video visits with a board-certified doctor or psychiatrist, licensed therapist, or lactation consultant from a mobile device or computer. They can connect to a doctor in seconds to address common health issues, and therapists and psychologists are available in four days or less.[3]

DispatchHealth offers virtual urgent care visits as a safe and convenient alternative to an urgent care center or emergency room. Their professionals treat the same types of health issues that urgent care does and have special training in serious and complex injuries and illnesses, including COVID-19. Coverage area is limited to select zip codes throughout metro Atlanta and neighboring suburbs.

A SMART plan helps you receive the benefits you need with financial protection backed by a name you know and trust.

We're happy to help you find the right plan that works for your business.

To learn more, ask your Georgia Chamber of Commerce or your local participating chamber for a referral to a participating broker. Be sure to mention special discounts on dental, vision, life, and disability coverage available through the Georgia SMART Plan.

1 Blue Connection is available in the Atlanta area only. Contact your Anthem Representative to learn more.
2 Anthem internal data.
3 Members must be at least 18 years old to see a therapist online and have their own LiveHealth Online account. Psychologists and therapists using LiveHealth Online do not prescribe medication.

THE GEORGIA CHAMBER 401(K) *RETIREMENT PLAN EXCHANGE*®

HOW IT WORKS

EASY TO ADMINISTER

- TAG Resources employees are ERISA trained
- TAG Resources employs and retains top ERISA attorneys
- Exclusive Bedrock software platform developed by TAG Resources

Client Benefits

- Takes pressure off your administrative resources
- Allows you to use those resources elsewhere
- Provides access to service providers with ERISA and investment expenses
- A retirement department similar to large companies

FIDUCIARY PROTECTION

- Effective ERISA-compliant administration
- TAG Resources is 3(16) Administrative Fiduciary
- TAG Resources is 402(a) Named Fiduciary
- TAG Resources hires the 3(38) Investment Fiduciary
- All backed by fiduciary insurance

Client Benefits

- Reduces liability
- Eliminates investment selection responsibility
- Reduces fear of lawsuits
- High level of protection

COMPLIANT

- Effective ERISA-compliant administration
- Knowledge of DOL
- Centralized data at TAG Resources
- Bedrock technology

Client Benefits

- TAG Resources assumes responsibility for plan compliance with DOL and IRS regulations
- Limit exposure to fines and penalties
- Inquiries and audits handled directly by TAG Resources

COST EFFECTIVE

- Pooled concept
- Hundreds of businesses aggregated together
- Negotiate plan cost based on larger, cumulative asset pool
- Institutionally-priced investments typically only available to the largest institutions

Client Benefits

- Lower direct plan cost
- More services for the cost
- Your plan has large plan features
- Repurpose resources
- Lower cost can lead to better participant outcomes

GEORGIACHAMBER | Fiduciary-Plus | t a g resources, llc | TRANSAMERICA

3(16) COMPARISONS		
DUTIES	FULL SERVICE WITH TAG	CLAIMING FULL SERVICE
Preforms Normal TPA Duties	●	?
Payroll Data Aggregation with Common Remitter	●	?
Payroll Scrub For Accuracy and Completeness	●	?
Sign 5500 as Plan Administrator	●	?
402(a) Named Fiduciary	●	?
Hires 3(38) Investment Manager	●	?
Recordkeeper	●	?
No Failed DOL Random Audits	●	?
No Participant Lawsuits	●	?

MEET THE TEAM		
ADMINISTRATIVE ROLE	WITHOUT THIS PLAN	WITH TAG RETIREMENT SOLUTIONS
402(a) Named Fiduciary	Employer	TAG Resources, LLC
3(16) Plan Administrator Fiduciary	Employer	TAG Resources, LLC
3(21) Non-Investment Fiduciary	Employer	TAG Resources, LLC
3(38) Investment Manager Fiduciary	Employer	Fiduciary-Plus
Third Party Administrator	Employer	TAG Resources, LLC
Common Payroll Remitter	Employer	TAG Resources, LLC
Recordkeeper	Employer	Transamerica
Auditor	Employer	Coulter & Justus, PC

LET US TAKE ON YOUR ADMINISTRATIVE RESPONSIBILITIES

RESPONSIBILITIES HANDLED BY THE *EXCHANGE*

- 3(38) Investment Manager Appointment
- 402(g) Limit Reporting
- 404(a)(5) Notice Distribution
- 404(c) Notice Distribution
- 408(b)(2) Notice Distribution
- Annual Discrimination & Coverage Testing
- Annual Fee Negotiations With Vendors
- Audit Completion Support
- Audit Firm Hiring & Monitoring
- Auto Enrollment Notice Distribution
- Beneficiary Designation Form Maintenance
- Beneficiary Determinations
- Blackout Notice Distribution
- Census Review
- Corrective Distributions
- Death Benefit Approval
- Distribution Reporting
- DOL and IRS Issue Resolution Assistance
- Eligibility Calculations
- Eligibility Notifications
- Employer Contribution Monitoring
- ERISA Bond Review
- Error Correction Monitoring
- Fiduciary Insurance Coverage Review
- Force Out Processing
- Form 5330 Preparation
- Form 5500 Preparation, Signing, & Filing
- Form 8955 Preparation, Signing, & Filing
- Fund Change Notice Distribution
- Hardship Withdrawal Approval
- Loan Approval & Reporting
- Loan Default Monitoring
- Loan Policy Administration
- Lost Earnings Calculations
- Participant Enrollment Assistance
- Payroll Aggregation
- Payroll File Aggregation
- Plan Design Review
- Plan Document Interpretation
- Plan Document Preparation & Archiving
- Plan Irregularity Notification
- QDIA Notice Distribution
- QDRO Determinations & Reporting
- Quarterly Investment Review Meetings
- Rate Change Monitoring & Reporting
- Required Minimum Distributions
- Safe Harbor Notice Distribution
- SAR Production & Distribution
- SMM Notice Distribution
- SPD Production & Distribution
- Spousal Consent Approvals
- Termination Date Verification & Maintenance
- Termination Withdrawal Approval
- Trustee Duties
- Review & Process Payroll Files
- Vesting Verification & Tracking
- Year End Data Collection & Review

RESPONSIBILITIES FOR PLAN SPONSOR*:

- Monitoring Service Providers: Transamerica, Fiduciary-Plus & TAG Resources
- Uploading Payroll Files**
- Year-end Data collection**

TAG takes on over
90%
of your administrative tasks.

Contact us to see how you can get started.

CALL
855-749-5784

EMAIL
GAChamber@transamerica.com

*Plan Sponsor responsibilities are not limited to items noted above. Plan Sponsor should review their service agreements and fiduciary responsibilities under ERISA

**Required, but may be provided by payroll company

Retirement Plan Exchange® is a registered service mark of Transamerica. The *Exchange* is not a multiple employer plan (MEP). Unlike a *MEP*, certain plan qualification and ERISA requirements are applied at the individual plan level. An employer participating in an Exchange retains certain fiduciary responsibilities, including responsibility for retaining and monitoring the 3(16) plan administrator, for determining the reasonableness of its fees, and for periodically reviewing the Exchange as a whole.

Before adopting any plan you should carefully consider all of the benefits, risks, and costs associated with a plan. Information regarding retirement plans is general and is not intended as legal or tax advice. Retirement plans are complex, and the federal and state laws or regulations on which they are based vary for each type of plan and are subject to change. In addition, some products, investment vehicles, and services may not be available or appropriate in all workplace retirement plans. Plan sponsors and plan administrators may wish to seek the advice of legal counsel or a tax professional to address their specific situations.

Investment advisory services offered through Fiduciary-Plus, which is not affiliated with Transamerica or its affiliates.

TAG Resources, Coulter and Justus, P.C., Fiduciary-Plus, Gallagher Benefit Services, Inc., and Transamerica are separate unaffiliated entities. Logos and trade marks are the intelectual property of their respective owners.

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PRICING GUIDELINE

THE GEORGIA CHAMBER 401(k)
RETIREMENT PLAN EXCHANGE®

All-In* (does not include financial advisor compensation)

0.92%

FOR PLAN ASSET BALANCES FROM $0–$999,999

ALL-IN PRICING SCALE	
ASSETS	**ALL-IN**
$0–$999,999	0.92%
$1,000,000–$1,999,999	0.87%
$2,000,000–$3,99,999	0.82%
$4,000,000–$5,999,999	0.79%
$6,000,000–$7,999,999	0.73%
$8,000,000–$9,999,999	0.70%
$10,000,000–$14,999,999	0.67%
$15,000,000–$19,999,999	0.62%
$20,000,000–$29,999,999	0.58%
$30,000,000–$39,999,999	0.56%
$40,000,000–$49,999,999	0.55%
$50,000,000–$99,999,999	0.53%
100,000,000 +	0.52%

Fiduciary Services:

- Third party administrator – TAG Resources
- 3(16) administrative fiduciary – TAG Resources
- 402(a) signatory named fiduciary – TAG Resources
- 3(38) investment manager – Fiduciary-Plus

Includes:

- Financial advisor compensation
- Mutual fund fees
- Transamerica fees
- Fiduciary services fees
- *PortfolioXpress®*

Annual Participant:

- $25 per participant account (billed quarterly)

PLAN ASSET BALANCE	$100 ANNUAL ERISA BOND FEE	$0 ENROLLMENT FEE **	TRANSAMERICA INSTALLATION FEE (ONE-TIME)***	ANNUAL ADMINISTRATION FEE
$0–$99,999	•	•	$1,000	$2,500, reduced to $1,000 annually if plan adopts a Safe Harbor provision
$100,000–$249,999	•	•	None	$2,500, reduced to $1,000 annually if plan adopts a Safe Harbor provision
$250,000–$499,999	•	•	None	$1,000, reduced to $250 annually if plan adopts a Safe Harbor provision
$500,000 +	•	•	None	No Annual Administration Fee

* Asset based fee includes TAG and Transamerica fees, Financial Advisor compensation, the 3(38) Investment Manager compensation, educational marketing fee to GA Chamber and expenses of the State Street Target Retirement Funds (QDIA). Actual fees based on individual participant fundallocation. Asset fee does not include the flexible Financial Advisor compensation.

** Initial enrollment meeting, year-one, is free as long as 10 employees are in attendance. Otherwise, a fee of $300 will apply. Other fees may apply.

*** Fee is based on Plan Asset Balances that include initial takeover assets and rollover assets that are received within 90 days of the plan's installation. It does not include plan flow.

This is provided for informational purposes only and is not intended to constitute compliance with any applicable legally required disclosures, including, but not limited to, disclosures required under ERISA Section 408(b)(2). Other service provider fees may apply.

INVESTMENT STRUCTURE – FIDUCIARY-PLUS

Below is a list of the investment options available to the participants in your plan.

Target Date Funds

TARGET DATE FUNDS (QDIA)

State Street Target Retirement Income Ret Acct

State Street Target Retirement 2015 Ret Acct

State Street Target Retirement 2020 Ret Acct

State Street Target Retirement 2025 Ret Acct

State Street Target Retirement 2030 Ret Acct

State Street Target Retirement 2035 Ret Acct

State Street Target Retirement 2035 Ret Acct

State Street Target Retirement 2040 Ret Acct

State Street Target Retirement 2045 Ret Acct

State Street Target Retirement 2050 Ret Acct

State Street Target Retirement 2055 Ret Acct

State Street Target Retirement 2060 Ret Acct

Passive Core Options

INTERMEDIATE-TERM BOND

Fidelity U.S. Bond Index Ret Acct

LARGE CAP BLEND

Fidelity 500 Index Ret Actt

MID CAP BLEND

Fidelity Mid Cap Index Ret Acct

SMALL CAP BLEND

Fidelity Small Cap Index Ret Actt

WORLD/FOREIGN STOCK

Fidelity Total International Index Ret Acct

Asset Allocation Funds

ASSET ALLOCATION FUNDS

TA Vanguard LifeStrategy Income Ret Acct

TA Vanguard LifeStrategy Conservative Growth Ret Acct

TA Vanguard LifeStrategy Moderate Growth Ret Acct

TA Vanguard LifeStrategy Growth Ret Acct

Active Core Options

CASH EQUIVALENT

Transamerica Stable Value Core Acct

INTERMEDIATE-TERM BOND

Metropolitan West Total Return Bond Ret Acct

PIMCO Income Ret Acct

LARGE CAP VALUE

BlackRock Equity Dividend Ret Acct

LARGE CAP GROWTH

T. Rowe Price Blue Chip Growth Ret Acct

SMALL CAP VALUE

DFA U.S. Targeted Value Portfolio Ret Acct

SMALL CAP GROWTH

Janus Henderson Triton Ret Acct

REAL ESTATE

DFA Global Real Estate Securities Ret Acct

WORLD/FOREIGN STOCK

MFS International Diversification Ret Acct

EMERGING MARKETS STOCK

DFA Emerging Markets Portfolio Ret Acct

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Let's get you signed up to be

A CHAMBER MEMBER

MEMBERSHIP DIRECTOR


DARIEN-MCINTOSH
CHAMBER OF COMMERCE