A New Retirement Plan Solution for Your Business

Are you looking to offer your employees a retirement plan but want to limit expense, fiduciary liability and time commitment? Alternatively, are you looking to find efficiencies and cost savings in your current plan by outsourcing certain functions and responsibilities?

NOW YOU CAN!

Under the SECURE Act, the first significant retirement-related legislation in more than a decade, employers of all sizes can now offer retirement plans to their employees through a Pooled Employer Plan (PEP). A PEP is a new kind of defined contribution plan arrangement similar to the 401(k) plans offered today by individual employers, but with many advantages for you and your employees.

OVERVIEW AND ADVANTAGES OF A PEP

In a PEP, employers of all sizes, industries, locations, etc. can join together and become an “adopting employer.” The PEP is offered by a Pooled Plan Provider (PPP) who is responsible for the establishment, management, and operations of the plan on behalf of all the adopting employers, as well as many of the fiduciary functions.

In a PEP, adopting employers may benefit from:

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<th>Cost Efficiencies</th>
<th>Fiduciary Risk Mitigation¹</th>
<th>Time Savings and Increased Focus</th>
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<td>Costs are generally lower because they are spread across a larger participant and asset base reducing the costs for each employer adopting the plan.</td>
<td>• Fiduciary investment duties are outsourced to a plan advisor serving as an ERISA 3(38) investment fiduciary&lt;br&gt;• Newport as the pooled plan provider (PPP) assumes the role of named fiduciary and manages administrative burdens on behalf of adopting employers including eligibility, beneficiary tracking and plan disbursements</td>
<td>Adopting employers may use fewer resources allowing more focus on growing revenues and profits in their business.</td>
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Newport is a leading independent retirement services provider committed to being a trusted partner in delivering comprehensive financial wellness solutions and expertise that best fit customer needs. Newport is registered as a Pooled Plan Provider with the Department of Labor and offers over 20 years of experience and expertise with similar plan arrangements.

SUMMARY OF PEP FEATURES

For Adopting Employers
- 402(a) named fiduciary
- Add a Profit Sharing or Defined Benefit plan
- Integrated 3(16) administrative fiduciary
- 3(38) advisor support services
- Integrated trust and custody services
- Digital access to all plan functions and information
- Payroll contribution tracking and integration
- Integrated non-qualified plans

For Individual Employee Participants
- Full-function participant website and call center
- Spanish website
- Full suite of participant educational materials
- Financial wellness resources
- Integrated managed account services

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