



# POOLED EMPLOYER RETIREMENT PLAN



**Envision a different kind of retirement solution.** The SBAM Pooled Employer Retirement Plan (PEP) is cost-effective and outsources administration and liability to save you time and reduce your fiduciary risk.

## Help your small business employees invest in their future.

- ✓ Administrative relief, as the PPP and 3(16) plan administrator oversee the majority of day-to-day tasks.
- ✓ Access to participant communications and plan support.
- ✓ Reduced liability, as fiduciary support and responsibility is assumed by professional plan administrators.
- ✓ Support with investment selections and performance oversight.
- ✓ Ability for adopting employer to retain many of their customized plan features.
- ✓ Potential cost savings compared to operating a single employer plan.

## Exclusive Member Savings

**SBAM Basic level and higher members can take advantage of savings:**

- Start up plans may be eligible for up to \$5,000 tax credit to cover the TAG annual administrative fee (for 3 years).
- Additional \$500 annual credit for three years when a business establishes a retirement plan with automatic enrollment.
- No initial set up fees.

## Get Started With A Proposal

There are many advantages of switching to the SBAM Pooled Employer Retirement Plan including higher contribution amounts, tax advantages, potential cost savings, and flexibility in plan features.

Contact us and we'll get you in touch with our partner, Transamerica, to provide a proposal and discuss the details with you and your Investment Advisor.

## Our Expert Partners

As a pioneer in pooled-plan solutions, **Transamerica** will equip our small business members with the tools, resources, and professional support to help your employees pursue a healthier, more secure future. With more than 85 years of experience helping people prepare for retirement they are one of the most recognized, trusted names in financial services.

For over 35 years, **Graystone Consulting – Farmington Hills, a business of Morgan Stanley** has delivered insightful solutions and best-in-class service to institutional investors, small business owners, and corporate leaders. The group offers advanced resources and fiduciary services for the administration of our retirement plan and helps our small business members integrate their company into their retirement and wealth transfer plans.

**TAG Resources** is the SBAM Pooled Employer Retirement Plan Administrator and a Named Fiduciary. It is their job to perform all functions necessary to keep your plan compliant and is responsible for the day-to-day operations of your plan. As the largest end-to-end retirement plan provider in the US, TAG is recognized nationally for pioneering unique pooled Retirement Programs, bundling retirement plans together in a service model previously only available for very large companies.

## Member Testimonial

*"SBAM's pooled employer plan gives us the flexibility to maintain our current 401k plan offering for our employees while transferring nearly all the compliance work, liability, communication and notice requirements.*

*We can keep our investment advisor relationship intact, but shift all the risk and responsibility over to the PEP professional team.*

*This will help us grow our plan long into the future without worrying about additional overhead and compliance liability"*

## Advisor Testimonial

*This retirement program available through SBAM offers valuable attributes to any small business owner and their employees by reducing paperwork, saving money when compared to having a solo plan, and helping to retain employees by offering a benefit that is truly valuable for their financial future.*

*The SBAM PEP plan is a truly important offering and we are glad to be able to offer it to all small businesses throughout the state of Michigan."*