

Smith|Bruer



Smith Bruer United Pooled Employer Plan

A COMPREHENSIVE 401(K) SOLUTION



OVERVIEW

WHAT IS A PEP?

A Pooled Employer Plan (PEP) is a simple, comprehensive 401(k) solution that pools your retirement plan with other plans. A PEP allows you to reduce your fiduciary risk as well as the time spent managing your plan, so you can get back to doing what you love: focusing on your business.

WHY SHOULD YOU CARE?



AFFORDABLE

You'll see next-level savings and price breaks that were previously only available to larger companies.



SIMPLE & STREAMLINED

You get tools and technology that makes everything related to your plan easy to manage—including employee enrollment.



GUARDRAILS

We've carefully selected partners who will provide safeguards to reduce your investment and fiduciary liability.



WHAT'S INCLUDED?

	PEP	TRADITIONAL 401(K)
Comprehensive Retirement Plan Governance	✓	✗
Remove Responsibility to Sign and File 5500	✓	✗
Significantly Reduced Fiduciary Liability	✓	✗
Eliminates Plan Document Maintenance	✓	✗
Customized Plan Design	✓	✓
Considerably Reduced Employer Responsibilities	✓	✗
Loan/Distribution/QDRO Approval & Processing	✓	✗
Liability Removed for Fraudulent Transactions	✓	✗
Annual Compliance Assessment and Fee Benchmarking	✓	✗
Elimination of Individual Plan Audit (as applicable)	✓	✗
Payroll Integration	✓	✓

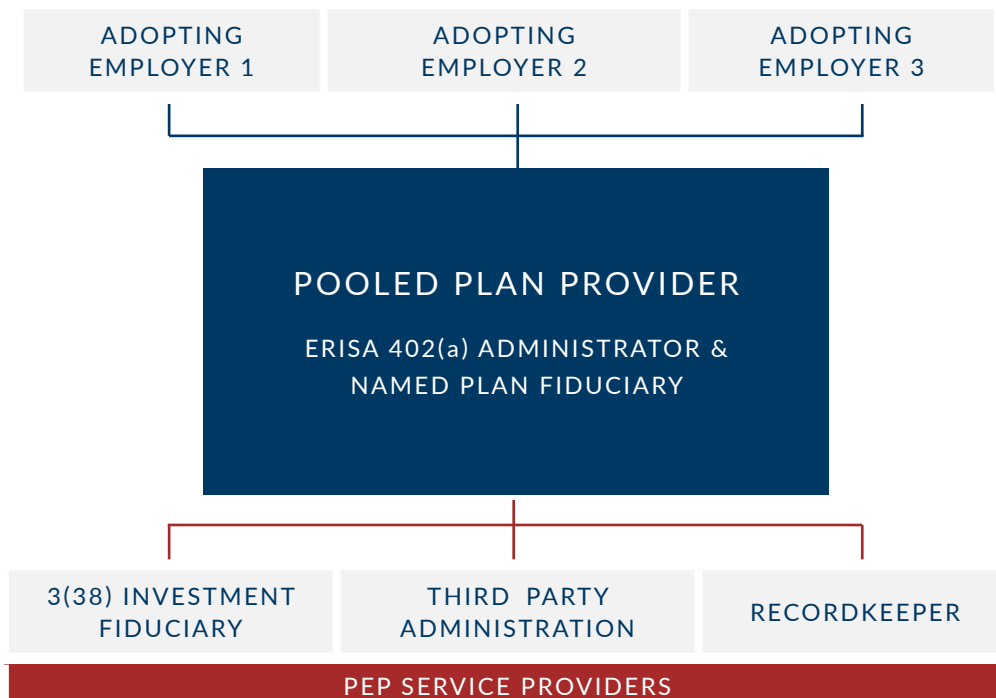
SERVICES

WORLD-CLASS PARTNERSHIPS

We've designed a simplified retirement solution which allows multiple employers to “pool” their resources together into one retirement plan to achieve benefits that used to be only available to significantly larger companies.

ERISA SECTION 3(38) INVESTMENT FIDUCIARY	Smith Bruer	<ul style="list-style-type: none"> • Selection and monitoring of plan investments • Investment manager and fiduciary
ERISA PLAN ADMINISTRATOR & NAMED PLAN FIDUCIARY	FiduciaryxChange® by AmericanTCS Fiduciary Services, LLC	<ul style="list-style-type: none"> • Registers as a Pooled Plan Provider • Responsible for all administrative duties of the plan • Approves all participant loans & distributions
THIRD PARTY ADMINISTRATOR	AT Retirement Services, LLC	<ul style="list-style-type: none"> • Plan design • Annual compliance testing • Preparation of all required government filings
INVESTMENT RECORDKEEPING	AT Retirement Services, LLC	<ul style="list-style-type: none"> • Daily transaction processing • Sponsor & participant website hosting • Quarterly participant statements

STRUCTURE





DIGITAL TOOLS

EASY-TO USE TECHNOLOGY



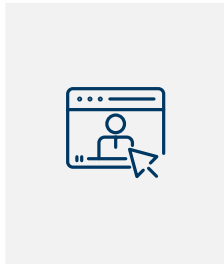
ENGAGEMENT

Smith Bruer United effectively engages with employees to encourage greater participation. An easy-to-understand, web-based digital experience that efficiently manages enrollments and provides answers to the most common employee questions.



EXPERIENCE

The online Participant Experience helps employees to quickly and efficiently develop an optimal savings strategy.



ACCESS

Plan information is placed at the employer's fingertips. The platform provides a comprehensive and intuitive employer website that allows the user to seamlessly access plan and employee information.

TARGETED PARTICIPANT COMMUNICATION

Smith Bruer can easily communicate with your employees to help save for retirement.



SEND EMAIL TO EMPLOYEES WHO ARE:

- Eligible But Not Participating
- Short of Their Goals
- Not Maximizing Matching
- Becoming Eligible Soon
- Terminated with a Balance



NARROW YOUR LISTS BASED ON:

- Age Groups
- Income Brackets

BENEFITS

How can the adopting employer benefit from joining the Smith Bruer United Pooled Employer Plan (PEP)?

REDUCED FIDUCIARY RISK & RESPONSIBILITY

A properly designed PEP will significantly reduce the adopting employer’s fiduciary risk and responsibility. The PEP removes as much of the fiduciary liability of operating a retirement plan as is allowed by law away from the adopting employer. To the right are the various plan fiduciary roles as defined under ERISA.

REDUCED ADMINISTRATIVE RESPONSIBILITY

Adopting employers are relieved of the day-to-day burden of administering the retirement plan. That role becomes the responsibility of the Pooled Plan Provider (PPP), the PEP Plan Sponsor.

ANNUAL AUDIT EXPENSE ELIMINATED

Employers who adopt a PEP eliminate the burden and expense associated with the annual plan audit, if applicable.

POTENTIAL COST SAVINGS

Economies of scale resulting from more employers joining a PEP can lead to administrative cost savings.



YOUR TEAM

SMITH BRUER

INVESTMENT FIDUCIARY - SMITHBRUER.COM

Investment fiduciary oversight and transparency is provided by Smith Bruer who takes on the majority of the liability associated with the investments offered in the plan. This ensures the plan has a carefully selected, well-diversified and low-cost investment menu that adheres to the PEP's Investment Policy Statement.

ADVISOR SERVICES

Smith Bruer provides your employees with professional one-on-one retirement planning guidance. Our financial advisors help participants understand their retirement plan benefits and investment options.

AT RETIREMENT SERVICES, LLC

PLAN RECORDKEEPER AND TPA

The Plan Recordkeeper tracks who's in the plan, what investments they own, and what money is going in or out. AT Retirement Services offers the balance between high-touch customer service, competitive pricing and a high degree of customization.

FIDUCIARYXCHANGE BY AMERICANTCS FIDUCIARY SERVICES, LLC

ERISA PLAN ADMINISTRATOR AND NAMED PLAN FIDUCIARY

Pooled Employer Plans (PEPs) utilize a "Pooled Plan Provider" (PPP) to serve as the PEP Plan Sponsor and named fiduciary of the plan, which provides fiduciary protection to the adopting employers. FiduciaryxChange by AmericanTCS Fiduciary Services, LLC provides fiduciary outsourcing solutions to businesses and adheres to a specific Stewardship Standard. This ensures they operate with prudent and ethical decision making on behalf of their plan sponsors and participants.





SATISFACTION

The Smith Bruer United team significantly reduces your liability, insures plan compliance and best of all—increases your peace of mind.



SUPPORT

Delegate plan administration to a team of professionals who understand the fiduciary requirements of ERISA.



TRUSTED PARTNERS

Partner with a team of professionals.

Let's talk.

For more information about Smith Bruer United, contact Smith Bruer:

Web: smithbruer.com

Phone: (800) 387-3487

Email: steven.hiraga@smithbruer.com

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Not FDIC Insured | No Bank Guarantee | May Lose Value