

# Pooled Employer Plan (PEP)

✓ Added Services

- Enables multiple organizations to band together into a single plan
- Streamlines the process of offering and maintaining a retirement plan
- Employers no longer need to sponsor their own 401(k)s
- Employers no longer absorb the risks and workload associated with that role.
  - PEP is considered a single plan under IRC Tax Code and ERISA ✓
  - Elimination of Form 5500 and related costs/ PEP is single signer ✓
  - Elimination of ERISA Bond, Fiduciary Liability Insurance and related costs ✓
  - Elimination of plan document restatement fees ✓
  - Elimination of plan level audit ✓
  - **RISK MITIGATION / Full Fiduciary Outsourcing**
    - 402(a) Plan Administrator/ Pooled Plan Provider assumes this role ✓
    - 403(a) Trust & Custody
    - 3(38) Investment Manager/ Registered Investment Advisor ✓
    - 3(16) Full Day to Day Administration and Regulatory Responsibility ✓
  - Institutional Investment Lineup / Low cost & High Quality ✓
  - Employer Retains Independence for Plan Design

**LOWER COSTS**

Typical Cost Comparison\*: PEP vs. stand-alone Plan

*\* Estimated average annual cost as a % of plan assets.*

	Unity401k - Pooled Employer Plan	Standalone 401(k) Plan
Investment Lineup	0.09%	0.45%
Transaction Costs	0.10%	0.31%
Advisory Fee	0.30%	0.30%
Recordkeeping & Administration	0.10%	0.39%
<b>Total</b>	<b>0.59%</b>	<b>1.45%</b>

*60% Lower*

Through economies of scale a PEP offers employers superior services with lower overall cost.