

Vista Plan PEP

BAIRD

PEP retirement plan

basics

A pooled employer plan (PEP) is a 401(k) retirement plan that allows **unrelated businesses** to participate in **one plan** managed by a pooled plan provider (PPP).



that
means
only



Unrelated employers sign an agreement with a PPP to participate in a PEP.



Master Plan Document
Audit Plan
Investment Line-Up
IRS Form 5500

Owned by the PPP.

benefits

for the plan sponsor

Save Money

with negotiated plan rates

Save Time

we will run the plan so you don't have to

Flexible Plan Design

designed by experts

Less Calls & Questions

employee's call Finway Group

Investment Line-up

chosen and monitored by the 3(38) Investment Manager

Reduced Risk

Finway Group serves as the Plan Sponsor

Relationship Manager

giving you a single point of contact

Expertise

support from the industry's best

for the participant

Advanced Participant Experience

to make changes quick and easy

Personalized Financial Wellness

for all participants

Expert On-Boarding Support

for an effortless employee enrollment

Participant Education

ready when they are



responsibilities



finway group

PPP • 3(16) • TPA

“It's time to get rid of the headaches, hassles, & heartburn of running the company retirement plan.”



Sign & File the IRS Form 5500



Track Participant Eligibility



Dedicated Relationship Manager



Monitor Payroll Uploads



Daily Phone & Email Relief



Approve Loans & Distributions



Expert On-boarding Team

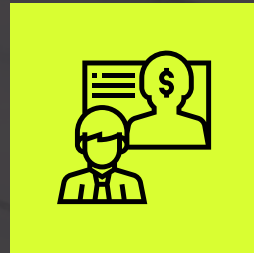


Mail Out All Required Notices



Payroll Integration
*(optional *additional charge)*

responsibilities



choose one payroll integration

An intricate part of running your retirement plan.

Empower

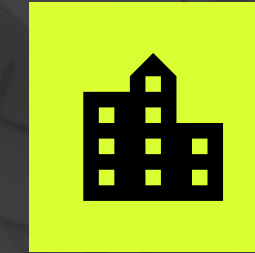
Offers 180 & 360 integration to over 125 payroll providers.

Payroll Integrations

Offers 180 & 360 integration to additional popular payroll providers for a small fee and will provide year end census.

Step Savers

Offers integration with any other payroll provider or software vendor not offered through Empower or Payroll Integrations for a small fee.



empower recordkeeper

your employees can

- Enroll in seconds.
- View projected retirement income.
- Compare their savings to others'.
- Estimate retirement healthcare costs.
- Adjust contributions.
- Rebalance portfolios.
- Manage their HSA accounts.
- Examine financial wellness.
- Account for their outside assets.
- Get updates & confirmations.
- Update language to Spanish.



responsibilities



envestnet
3(38)

Having a 3(38) Investment Manager relieves the risk and responsibility when selecting and monitoring funds, providing an added layer of fiduciary protection.



empower
trustee

As the directed trustee, Empower holds legal title to the assets held in trust.



fund line-up



empower
select

AB US Large Cap Growth (W Sers) CL P-1

Fidelity® 500 Index

DFA US Large Cap Value I

Fidelity® Mid Cap Index

Fidelity® Small Cap Index

Fidelity® Total International Index

Fidelity® Total Bond K6

Fidelity® US Bond Index

PIMCO Income Instl

American Century RD Hybrid 2025 CL 1

American Century RD Hybrid 2030 CL 1

American Century RD Hybrid 2035 CL 1

American Century RD Hybrid 2040 CL 1

American Century RD Hybrid 2045 CL 1

American Century RD Hybrid 2050 CL 1

American Century RD Hybrid 2055 CL 1

American Century RD Hybrid 2060 CL 1

American Century RD Hybrid 2065 CL 1

American Century RD Hybrid In Ret CL 1

what we do,

402a Plan
Fiduciary

experienced
on-boarding
team

maintain
plan
records

support
from
industry
leaders

participant
education

approve
loans &
distributions

active
management
accounts

receive
weekly
recordkeeper
emails

leading
recordkeeper
technology

track
eligibility

flexible
plan
design

payroll
monitoring

interactive
smartphone
apps

waive
audit fee

dedicated
relationship
manager

payroll
integration
(optional *additional
charge)

forceouts

investment
meetings

discounted
group plan
rates

required
mailings

finway
call
center

QDRO
recipient

complete
IRS Form
5500

virtually
eliminate
fiduciary
risk

personalized
financial
wellness

so you don't have to!

questions



decision process



timeline



on-boarding

what's next?