

# Vista Plan PEP

A Retirement Plan Built Easier & More Affordable



## How Does It Help

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).

### Save Money

with negotiated plan rates

### Investment Line-up

chosen and monitored by the 3(38) Investment Manager

### Advanced Participant Experience

to make changes quick and easy

### Save Time

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

### Reduced Risk

Finway Group serves as the Plan Sponsor

### Personalized Financial Wellness

for all participants

### Flexible Plan Design

designed by experts

### Participant Education

ready when they are

### Expert Onboarding Support

for an effortless employee enrollment

### Less Calls & Questions

employee's call Finway Group

### Expertise

support from the industry's best

### Relationship Manager

giving you a single point of contact

**BAIRD**

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# Pooled Plan Provider

A PPP is the plan sponsor, plan administrator, and named fiduciary for a Pooled Employer Plan. The PPP is responsible for performing the administrative and fiduciary functions for the plan. As a named fiduciary, we will provide peace of mind and stand shoulder-to-shoulder with the employer.



Sign & File the  
IRS Form 5500



Track Participant  
Eligibility



Onboarding Support



Relationship Manager



Year-end Census  
Provided



Monitor Payroll  
Uploads



Daily Phone and  
Email Relief



Mail Out All  
Required Notices



Approve Loans &  
Distributions



Payroll Integration

## Recordkeeper



- View their projected retirement income
- Estimate their retirement healthcare costs
- Adjust their contributions
- Rebalance their portfolios
- Update language to Spanish
- Manage their health savings accounts
- Examine their financial wellness
- Account for their outside assets

## Investment Manager



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

- Develop Investment Policy Statement (IPS)
- Select & monitor of plan investments
- Select & monitor of QDIA
- Execute investment changes
- Maintain liability for investment decisions
- Investment performance measurement & analysis

## Directed Trustee



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



“We do something remarkable -  
give time back to you.”