Logo placeholder

ENTER PEP NAME Pooled Employer Plan

A Simple Comprehensive 401(k) Solution

What is a Pooled Employer Plan (PEP)?

A simple, comprehensive 401(k) solution that minimizes your time and risk spent managing 401(k) plans and gets you back to doing what you love: growing your business.

Save Time

By handing off most of the responsibilities of governing and administering your retirement plan to a prudent expert, you can focus more of your time on your business. Would you rather be distributing plan notices and dealing with plan auditors or serving your clients and employees?

Reduce Risk

We've assembled world-class partners who will provide safeguards to reduce your fiduciary liability (risk). The PEP removes as much of the fiduciary liability of operating a retirement plan as is allowed by law away from the adopting employer. Reflected on the right, ordered by their level of potential fiduciary risk, is a representation of the various plan fiduciary roles as they are defined under ERISA.

Potentially Reduce Costs

You'll experience price breaks that were previously only available to much larger companies. If your plan is audited today or will soon require an audit, you can substantially reduce or eliminate your audit fee by joining a PEP.

MOST RISK MITIGATED

- **ERISA 402(a) NAMED FIDUCIARY**
- **ERISA 3(16) PLAN ADMINISTRATOR**
- **ERISA 403(a) DISCRETIONARY TRUSTEE**
- **ERISA 3(38) INVESTMENT MANAGER**
- **ERISA 3(21) INVESTMENT ADVISOR**
- **FUNCTIONAL FIDUCIARY**
- **DIRECTED TRUSTEE**

LEAST MITIGATED RISK

What's Included?

	PEP	Traditional 401(k)
Comprehensive Retirement Plan Governance	✓	×
Remove Responsibility to Sign and File 5500	✓	×
Significantly Reduce Fiduciary Liability	✓	×
Eliminate Plan Document Maintenance	✓	×
Customized Plan Design	✓	✓
Considerably Reduce Employer Responsibilities	✓	×
Loan/Distribution/QDRO Approval & Processing	✓	×
Remove Liability for Fraudulent Transactions	✓	×
Annual Compliance Assessment and Fee Benchmarking	✓	×
Eliminate Individual Plan Audit (if applicable)	✓	×
Payroll Integration	✓	✓

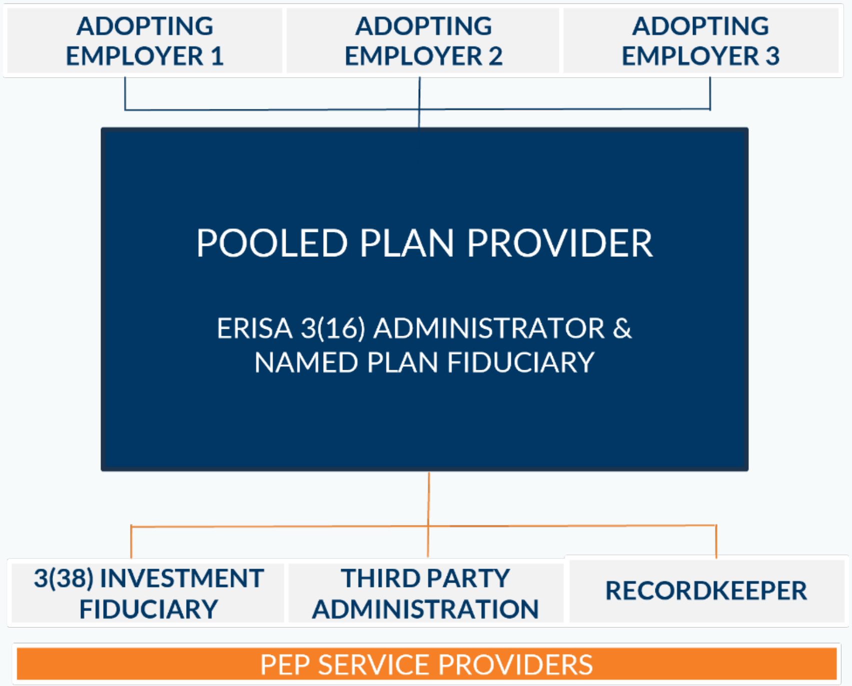
Your Team

World-Class Partnership

We've designed a simplified retirement solution that allows multiple employers to "pool" their resources together into one retirement plan to have access to benefits historically only available to larger companies.

ERISA SECTION 3(38) INVESTMENT FIDUCIARY	**Provided by:**	• Selection and monitoring of plan investments • Responsible investment fiduciary
POOLED PLAN PROVIDER & 3(16) FIDUCIARY	**Provided by:**	• Registers as a Pooled Plan Provider • Responsible for all administrative duties of the plan • Approves all participant loans & distributions
THIRD PARTY ADMINISTRATOR (TPA)	**Provided by:**	• Plan design • Annual compliance testing • Preparation of all required government filings
RECORDKEEPER	**Provided by:**	• Daily transaction processing • Sponsor and participant website hosting • Quarterly participant statements

Structure



An Institutional Fiduciary You Can Count On

About Us

AmericanTCS

As a retirement plan-focused business, AmericanTCS supports **$690** billion in assets, **425,000** retirement plans—about **60%** of all U.S. plans—and partners with **15,000+** financial advisors and **500** institutions.

AmericanTCS Fiduciary Services (ATFS)

With more than **40+** years of experience Jeff Atwell leads ATFS, an AmericanTCS business. ATFS has provided outsourced fiduciary services since 2007 and one of the largest Pooled Plan Providers in the U.S., serving **80**+ PEPs, **800+** companies and **50,000** participants. The team also acts as a 402(a) Named Fiduciary and 3(16) Fiduciary for a wide range of single employer plans, meeting the Prudent Expert Standard of Care.

TCS By the Numbers

$690B

Assets serviced through trading, recordkeeping, custody and technology

60%

of retirement market as measured by plans supported

80+

PEPs and counting

FIDUCIARY XCHANGE

PEP NAME Investment Menu

Below are the investment lineup choices offered through the Pooled Employer Plan. The PEP's 3(38) investment manager evaluates various factors to select, monitor and update this investment menu. You can expect to receive investment reporting on a quarterly basis, which will include fund performance, potential fund replacements and plan-level asset information.

PEP INVESTMENT MENU		
Asset Class	**Option**	**Expense**

Investment Menu (continued)

PEP INVESTMENT MENU		
Asset Class	Option	Expense

Investment Menu (continued)

PEP INVESTMENT MENU		
Asset Class	Option	Expense
AVERAGE EXPENSE RATIO		**0.23%**

PLAN NAME Fee Proposal

Demographics	
Plan Assets	$2,800,000
Annual Asset Flow	$100,000
Total Employees	100
Participants with an Account Balance	77

Service	Provider Name	Base Fee	Asset Based Fee	Participant Fee
PPP				
Recordkeeping				
Administration				
3(38) Investment Management				
Plan Advisor				
	Total	$	$	$

Annual Est. Total	$0.00
One-Time Set Up	$0.00

Disclosures

AmericanTCS is a brand name used by affiliates Mid Atlantic Trust Company (DBA American Trust Custody), American Trust Company, AmericanTCS Fiduciary Services, LLC and AT Retirement Services, LLC in marketing financial services to the retirement industry. AT Retirement Services, LLC is not a trust company and does not provide fiduciary services other than certain administrative services as defined under ERISA. Administrative fiduciary services offered through AmericanTCS Fiduciary Services, LLC.

The following entities and affiliates may provide the services noted. Trust and custody services offered either through American Trust Custody or American Trust Company, both non-depository trust companies. Also, advisory services offered through American Trust Company. Securities offered through Mid Atlantic Clearing & Settlement Corporation, member FINRA/SIPC. Recordkeeping and administrative services offered through AT Retirement Services, LLC.

Products and services offered by FiduciaryxChange are not insured by the FDIC, are not a deposit or other obligation of, or guaranteed by, AmericanTCS Fiduciary Services, and are subject to investment risks, including possible loss of the principal amount invested.

FiduciaryxChange is a registered service mark of AmericanTCS. FiduciaryxChange is a set of services offered by AmericanTCS Fiduciary Services, LLC.

Thank You for Considering Us for Your Retirement Plan!

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