

# THE POOLED PLAN DIFFERENCE



Pooled Employer Plans are similar to stand-alone 401(k) plans in many regards, but there are also key differences that should be considered. Some important differences between a stand-alone plan and the NEW 401(k) Plan are shown below to help you determine which option is best for your company.

	<b>Stand-Alone 401(k)</b>	<b>NEW 401(k) Plan</b>
Named Fiduciary	Employer	Pooled Plan Provider
Day-to-day administration	Employer	Pooled Plan Provider
5500 Filing	Employer	Pooled Plan Provider
Customize Investments	Yes	No
Custom eligibility & vesting	Yes	No
Flexible Match/Profit Sharing	Yes	Yes
Bond Coverage Obtained By	Employer	Pooled Plan Provider
Manages Plan Audits*	Employer	Pooled Plan Provider
Fee Structure	Likely Asset-Based	Primarily Fixed Fees

\*If audit is necessary

Choosing the right offering can be a complicated process. Let us help you determine if the NEW 401(k) Plan is best for you and your employees.

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