

Be a part of
something
bigger and
better!

What is a PEP?

A PEP is a Pooled Employer Plan. PEPs offer the opportunity to bring different employers together under a single retirement program. Today, businesses have been increasingly burdened with retirement plan responsibilities—from completing Form 5500s, to providing annual disclosure notices and meeting compliance regulations. It is a challenge to keep up with increasing regulations and burdens. **There's an easier way.**

With a PEP, you can offload plan administrative and investment responsibilities to a team of experts who handle them for you.



Key Benefits:

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

How Does a PEP Work?

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, and enjoy the peace of mind of having a team of professionals on board.

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.



EFFICIENT

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

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



FLEXIBLE

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

- Safe harbor
- Entry requirements
- Employer contributions
- Vesting

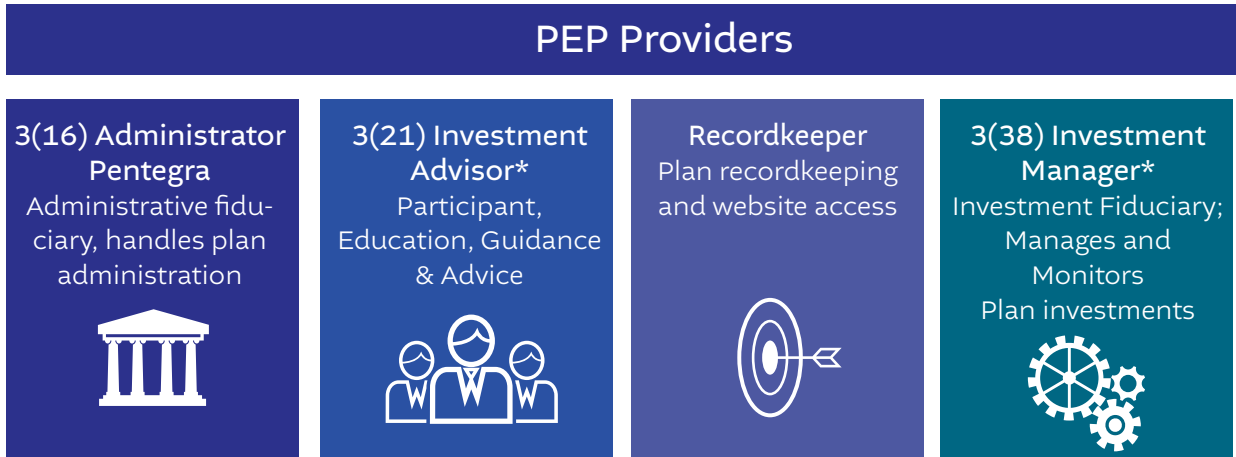


COMPREHENSIVE

Full service program includes:

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

How Does a PEP Work?



	Single Employer Plan		PEP	
	Employer Responsibility	Employer Responsibility	Employer Responsibility	PEP 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	✓		✓	

Be part of something bigger and better. Contact

@pentegra.com to learn more.



*Pentegra Services Inc, is not affiliated with a 3(21) Investment Advisor, 3(38) Investment Manager or Plan Recordkeeper