

What is a MEP?

Be a part of something bigger and better!

A MEP is a Multiple Employer Retirement Plan. MEPs offer the opportunity to bring different employers together under a single retirement program. Today, schools are seeking a more cost effective way to offer a retirement plan. 403(b) plan sponsors have been increasingly burdened with retirement plan responsibilities—from completing expanded Form 5500s, to providing annual disclosure notices selecting plan investment options and meeting compliance regulations. It is a challenge for administrators to keep up with increasing regulations and burdens. **There's an easier way.**

With MEP, you can offload plan administration and investment decisions to a team of experts who handle them for you.



MEPs key benefits:

- Reduce Employer Liability
- Offload plan responsibilities
- Streamline administrative work
- Lower participant fees
- Expanded plan services
- Professional investment management

Reduce Work and Save Time

Reduce the work that comes with sponsoring a retirement plan by turning these responsibilities over to a team of professionals who handle them for you.

Offload Fiduciary Risk and Responsibilities

Most fiduciary responsibilities and potential liabilities are transferred to a team of professionals who ensure your plan is well managed and compliant.

Reduce Plan Costs

By creating scale with so many participating employers, a MEP offers a more cost effective way to access a broader array of retirement plan services. You will enjoy the benefits that come with being part of a plan that is larger in scope and scale.

Be part of something bigger and better



EFFICIENT

A MEP is treated as a single plan for reporting purposes:

- One plan Document
- Single Form 5500
- Single plan audit for entire MEP



FLEXIBLE

Each employer can choose plan design options including:

- Safe harbor
- Entry requirements
- Employer contributions
- Vesting



COMPREHENSIVE





Comprehensive program includes:

- Robust web portal and account access
- Detailed Analytics and Plan Reporting

How Does a MEP Work?

With a MEP your administrative and most fiduciary responsibilities are handled by delegating to an expert team of retirement plan professionals. You will enjoy the peace of mind of having a team of professionals on board.

The Pentegra Difference. Our People.

<p>3(16) Administrator Administrative fiduciary, handles plan administration</p> 	<p>3(21) Investment Advisor Participant Education, Guidance & Advice</p> 	<p>Recordkeeper Plan recordkeeping and website access</p> 	<p>3(38) Investment Manager Investment Fiduciary; Manages and Monitors Plan investments</p> 
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	Single Employer Plan		MEP	
	Employer Responsibility	Employer Responsibility	Employer Responsibility	MEP Responsibility
Select Plan Provisions	✓		✓	✓
Quarterly Investment Reports	✓			✓
Investment Fund Selection and Monitoring	✓			✓
Investment Policy Statement and Compliance	✓			✓
Coordinate & Submit Payroll/Plan Contributions	✓		✓	✓
Annual Individual Plan Form 5500 Filings	✓			✓
Annual Individual Plan Audit (if over 100 participants)	✓			✓
Plan Document Amendment	✓			✓
Plan Trustee Responsibility	✓			
Responsible for Compliant Plan Withdrawals and QDROs	✓			✓
Compile and Provide Year-End Census Data	✓		✓	✓
Annual Participant Notice Distribution	✓			✓
Select and Monitor Designated Service Providers	✓		✓	

*Not a complete list.

Be part of something bigger and better. Contact Pete D'Angio at pete.dangio@pentegra.com to learn more.