ADVO(K)ATE
ADVISORS

One Plan. Multiple Employers. Shared Success.

Simplify Your Retirement Plan with a Pooled Employer Plan (PEP)

Advo(k)ate Advisors is a financial services firm that specializes in advising employer-sponsored retirement plans.

We're dedicated to enhancing 401(k) participant outcomes by minimizing fees, extending educational resources for plan participants and offering unmatched service, knowledge and experience to retirement plan sponsors dealing with service provider neglect.

Why Consider a Pooled Employer Plan?

Retirement plans should be a competitive advantage, ***not*** a source of stress. For many employers, administering a 401(k) currently involves a mandatory annual audit cycle, the annual preparation and filing of Form 5500, complex oversight of multiple unaligned vendor relationships and the ongoing responsibility of managing fiduciary and compliance risk.

A Pooled Employer Plan (PEP) is the specialized structure designed to ***change this reality.***

A PEP allows you to maintain a competitive 401(k) while responsibly shifting the administrative and fiduciary burden to a designated, professional Pooled Plan Provider.

We offer two distinct PEP platforms designed to deliver:

- **Elimination of the need for an individual plan audit**
- Removal of separate plan-level Form 5500 filings
- Streamlined administration and fiduciary oversight
- Support for stronger, positive retirement outcomes for your participants

You retain the competitive employee benefit. The Advo(k)ate PEP structure eliminates the complexity behind it.

How the Advo(k)ate PEP Works

At its core, a PEP is a 401(k) structure built upon shared administrative and fiduciary infrastructure.

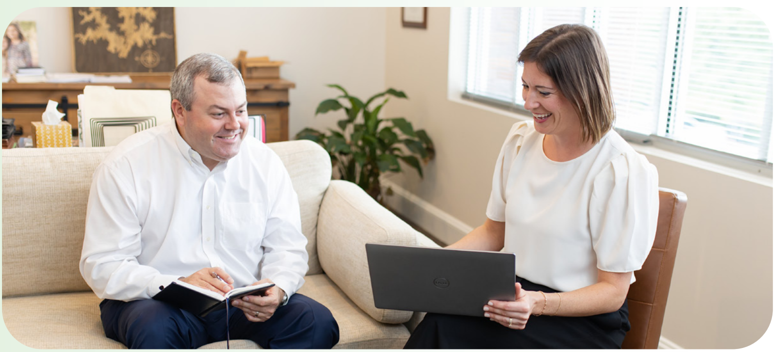
Multiple, unrelated employers participate in one singular pooled plan, with oversight and governance provided by a professional Pooled Plan Provider (PPP).

You Remain in Control

You retain absolute control over your specific plan design features, including:

- Eligibility rules
- Matching and employer contribution formulas
- Vesting schedules
- Automatic enrollment and automatic escalation features

Your PEP remains an authentic reflection of your company's philosophy, budget and talent strategy.



What the PEP Handles

The shared structure centralizes and professionalizes these key fiduciary and administrative functions:

A singular, unified plan document and governance framework for all participating employers.

Professional ERISA 3(38) Fiduciaries responsible for investment selection and ongoing monitoring.

Professional ERISA 3(16) Fiduciaries responsible for day-to-day plan administration.

The PPP serving as the named plan fiduciary under ERISA 402(a).

THE ADVO(K)ATE ADVANTAGE

You decide what your plan looks like. The PEP and its specialized providers manage the full operational reality.

Key Advo(k)ate PEP Advantages

ELIMINATED PLAN-LEVEL FILINGS

Employers do not file a separate Form 5500 or annual audit, as these requirements are handled by the PPP.

SIMPLIFIED OVERSIGHT

Fiduciary and compliance responsibilities are managed by the pooled plan provider as named plan fiduciary.

TIME AND COST SAVINGS

Participating employers share administrative and investment expenses, with ERISA 3(38) investment management fiduciary services included.

STREAMLINED ADMINISTRATION

Plan management and reporting run through a coordinated system, with ERISA 3(16) fiduciary

BETTER PARTICIPANT EXPERIENCE

Employees can access plan tools, financial wellness resources and personalized one-on-one support from our team.

Is a PEP Right for Your Organization?

A PEP is a strategic fit for organizations that are ready to:

- End the burden of mandatory annual plan audits and filings.
- Dramatically reduce inherent fiduciary and compliance risk.
- Require predictable, specialized oversight of investments and plan administration.
- Offer a robust retirement benefit without expanding internal benefits infrastructure.
- Prioritize enhanced participant experience but lack the internal resources to support it.

Your PEP remains an authentic reflection of your company's philosophy, budget and talent strategy.

Key Considerations

- It's not possible to outsource all fiduciary liability or plan responsibility.
- PEP adopters must use the pooled plan investment lineup, recordkeeper and administrator.

Your Path to PEP Implementation

1.

PHASE 1
Deep Plan Review

We conduct an analysis to benchmark your current plan's costs, responsibilities and participant features against the specialized solutions the PEP provides.

2.

PHASE 2
Custom Design and Implementation

We confirm key design features (eligibility, contributions, vesting, auto-features), establish seamless payroll integration and define the precise transition timeline.

3.

PHASE 3
Dedicated, Ongoing Advocacy

The PPP and associated fiduciaries handle all technical oversight and daily administration, allowing you to focus on internal participant communications, engagement and strategic plan-level decisions.

YOUR NEXT STEP

Partnering with Advo(k)ate Advisors

To determine the specific impact a PEP can have on your organization and workforce, our experienced team will:

- Conduct a thorough review of your current plan structure.
- Professionally model its projected performance and structure within a PEP.
- Outline a clear and actionable timeline for implementation.

Get In Touch

We are ready to apply our knowledge and advocacy to determine whether joining a PEP is the right strategic step for your organization's retirement program.

Contact Andrew or Renn to get started today!

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