

# Horizon Pooled Employer Plan

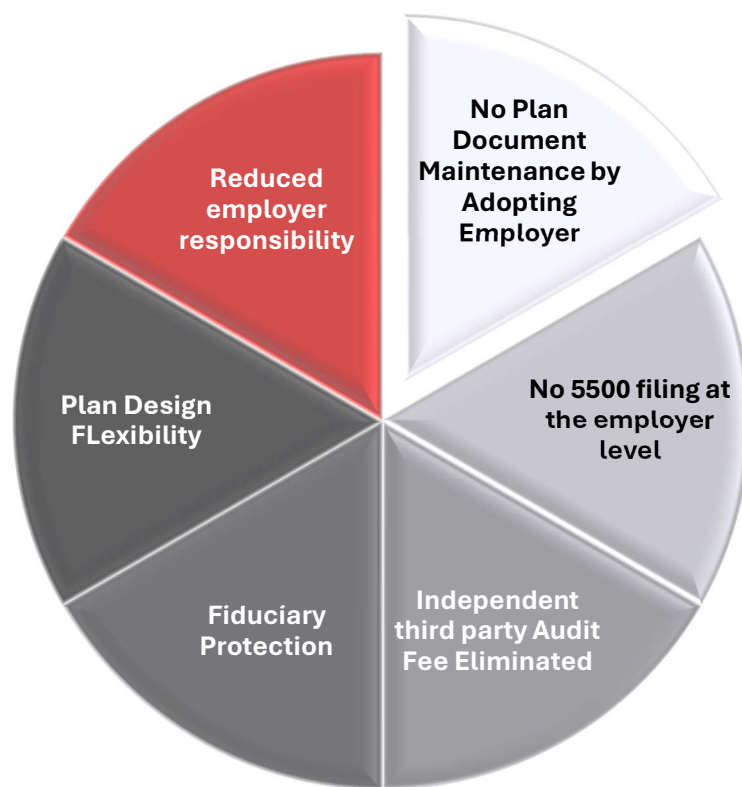
## Building a Better 401(k)



The Horizon Pooled Employer Plan (PEP) allows multiple employers of differing sizes and industries to join a single retirement plan. Along with pooled purchasing power, a PEP can provide relief to employers who are wary of the expense and fiduciary liability that comes with offering their employees a retirement plan.

### Are you:

- Responsible for all fiduciary obligations of your company retirement plan?
- Filing Form 5500 filings and or paying plan audits?
- Performing the day-to-day administration, including loan and withdrawal approval?
- Looking for a solution that allows you to integrate your payroll systems with your plan?
- Looking to offer employees a truly active managed account option?
- Wanting to provide employees with periodic investment and market updates.
- Looking for a robust, low-cost investment menu?
- Looking to help your employees with a guided enrollment solution to help employees decide?
- Needing to offer access to a fully transactional website and mobile app?
- Wanting to maintain flexible plan design that fits your plan?



**Call us today to help you build a better retirement plan.**

**Randy Waldrip | [PEP@crestfunds.com](mailto:PEP@crestfunds.com) | 901-606-8335**

**For Financial Professional and Plan Sponsor Use Only**



## Uncompromising Support for your plan and your employees

We take pride in working closely with you to build a successful retirement plan. It is our job to build a trusted relationship by providing high quality service. The Horizon PEP has assembled an expert team that provides you with the key support and tools needed to make your plan successful.



*Since the adoption of ERISA in 1974, employers have had the ultimate responsibility for their plans. In essence, the duty to ensure compliance with the requirements of ERISA and the Code has fallen on the shoulders of the people trying to run a business and who have no particular training or expertise in running a retirement plan. What the SECURE Act does, in essence, is to turn this around, to shift the burdens of running the plan onto experts (the PPP), whose business it is to run plans, and out of the hands of those who are less qualified. Assuming the PPP has the expertise to fulfill all these duties, this shift is one of the greatest benefits of a PEP.*

**Contact Horizon today to learn more!**

**Randy Waldrip | [PEP@crestfunds.com](mailto:PEP@crestfunds.com) | 901-606-8335**

**For Financial Professional and Plan Sponsor Use Only**