



See the advantages of a Pooled Employer Plan (PEP)

The Setting Every Community Up for Retirement Enhancement (SECURE) Act gives unrelated employers the ability to participate in a single, Pooled Employer Plan (PEP) as of January 1, 2021.

This 401(k) plan arrangement allows businesses, with the help of financial professionals like Kelly Benefits Advisory, the ability to offer attractive and affordable retirement plan benefits and services to employees.

Why a Pooled Employer Plan (PEP)?

A PEP is designed with the intent to increase efficiencies, reduce burdens on employers, manage costs more effectively, and help improve retirement outcomes for employees. A PEP is treated as a single plan for government reporting purposes: **one plan document, one Form 5500 filing, and one plan audit, as necessary.**

Outsourcing responsibilities to a PEP can help limit administrative and fiduciary involvement by:

- » **Providing added expertise** – Rely on experienced retirement plan professionals with tailored knowledge and skills
- » **Helping save time** – Free up valuable employees to focus on their jobs, and owners can focus on their business
- » **Reducing risk** – Shift risk to designated fiduciaries along with those related plan fiduciary tasks

How Kelly Benefits Advisory can help:



Help evaluate the PEP versus a single-employer plan



Explain the packaged fiduciary outsourcing approach



Guide plan design and QDIA (qualified default investment alternative) decisions with you



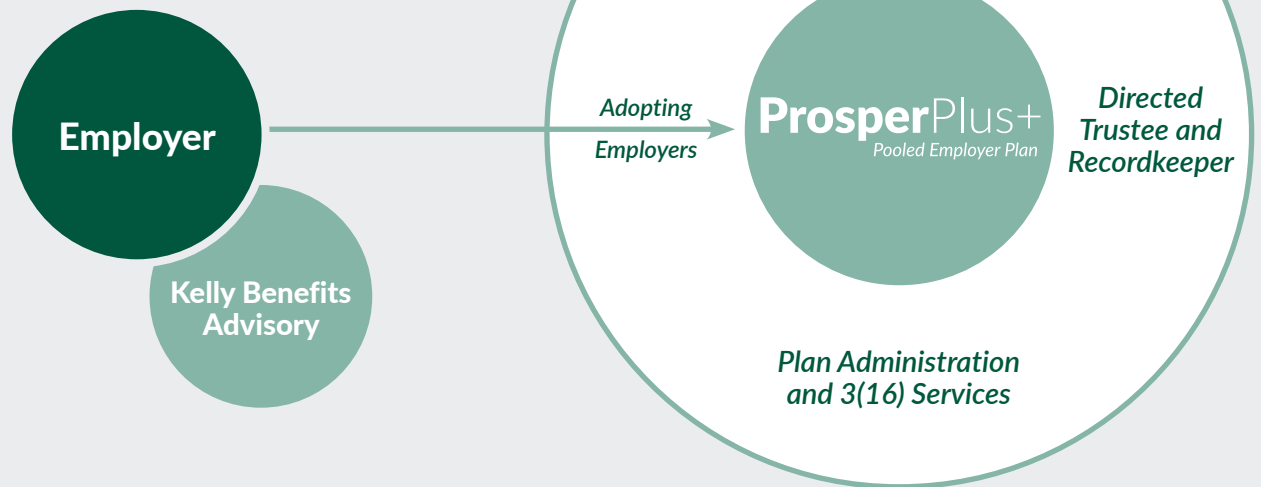
Increase focus on the financial well-being of your employees



Assist with ongoing monitoring of PEP service providers and the choice to participate in a PEP



Contact us by scanning the QR code or
visiting kellybenefitsadvisory.com



Thoughtfully designed for an efficient, effective and seamless retirement plan experience

A specialized 3(16) Fiduciary takes on the legal responsibility for administering the retirement plan. This includes managing day-to-day operations such as participant enrollment, distributions, government filings, and compliance testing. By assuming these responsibilities, the 3(16) fiduciary helps reduce the liability exposure of the plan sponsor and ensures the plan remains compliant with federal regulations.

A Directed Trustee and Recordkeeping Service Provider oversees timely plan contributions, ensures compliance with plan terms and regulations, safeguards plan assets, and provides fiduciary oversight. Also offers comprehensive recordkeeping services, including maintaining participant records, processing transactions, generating reports, and enhancing participant experience through robust tools and resources.

Kelly Benefits Advisory provides objective, independent third-party oversight for the selection and ongoing monitoring of the plan's investment lineup as the 3(38) investment fiduciary.

ProsperPlus+ *provides simplicity and flexibility to your plan* Pooled Employer Plan

An all-zero revenue sharing investment lineup selected by Kelly Benefits Advisory

Select key plan design features

- » Optional Safe Harbor Design
- » Employer Contribution Flexibility Including Multiple Profit-Sharing Options
- » Automatic Plan Features Including Auto-Enrollment, Increase, and One-Time Sweeps for Inactive Employees
- » Options for Eligibility and Plan Entry Date to Align with Organizational Goals

Add innovative options

- » Seamless integration of 401(k) plan with Health Savings Accounts from Optum, Health Equity, and HSA Bank allowing employees to save for both retirement and healthcare expenses