



## Does a PEP work for your business?

**Our integrated  
program makes  
Pooled Employer Plans  
super easy!**

The SECURE Act took group plans a step further by allowing employers of all sizes and industries to join forces in a Pooled Employer Plan (PEP) beginning in 2021. But the question remains, how will PEPs fit into the growth of your business?

PEPs are an excellent way for small businesses to keep the benefits of offering a retirement program while letting go of the many responsibilities that come along for the ride. At BPAS, we provide a turn-key PEP solution that allows employers to offer an attractive retirement benefit while delegating away administrative and fiduciary burdens to the experts.

### PEPs at a Glance:

#### Keep the good stuff

- ✓ Flexibility with employer match formula
- ✓ Professional oversight provided by a team of experts
- ✓ Experienced Retirement Plan Consultant dedicated to each account
- ✓ Quality retirement plan offering focused on improving participant outcomes

#### Lose the hassles

- Clients can rest easy as they are no longer responsible for
- ✗ Sponsoring a retirement plan
  - ✗ Distribution of annual employee notices
  - ✗ Approving loans and distributions
  - ✗ Maintaining an ERISA bond
  - ✗ Liability of managing the plan's investments including selection, monitoring, or changes

#### Benefit your advisory business

Gain a small plan solution that offers

- + Simplicity and efficiency
- + Reduced fiduciary risk
- + A streamlined and scalable service model



Join us to deliver a retirement program that saves time, reduces headaches, and truly helps employees save for the future.



## Integrated

Our one-stop solution to a successful PEP offering that includes the following roles:

- Pooled Plan Provider (PPP)
- Recordkeeper
- 3(16) Administrator
- 3(38) Investment Fiduciary
- Directed Trustee and Custodian

**We take care of it all.**



## Streamlined

Through a team of experts and innovative technology, we provide every employer in the PEP with:

- A Dedicated Retirement Plan Consultant
- Simplified On-boarding and Year- End Process
- Flexibility in employer contribution structure
- Robust features focused on improving participant outcomes

**We make your life easier.**



## Protected

In a PEP, the employer shifts their fiduciary responsibility to the Pooled Plan Provider, who acts as the named fiduciary for the PEP.

BPAS provides ERISA 3(38) Fiduciary Services to the PEP and operates in a true open architecture environment.

- Single largest transfer of liability allowed by ERISA
- Professionally managed investment selection and monitoring
- Low cost, institutionally priced investment menu
- Target Date Fund Series as QDIA

**We take on the risk.**



## Let's Get Started

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