SILVERTREE



Expand Your Association Benefits With A

Pooled Employer Retirement Plan



A 401(k) That Strengthens Your Membership.

As an association, your members look to you for resources that strengthen their businesses and support their employees. Many business owners recognize the importance of offering a retirement plan, yet face real challenges around cost, administration, and ongoing management. As expectations for meaningful member benefits continue to rise, associations have an opportunity to deliver solutions that are both practical and high impact. Are your members equipped with access to a cost-effective, professionally managed 401(k) option designed for businesses like theirs? By offering a turnkey Pooled Employer Plan, could your association expand its benefits portfolio with a simplified solution that reduces administrative burden, helps control costs, and supports long-term financial security for members and their employees through a single, self-sufficient platform?

One Size Rarely Fits All

The retirement plan marketplace for small and mid-sized employers is highly standardized and fragmented. Most off-the-shelf 401(k) plans are one-size-fits-all products distributed through brokers and large financial institutions, with limited coordination among service providers. This often results in plans that are misaligned with the needs of association members and place unnecessary administrative responsibility on employers. At the same time, plan fees are frequently embedded within investments, making costs difficult to evaluate and reducing overall transparency and value for both employers and participants.

Pooled Employer Plans

The Future of 401(k) is Here

In December of 2019, Congress passed the SECURE Act which updated pension law to permit Pooled Employer Plans (PEPs), which are meant to address all of the 401(k) market's shortcomings. A 401(k) plan that is offered through a PEP arrangement allows businesses to pool together and lower their costs while also greatly reducing their legal liability. Congress requires PEP providers to take over the fiduciary liability for the plan's investment and compliance on behalf of the adopting employers. These fiduciaries [identified under ERISA as §3(38) and §3(16)] take over critical tasks that would otherwise be the responsibility of the business owner.



Expand Member Value While Keeping Operations Simple

Consider the Silvertree Pooled Employer Plan

With the passage of the SECURE Act, associations can now sponsor or offer access to Pooled Employer Plans (PEPs), creating a scalable retirement solution for their member businesses. By leveraging the Silvertree PEP, your association can deliver a turnkey, professionally managed 401(k) program while experienced providers handle administration and fiduciary responsibilities. Members gain access to a cost-effective, bundled retirement plan, and the full ecosystem including enrollment tools and web access can be co-branded and integrated into your association's member resources. By sponsoring or endorsing the PEP, your association can strengthen member relationships, enhance its benefits portfolio, and generate non-dues revenue.

Focus on YOUR Strength, We'll Focus on Ours

By utilizing the Silvertree PEP, you'll have access to the following services:

- ✓ Customized plan design options with tax-impact illustrations for adopting employers
- ✓ §3(16) Administrative Fiduciary Support
- ✓ §3(21) Advisory Services
- ✓ §3(38) Discretionary Investment Fiduciary Management
- ✓ Open architecture platform including Unitized Accounts
- ✓ Portals, reporting, analytics, & enrollment technology
- ✓ Custody/Directed Trustee Services via Charles Schwab Trust Bank
- ✓ "Self-directed brokerage accounts" available within the plan
  - ▪Major benefit for owners and key executives
- ✓ RFP Support including plan design, benchmarking, fund performance, fee analysis
- ✓ In-Person sales support
- ✓ A single, dedicated point of contact for all plan facets

In This Arrangement, You Are Responsible For:

- ✓ Offering clients and prospects the opportunity to join the Pooled Plan



Our Partners at NestEggs

Expert-Guided Plan Design and Oversight
Turnkey Model Supported by Dedicated Fiduciaries

For more than 40 years, our partners at NestEggs have been custom building plans specific to the demographics and objectives of the companies they serve. Their history is steeped in employer-focused design. In fact, their founder, Robert Slimmon, authored the textbook "Successful Pension Design for Small-To-Medium-Sized Businesses" for the American College of Financial Planning's CFP® curriculum. They work with dozens of Advisors and HR firms across the country, outsourcing their expertise to their clients.

From start-up 401(k) design illustrations, evolutionary design changes, defined-benefit pension plans, and ESOPs (Employee Stock Ownership Plan), NestEggs ensures that you're providing your clients with the best plan designs possible.



Customized, Comprehensive, Cost-Effective

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