

PCS Retirement 401(k) Simplified

A flexible solution that allows you to offer your clients all the benefits of a pooled plan with an individual plan experience.



Give your clients access to a seamless retirement plan solution with our Pooled Employer Plan – 401(k) Simplified. It's a cost-effective option with administrative and fiduciary relief for them and unprecedented support and flexibility for you.

- Closing the retirement plan access gap for your small and mid-sized business clients.
- The highest level of fiduciary protection for your clients - they can focus on their business, not the fiduciary risks of sponsoring a retirement plan.
- Access to sophisticated investments in the small plan market.
- Payroll integration with your clients' systems so that managing the plan doesn't take time away from running their business.
- Ability for you to customize the plan design (eligibility, safe harbor, vesting, match, loans, and distributions) and the investment lineups at the underlying plan level.
- Access to AdvisorTrust as your pooled plan provider (PPP), a regulated trust company that offers significantly enhanced protection for your clients, including an underlying plan-level trust statement.
- Build your brand with white labeled options (exclusivity may apply).
- Managing 401(k) Simplified is seamless because it can be integrated into many wealth management systems.
- Gain access to Investment Management Center – a web-based platform that provides an intuitive, easy-to use interface for managing retirement plan model portfolios and investment lineups. Remove the friction associated with managing plan investments and seamlessly offer the same investment strategies to all clients—including retirement plan participants.
- Aggregate advisor fees
- Fee flexibility
 - Transparent platform pricing that is easy for you to explain and for your clients to understand.
 - Flat, fair per capita fee with all mutual fund revenue offset—including both 12b-1 fees and sub-transfer agency fees— against investment management, recordkeeping, trustee, and custodial expenses.
 - Pricing options to suit the organization—fees can be paid by the plan sponsor or be withdrawn from participant accounts.

Benefits to your clients

An organization-specific experience with a high level of fiduciary protection.

- An affordable solution that prioritizes retirement readiness for employees
- No need to worry about whether any other businesses within 401(k) Simplified are meeting their fiduciary obligations. Your clients are only responsible their own company's plan oversight.
- They don't have to be a retirement plan expert – 401(k) Simplified allows the employer to outsource many fiduciary and administrative responsibilities.

The costs

We know that your clients prioritize keeping pricing down. We think it's important to make it clear to them that, because of the tax credit legislation, the costs of implementing 401(k) Simplified may be completely offset. **

Take a look below at our base fee, as well as the credits available under the SECURE Act. Keep in mind that with 401(k) Simplified through PCS Retirement, 3(16) services are included, and autoenrollment is simple and turnkey.



*Breakpoints at 500+ participants.

The SECURE Act – Tax credits that offset your clients' expenses

The SECURE Act has created an unprecedented chance for your plan sponsor clients who couldn't previously build a retirement plan to take advantage of the lower cost, flexibility, and reduced risk of 401(k) Simplified. The SECURE Act startup tax credits are up to \$5,000 for small employers with a three-year \$500 tax credit for auto-enrollment (which is included in our 401(k) Simplified plans).

**Please consult your tax professional for guidance.

We are ready to support you

We can help you structure and promote 401(k) Simplified for your clients and are ready to tell you more. Please reach out to your Regional Vice President or simply email sales@pcscapital.com.