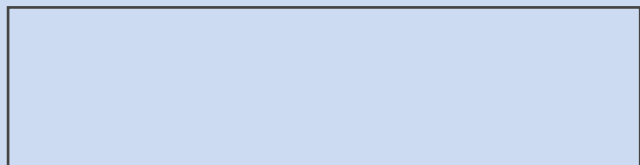




GreenPath 401(k)

POOLED EMPLOYER PLAN
(PEP) SOLUTION



Pooled employer plan

What is it?

A Pooled Employer Plan (PEP) is one of the newest retirement plan solutions for employers, born out of the SECURE Act of 2019.



Allows employers of any size and any industry to pool their retirement plans into a single 401(k) plan.



By pooling assets into a single larger plan, smaller employers benefit from economies of scale and lower costs.



Provides access to efficient and diversified investments, robust administrative services, and enhanced fiduciary support.

Simplify Plan Administration:

By joining the PEP, employers can significantly reduce and potentially offload many administrative tasks related to retirement plans.

Independent Fiduciary Responsibilities

Fiduciary Oversight and Compliance	Plan Management and Operations	Participant Delivery
Plan Governance	Plan Document/ SPD	Participant Experience
Select and Monitor Recordkeeper, TPA, and Auditor	Audits and 5500	Financial Wellness
Regulatory Updates	Nondiscrimination Testing	Communication and Education
Investments	Handle and Approve Distribution Requests	Recordkeeping

Employer Responsibilities

Select and Monitor Pooled Plan Provider, Investment Manager, and Other Financial Professionals

Send Timely and Accurate Census Data, Payroll, and Contributions

Why choose a PEP?

Simplified PCS Retirement fee structure



\$150/month

\$1,800 base fee



\$6/month

\$72 per capita*



1.25 bps/month

15 bps asset-based**

Transparent service providers



Trustee



Pooled Plan Provider



3(38) Investment Fiduciary



Custodian



Sub Custodian



Recordkeeper

**Includes PCS fees only: complete fee disclosure available upon request*

***All plan fees will be collected quarterly*

Get started today?



Launch

- Ensure that your company is Green Check Verified – [click here to get started](#)
- Receipt of sign-up paperwork in good order
- Welcome call with Plan Sponsor and advisors



Blueprint

- Call to discuss plan design, deconversion timeline, specifications, and requirements
- Distribution of blackout notices and restricted account access to participants



Educate

- Enrollment meetings held



Train

- Payroll training held with first payroll and ACH submission completed
- Signed documents returned to PCS
- Introduction to Plan Sponsor website
- Overview of transactional processing – loans, distributions, etc.



Process

- Initial payroll is uploaded



Confirm

- 15 step quality control process and review



Live

- Plan goes live and participants are notified
- Seamless transition to Client Relationship Manager

**If you have questions, please contact PCS today
and let us know you are ready to begin!
877.272.4015 or sales@pcsretirement.com**

Appendix

Proposed Investments



Below is a listing of the individual funds proposed for your plan:

As of 3/31/2025		Fees				Performance		
Name	Symbol	Mgmt	12b-1	SubTA	Total	1 yr	3 yr	5 yr
Diversified Emerging Mkts								
Vanguard Emerging Mkts Stock Idx Adm	VEMAX	0.13 %	0.00 %	0.00 %	0.13 %	11.18 %	2.76 %	9.40 %
Equity Energy								
Vanguard Energy Index Admiral	VENAX	0.09 %	0.00 %	0.00 %	0.09 %	1.57 %	10.43 %	32.70 %
Foreign Large Blend								
Vanguard Developed Markets Index Admiral	VTMGX	0.05 %	0.00 %	0.00 %	0.05 %	4.73 %	5.31 %	12.15 %
Global Large-Stock Blend								
Vanguard Total World Stock Index Admiral	VTWAX	0.09 %	0.00 %	0.00 %	0.09 %	6.90 %	6.86 %	15.37 %
High Yield Bond								
Vanguard High-Yield Corporate Adm	VWEAX	0.12 %	0.00 %	0.00 %	0.12 %	7.22 %	4.68 %	6.10 %
Inflation-Protected Bond								
Vanguard Inflation-Protected Secs Adm	VAIPX	0.10 %	0.00 %	0.00 %	0.10 %	6.24 %	-0.08 %	2.25 %
Intermediate Core Bond								
Vanguard Core Bond Admiral	VCOBX	0.10 %	0.00 %	0.00 %	0.10 %	5.59 %	0.87 %	0.37 %
Large Blend								
Vanguard 500 Index Admiral	VFIAX	0.04 %	0.00 %	0.00 %	0.04 %	8.21 %	9.02 %	18.55 %
Large Growth								
Vanguard Growth Index Admiral	VIGAX	0.05 %	0.00 %	0.00 %	0.05 %	8.26 %	9.51 %	19.49 %
Large Value								
Vanguard High Dividend Yield Index Adm	VHYAX	0.08 %	0.00 %	0.00 %	0.08 %	9.62 %	7.99 %	16.29 %
Mid-Cap Blend								
Vanguard Mid Cap Index Admiral	VIMAX	0.05 %	0.00 %	0.00 %	0.05 %	5.14 %	4.51 %	16.21 %
Mid-Cap Growth								
Vanguard Mid-Cap Growth Index Admiral	VMGMX	0.07 %	0.00 %	0.00 %	0.07 %	4.49 %	3.95 %	14.82 %
Mid-Cap Value								
Vanguard Mid-Cap Value Index Admiral	VMVAX	0.07 %	0.00 %	0.00 %	0.07 %	5.37 %	4.81 %	17.24 %
Moderate Allocation								
Vanguard Balanced Index Adm	VBIAX	0.07 %	0.00 %	0.00 %	0.07 %	6.38 %	5.20 %	10.57 %
Money Market - Taxable								
Vanguard Federal Money Market Investor	VMFXX	0.11 %	0.00 %	0.00 %	0.11 %	4.92 %	4.29 %	2.58 %
Natural Resources								
Vanguard Materials Index Admiral	VMIAX	0.09 %	0.00 %	0.00 %	0.09 %	-6.06 %	0.95 %	16.51 %
Real Estate								
Vanguard Real Estate Index Admiral	VGSLX	0.13 %	0.00 %	0.00 %	0.13 %	9.00 %	-1.86 %	9.41 %
Short-Term Bond								
Vanguard Short-Term Bond Index Adm	VBIRX	0.06 %	0.00 %	0.00 %	0.06 %	5.61 %	2.75 %	1.20 %
Small Blend								
Vanguard Small Cap Index Admiral Shares	VSMAX	0.05 %	0.00 %	0.00 %	0.05 %	-1.58 %	3.01 %	15.62 %
Small Growth								
Vanguard Small Cap Growth Index Admiral	VSGAX	0.07 %	0.00 %	0.00 %	0.07 %	-2.83 %	1.18 %	11.47 %
Small Value								
Vanguard Small Cap Value Index Admiral	VSIAX	0.07 %	0.00 %	0.00 %	0.07 %	-0.78 %	4.21 %	18.41 %
Target-Date 2025								
Vanguard Target Retirement 2025 Fund	VTTVX	0.08 %	0.00 %	0.00 %	0.08 %	6.10 %	4.08 %	8.77 %
Target-Date 2030								
Vanguard Target Retirement 2030 Fund	VTHRX	0.08 %	0.00 %	0.00 %	0.08 %	6.03 %	4.51 %	9.94 %
Target-Date 2035								
Vanguard Target Retirement 2035 Fund	VTTHX	0.08 %	0.00 %	0.00 %	0.08 %	6.26 %	5.01 %	11.15 %
Target-Date 2040								
Vanguard Target Retirement 2040 Fund	VFORX	0.08 %	0.00 %	0.00 %	0.08 %	6.42 %	5.47 %	12.36 %
Target-Date 2045								

Proposed Investments



Below is a listing of the individual funds proposed for your plan:

As of 3/31/2025		Fees				Performance		
Name	Symbol	Mgmt	12b-1	SubTA	Total	1 yr	3 yr	5 yr
Vanguard Target Retirement 2045 Fund Target-Date 2050	VTIVX	0.08 %	0.00 %	0.00 %	0.08 %	6.57 %	5.90 %	13.56 %
Vanguard Target Retirement 2050 Fund Target-Date 2055	VFIFX	0.08 %	0.00 %	0.00 %	0.08 %	6.65 %	6.22 %	13.84 %
Vanguard Target Retirement 2055 Fund Target-Date 2060	VFFVX	0.08 %	0.00 %	0.00 %	0.08 %	6.67 %	6.23 %	13.84 %
Vanguard Target Retirement 2060 Fund Target-Date 2065+	VTTSX	0.08 %	0.00 %	0.00 %	0.08 %	6.65 %	6.23 %	13.83 %
Vanguard Target Retirement 2065 Fund Target-Date Retirement	VLXVX	0.08 %	0.00 %	0.00 %	0.08 %	6.67 %	6.24 %	13.84 %
Vanguard Target Retirement Income Fund	VTINX	0.08 %	0.00 %	0.00 %	0.08 %	5.82 %	3.11 %	5.14 %

* All mutual fund distribution fees are offset dollar for dollar against investment manager, recordkeeping, trustee and custodial expenses