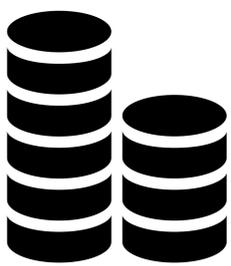


## Open Multiple Employer Plans are here!

Open MEPs, also known as Pooled Employer Plans or PEPs, are fee-based 401(k) retirement plans that allow unaffiliated employers to opt into a plan sponsored by a third-party plan administrator. Find out why these turnkey plans are game changers.

### PEPs come with great benefits

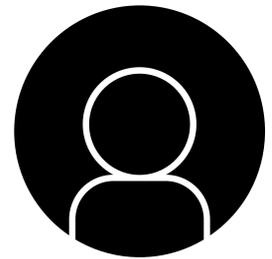


#### Fewer Fees

PEPs offer comprehensive benefits with streamlined fees and expenses.

#### Simplicity

PEPs make life simple. You can outsource your 401K tasks to one provider, reducing your liability.



#### Recruiting Edge

A 401(k) plan is the second most sought after benefit for job seekers. A well-executed plan is great for attracting top talent.

#### More Choice

PEPs can give small employers access to a wider range of high-quality, low cost funds



#### Cost Savings

Financial and administrative costs are shared by all employers in a plan.

### How to choose a PEP that's right for you

1

#### Examine Plan Fees

Hidden expenses can quickly negate the cost savings associated with PEPs. The best plan sponsors will offer comprehensive fees vs. a-la-carte menus.

2

#### Focus on Design and Features

Plan packages may have features you don't want or investment options that may not be right for you. Seek out plans that can be customized to your needs.

3

#### Map Technology to Your Workforce

Employees want easy, accessible 401(k) tools at their fingertips. Make sure your plan offers online access with digital tools that promote financial wellness.

4

#### Review Plan Providers

PEPs should make your 401(k) planning effortless. Pick administrators that can manage both investment and administrative oversight responsibly.

5

#### Check the Service Agreement

Understanding a plan's service agreement will ensure that roles and responsibilities are clarified.

### GGA's PEP check all these boxes



#### Private Client Service

Portfolios managed by real industry experts and 24/7 access comes standard with us.



#### Fiduciary Protection

We bundled fiduciary services to offer more financial and administrative accountability.



#### Customizable Portfolios

Our thoughtfully curated low-cost funds are personalized to employees' exact risk profile.



#### Financial Education

We've spent 30 years teaching financial wellness. Our mobile app makes it easy.

Contact Us

Take a tour of our PEP features  
[www.ggaretirement.com](http://www.ggaretirement.com) | 203-210-7814