

# Pooled Employer Plans—Moving into the new era of Retirement Plans



Ready for Next

# Poll Question as an icebreaker?

1. Which of the following roles best describes how you support retirement plans?

- Fiduciary Advisor
- Plan Consultant
- Plan Administrator
- Recordkeeper and/or Third-Party Administrator
- Depends on the Plan specifics

2. Do you currently have any Pooled Employer Plan Opportunities?

- Yes
- No



# Today's Speakers



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SETTING EVERY COMMUNITY UP FOR RETIREMENT ENHANCEMENT (SECURE) ACT

Providing small businesses and their employees the opportunity to better plan for their future

# Key advantages for your clients



No Affiliation  
Requirement



One Fund  
Lineup



'One bad  
apple'  
eliminated



Reduced  
Administration  
for Sponsors



Single Form  
5500

Approval to become a PPP  
Providers must register with the DOL and IRS

Service Providers required  
3(16), 3(38), Recordkeeper, Institutional Trustee

PPP maintains ultimate responsibility  
Oversees to plan management, named fiduciary, monitor providers

The PEP is treated as a single Defined Contribution plan, under the primary control of a Pooled Plan Provider-which can play one or more roles depending on structure

Q&A DISCUSSION WITH OUR PANEL

# Roundtable Discussion

# Provider Roles

There are several roles needed to effectively support Pooled Employer Plans- Can each of you describe the role that you typically take and elaborate on what that entails?

What are you seeing as clients determine where they 'fit' and the roles they take?





# Client & Opportunity Profiles

We are just 6 months into the PEP journey. What has been your experience in the types of plan opportunities that you are seeing?

What types of clients are these?

Is this prompting smaller businesses to enter the market?



# Plan Advantages

As we start to see adoption of PEPs, what operational advantages can employers expect to see when joining a PEP over a stand-alone plan?



# Cost Profiles

One potential advantage of a PEP is reduced costs to the Employer and Plan Sponsor. However, the complexities would suggest they may be more expensive to support.

What are you seeing from the service providers?



# Plan Sponsor Support

How can providers support adopting employers to help ensure they understand and fulfill their oversight requirements?

Be prepared to manage the plan in the future?



# Advisor Differentiation

How can advisors differentiate themselves in this market?



# PEPs are not just for new plans?

Have you seen established plans convert to a PEP to change how they are currently offering a retirement program to their participants?



# Matrix Financial Solutions

We have a long history of providing independent custodial and trust services to the qualified and non-qualified employee benefit marketplace

Our **flexible approach** includes custodian, sub-custodian and directed trustee services alongside advisor education and tools that can help attract and retain valuable clients.

With our solution and **trusted network of 150+ Third-Party Administrators and Recordkeepers**, we can offer a solutions for every PEP opportunity.



Directed Trustee



Custody



Sub-Custody



# Q&A

## Thank You

Reach out to us to learn more:

**Retirement Advisor Sales**

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Ready for Next

Communications  
Technology  
Data and Analytics

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