



POOLED EMPLOYER PLAN

INNOVATIVE 401(K) PLAN SOLUTION



A Pooled Employer Plan (PEP) is a retirement plan that allows multiple employers to pool assets into one 401(k) plan.

Our innovative retirement plan solution allows businesses of all sizes to provide a cost-effective and secure company benefit with fewer administrative burdens.

Key Benefits

- Reduce your plan expenses
- Minimize your fiduciary liability and administrative tasks
- Access premium, low-cost investments
- Engage and educate employees
- Attract and retain top talent
- Maximize tax benefits and credits
- Satisfy state requirements and avoid fines

BIG PLAN BENEFITS IN A COST EFFECTIVE SOLUTION



EFFICIENT

A PEP is treated as a single plan for reporting purposes:

- One plan document
- Single tax form
- Reduced audit cost for plans that require an audit



FLEXIBLE

Each plan can choose plan design options including:

- Automated plan features
- Safe harbor
- Entry requirements
- Employer contributions
- Vesting schedule



ADVANCED

Each plan comes equipped with premium features:

- Paperless enrollment
- Targeted messaging
- Plan analytics & health
- Free financial wellness platform

YOUR DEDICATED RETIREMENT TEAM



HOW DOES A PEP WORK?

With a PEP, you can rely on experts to handle your administrative and fiduciary duties. This allows you to delegate many of the plan responsibilities, alleviating stress and freeing up your valuable time.

HFM acts as your main point of contact and oversees all aspects of the plan such as setup, enrollment, compliance, operations, and additional tasks.

	Single Employer Plan	Pooled Plan	
	Employer Responsibility	Employer Responsibility	Pooled Plan Responsibility
Select Plan Provisions	✓	✓	✓
Coordinate & Submit Payroll/Plan Contributions	✓	✓	✓
Compile & Provide Year-End Census Data	✓	✓	
Select & Monitor Service Providers	✓	✓	
Quarterly Investment Reports	✓		✓
Investment Fund Selection & Monitoring	✓		✓
Investment Policy Statement & Compliance	✓		✓
Plan Document Amendment	✓		✓
Plan Trustee Responsibility	✓		✓
Review & Approval of All Plan Withdrawals/QDROs	✓		✓
Annual Plan Form 5500 Filings	✓		✓
Annual Plan Audit (100+ Participants)	✓		✓
Annual Participant Notice Distribution	✓		✓
Annual Plan Benchmark	✓		✓

*Not a complete list.

READY TO GET STARTED?

The HFM Team is by your side every step of the way. We take the time to understand your goals and are not afraid to dedicate the time, energy and resources needed to exceed your expectations.



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