

A Retirement Plan That Works for Your Business

Attract and retain employees with a highly competitive retirement program | Save time on plan administration and reduce risk | Access professional fiduciary and investment oversight

The
Plan



 PENTEGRA



A comprehensive retirement program for you and your employees

The Name of PEP Advantage



With the name of the PEP (the “Plan”), you can deliver a cost-effective, streamlined retirement solution tailored specifically for your organization. Joining a Pooled Employer Plan (PEP) allows you to save time, reduce costs, and increase efficiencies. Through the Plan, you’ll have access to the expertise of a team of professionals who can help you navigate an increasingly complex legal and regulatory environment, while offering professional investment resources and administrative fiduciary oversight. By creating scale with other participating employers, the Plan offers a cost-effective way to access a broader array of retirement plan services so you can enjoy the benefits that come with being part of a plan that is larger in scope and scale.

With the Name of PEP, you can



- Spend less time on retirement plan administration and more time focused on your business
- Provide a high-value, competitive benefits package to help attract and retain top talent
- Reduce your organization's fiduciary liability
- Offload plan responsibilities and streamline administrative work
- Maintain the flexibility to design the features that work best for your organization
- Enjoy professional investment management and investment fiduciary oversight
- Offer expanded plan services at a competitive price

Be part of something bigger and better



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

Each employer can choose plan design options including:

- Automated plan features
- Safe harbor
- Entry requirements
- Employer contributions
- Vesting



COMPREHENSIVE

Comprehensive program includes:

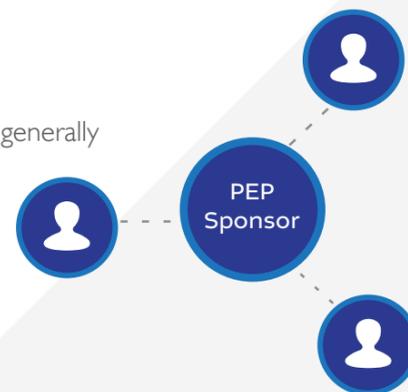
- Robust web portal and account access
- Detailed Analytics and Plan Reporting



How Does the Plan Work?

How it works

- The PEP sponsor is known as the Pooled Plan Provider (PPP) and generally serves as the plan administrator and fiduciary.
- Employers elect to join the PEP.
- Adopting employers are easily integrated into the Plan.



A team in your corner

Professional service firms are hired by the PPP to handle certain administrative and fiduciary roles on your behalf and are legally obligated to carry out plan responsibilities with the highest degree of prudence on behalf of the plan and its participants.

Pooled Plan Provider (PPP)

The PPP is responsible for performing most administrative and fiduciary functions for the Plan, and may delegate certain responsibilities to other providers.

Recordkeeper

Maintains all records for the plan and also provides support to plan participants from enrollment through retirement, including online account access for sponsors and plan participants.

3(16) Plan Administrator

The 3(16) Plan Administrator performs functions to keep the PEP compliant and supports plan administrative functions, including signing and filing the Form 5500, reviewing plan compliance testing and ensuring the Plan is administered in accordance with the plan document.

3(38) Investment Manager

The 3(38) investment manager is responsible for selecting and monitoring the funds in the investment lineup in accordance with the Investment Policy Statement for the Plan.



An Experienced Team In Your Corner

The Plan reduces your administrative and fiduciary responsibilities when you delegate oversight to an experienced team of retirement plan professionals.

Day-to-day Plan operations made easier

An innovative technology platform simplifies plan operations and provides you with the tools and resources designed to improve plan results. Sophisticated plan tools and technology deliver a best-in-class plan and participant experience.

Comprehensive administrative fiduciary oversight

With trusted fiduciary governance and oversight for your plan, you can rely on experienced professionals to handle plan administrative responsibilities and assume fiduciary responsibility so that you can feel confidence that your plan is compliant and well-run. Free up valuable time for you and your staff that can be focused instead on your business, and shift risk to designated fiduciaries along with related fiduciary tasks.

Independent investment fiduciary management

Through the Plan, you'll also receive unbiased, thoughtful, and proactive investment recommendations plus independent fiduciary decision-making services. Your team takes a consultative approach to plan design optimization in alignment with your organization's goals and needs and provides comprehensive investment fiduciary services, including Investment lineup selection, ongoing monitoring and management, and participant advice.



The peace of mind of having a team of professionals on board.



Take Advantage of the Plan Today

The Plan offers a cost-effective opportunity to access the knowledge and experience of a leading retirement plan team. We handle the administrative heavy lifting, and provide a comprehensive experience to your employees— so you can focus on running your organization.



For more information contact the Pentegra Solutions Center at solutions@pentegra.com or 855-549-6689.

www.pentegra.com

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