

LOGO



The Pooled Employer Plan

A SIMPLE, COMPREHENSIVE 401(K) SOLUTION

WHAT IS A PEP?

A Pooled Employer Plan (PEP) is a simplified retirement solution for businesses that allows multiple employers to “pool” their resources together into one retirement plan to achieve benefits that used to be only available to larger companies. This solution minimizes the time sponsors and advisors spend managing a 401(k) plan.

WHAT ARE THE BENEFITS OF A PEP?

Reduced Fiduciary Risk and Responsibility

A properly designed PEP will significantly reduce the adopting employer’s fiduciary risk and responsibility. The PEP removes as much of the fiduciary liability of operating a retirement plan as is allowed by law away from the adopting employer.

Reduced Administrative Responsibility

Adopting employers are relieved of the day-to-day burden of administering the retirement plan. That job becomes the responsibility of the sponsoring organization.

Large Plan Features Available to Smaller Plans

Pooling resources into a common PEP allows multiple smaller employers to experience the administrative and design features sometimes only available to larger retirement plans.

Annual Audit Expense Eliminated

If the plan is large enough to require an audit, the PEP removes the annual independent audit requirement and cost for the plan sponsor. The PEP handles much of the administrative work associated with the audit.

Potential Cost Savings

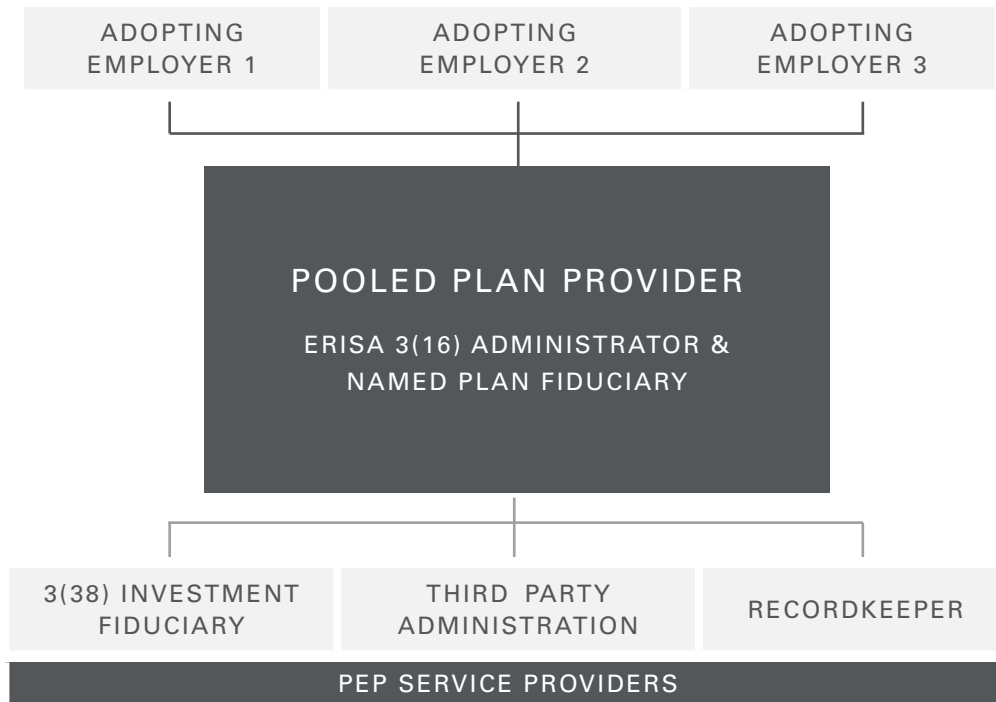
Economies of scale resulting from more employers joining the PEP can often lead to administrative cost savings.



WHAT'S INCLUDED IN A PEP?

	PEP	TRADITIONAL 401(K)
Comprehensive Retirement Plan Governance	✓	X
Remove Responsibility to Sign and File 5500	✓	X
Eliminate Plan Document Maintenance	✓	X
Customized Plan Design	✓	✓
Considerably Reduce Employer Responsibility	✓	X
Approve and Process Loans/Distributions/ QDROs	✓	X
Remove Liability for Fraudulent Transactions	✓	X
Perform Annual Compliance Assessment and Fee Benchmarking	✓	X
Eliminate Individual Plan Audit (if applicable)	✓	X
Integrate Payroll	✓	✓

HOW IS A PEP STRUCTURED?



WHO ARE THE PEP SERVICE PROVIDERS?

THIRD PARTY ADMINISTRATOR	<p>Provided by:</p> <ul style="list-style-type: none"> • Plan design • Annual compliance testing • Preparation of all required government filings
ERISA SECTION 3(38) INVESTMENT FIDUCIARY	<p>Provided by:</p> <ul style="list-style-type: none"> • Selection and monitoring of plan investments • Responsible investment fiduciary
ERISA PLAN ADMINISTRATOR AND NAMED PLAN FIDUCIARY	<p>Provided by: FiduciaryxChange by AT Retirement Services, LLC</p> <ul style="list-style-type: none"> • Registers as Pooled Plan Provider • Responsible for all administrative duties of the plan • Approves all participant loans and distribution
RECORDKEEPING	<p>Provided by:</p> <ul style="list-style-type: none"> • Daily transaction processing • Sponsor and participant website hosting • Quarterly participant statements

Your Trusted Advisor:

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Let's talk.

For more information email example@email.com.

Insert additional disclosure language here

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