

PEPs help eliminate work and minimize risk and responsibility.

What Advantages Do PEPs Offer?

Under a PEP, the pooled plan provider (PPP) is responsible for handling plan administrative and fiduciary responsibilities. The PPP can also choose to delegate some of these responsibilities to other firms. This helps participating employers by eliminating work and reducing retirement plan risk and most fiduciary responsibilities, allowing them to focus on running their business.



Administrative Relief

The PPP and 3(16) plan administrator oversees the day-to-day administration of the plan, and assume responsibility for plan administration.



Professional Investment Management

PEPs offer professional investment management, investment selection and performance oversight.



Time Savings

Offloading day-to-day retirement plan responsibilities saves time and reduces workloads.



Plan Audit and 5500 Relief

Since a PEP is considered a single plan for audit and reporting purposes, it eliminates the need for individual Plan Audits, Form 5500 and other government filings.



Reduced Fiduciary Liability

Fiduciary oversight and most fiduciary responsibilities are transferred to professionals, minimizing risk. The PPP and 3(16) Administrator assume most fiduciary responsibility for the plan.



Flexible Plan Design

Be part of something bigger and better, but still retain customized plan features.

Learn more about our PEP Solutions.

Contact the Pentegra Solutions Center at solutions@pentegra.com or 855-549-6689.

