



SAXON

care · cultivate · empower

Pooled Employer Plans (PEPs)

The Saxon Pooled Employer Plan (PEP) is a single retirement plan which allows participation by multiple unrelated employers .

By participating in a PEP, employers can mitigate fiduciary risk, reduce the operational responsibilities of sponsoring their own plan, and potentially reduce costs.

Benefits of the Saxon PEP

- **Flexible Plan Design** – each employer may choose their own eligibility requirements, Safe Harbor status and other plan design details
- **Administrative Ease** – many functions and fiduciary risks that typically fall to the employer are outsourced to service providers
- **Economies of Scale** – small businesses can receive economies of scale seen in larger plans, and businesses with more than 100 participants no longer need to pay for an independent audit fee

The Saxon PEP was established due to new regulations aimed to help small businesses offer retirement plans to their employees .

If offering a retirement plan to your employees has not been feasible due to costs, or if the operational duties of your current plan are becoming too burdensome, then the **SAXON PEP** might be right for you.

A Unique Solution for your Business

Offering retirement benefits can help attract new employees and retain current key employees, however many small businesses do not offer a retirement plan leaving many Americans without access to an employer-sponsored retirement plan.

Participating in a PEP allows you to offer a retirement plan to your employees while keeping your administrative obligations and fiduciary risk low. This is possible by utilizing the PEP Provider as the plan's administrative fiduciary and plan trustee, SAXON as the plan's investment fiduciary.

Provider Roles

PEP Provider

- Provides 3(16) administrative fiduciary services
- Serves as plan trustee
- Provides all normal recordkeeping services including participant website access
- Handles all required participant disclosures

Todd Yawit, AIF®,

Director / Employer-Sponsored Retirement Plans

- Provides 3(38) investment fiduciary services
- Selects, monitors, and changes when needed, the plan investment options
- Creates risk-based asset allocation portfolios for participants
- Provides participant enrollment and education services

Employer-Sponsored Plan Types offered by SAXON:

- 401(k) Profit Sharing (Traditional and Safe Harbor)
- 403(b)
- 457(b)
- Cash Balance
- PEP
- SIMPLE IRA
- Solo 401(k)

For more information contact **Todd Yawit** at tyawit@gosaxon.com or **513-774-5486** for more information.

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