

Mountain West 401k
Pooled Employer Plan
(PEP)



MOUNTAIN WEST 401K PROGRAM OVERVIEW

For: Employers with < 1000 employees

Who Need: A 401k program to attract and retain staff

We are: The Mountain West 401k PEP

We help: Employers offer and manage a premium 401k employee benefit program

MOUNTAIN WEST 401K PROVIDERS

The Mountain West 401k contracts with leading brands (service providers) to deliver a premier 401k retirement program.

- 1) **Charles Schwab:** Asset Custodian & Trustee
- 2) **NWPS:** TPA & Recordkeeper
- 3) **Sound Consulting:** 3-38 Independent Advisor (RIA)
- 4) **Monroe Professional Services:** Program Manager



MOUNTAIN WEST 401K DIFFERENTIATION

Unlike: Stand-Alone plans, web-based, PEO other 401k Programs we provide a **premium, turnkey 401k value proposition**, that includes:

- Asset Security
- Time Savings
- CEO/ CFO as your dedicated account representative
- Pricing transparency with no set-up or transition costs
- Independent Registered Investment Advisor (RIA)
- Diverse investment menu
- TPA/Recordkeeper customer service team
- Participant education



ASSET SECURITY

- We partner with Charles Schwab and NWPS
- These established financial institutions hold and administer the PEP's monies
- Your employees' money is safe with trusted brands that have been relied upon for more than a century



TIME SAVINGS

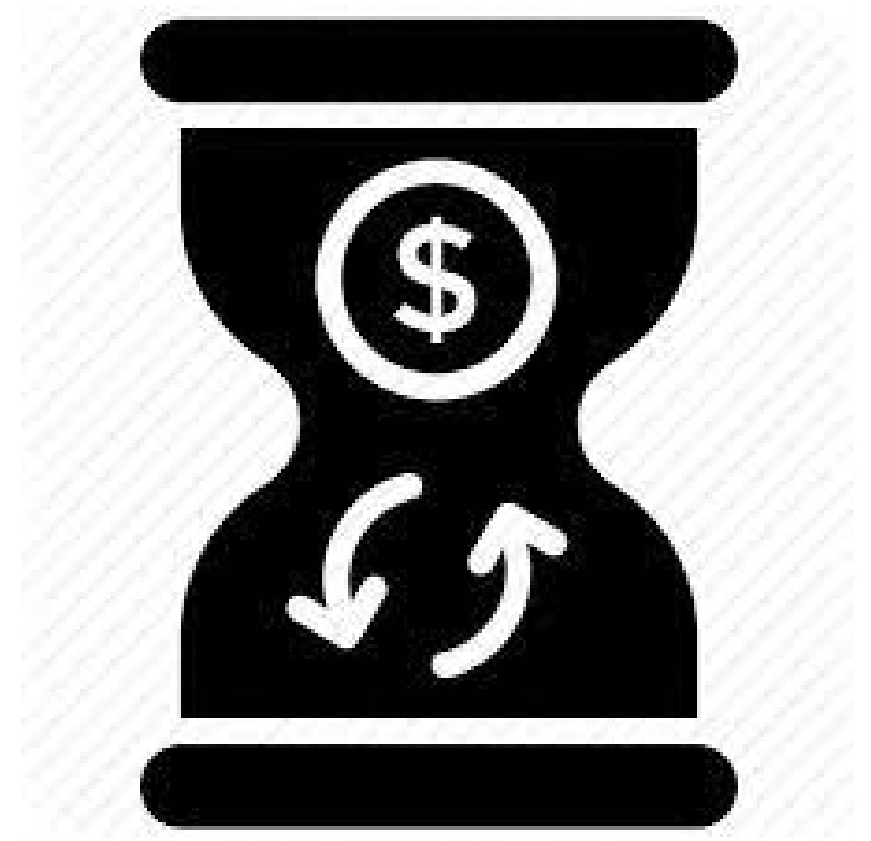
It's hard to put a price on your time. How much staff time is truly needed to set-up and administer a premium employee benefit program?

This is where the Mountain West PEP shines.

The PEP assumes responsibilities of:

- Plan formation
- Vendor selection and monitoring
- 5500 and compliance filings
- Performing annual audits
- Maintaining IRS & ERISA compliance
- Procuring insurance and bonds
- Performing investment review
- Offering participant education

The PEP allows employers to focus on growing their business.



CEO or CFO as your main point of contact

One of the biggest gaps in the 401k employee benefit space today is that an experienced business operator is rarely made available to help guide employers.

- Offering a 401k is much more than just selecting an advisor that can help choose funds, it is a core business strategy used to attract and retain employees.
- The Mountain West 401k provides employers with a dedicated account executive that has 20+ years of experience as a CFO or CEO. Your account executive will have very broad business experience, launched multiple companies, and managed many 401k programs.
- Employers have a working partner to provide strategic expertise and guidance on how to align a 401k program with their business and staffing strategy.



PRICE TRANSPARANCY WITH NO SET-UP COSTS

Understanding the total cost of maintaining a 401(k) plan is harder than it should be because of the many sub-components that drive costs – many of which are routinely hidden by service providers. This often leaves employers in the dark, frustrated, or both.

Not true with the PEP.

The Mountain West PEP:

- Uses one pricing model that rewards employers for growing assets
Has no set-up costs, transition costs, or plan minimum
- Pays for ERISA fidelity bond, participant education, recordkeeper, TPA, program manager, 3-38 advisor, annual audits, participant reporting and other compliance requirements
- Carries fiduciary liability insurance which provides greater protection for the entire plan
- Does not charge employers for changing plan design
- Provides employers with the true cost of offering a 401k program within 5 minutes of a consult



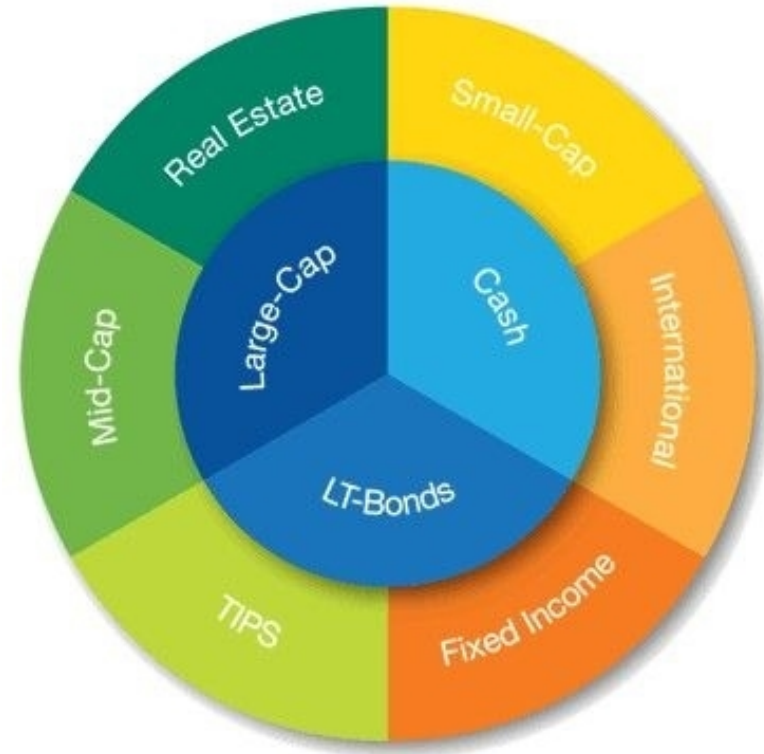
INDEPENDENT REGISTERED INVESTMENT ADVISOR

- An independent, non-biased professional with access to broad market alternatives gives participating employers and their employees the best chance for financial success.
- The Mountain West 401k PEP uses an independent Registered Investment Advisor (RIA) to research, recommend, and procure investments.
- The RIA serves in a 3-38 fiduciary role to the program and has a 30+ year track record of solid performance.

Registered Investment Advisor			
Person/firm that gives investment advice and manages clients' investments.			
<i>RIA = Registered Investment Advisor</i>	Stockbroker	Financial Planner	RIA
Fiduciary duty, i.e., must put client's interests first.	✗	✓	✓
Asset-based fees.	✗	✓	✓
No incentive for excessive transactions.	✗	✗	✓
Fee transparency.	✗	✗	✓
No mutual fund kickbacks.	✗	✗	✓

DIVERSE INVESTMENT MENU

- The Mountain West 401k PEP offers a broad set of fund options through many financial institutions using an open architecture investment design.
- Because we use an 3-38 RIA- the PEP can choose top performing funds from each asset category and is not limited to the institutional restrictions found in other 401k programs.
- The PEP actively monitors fund options, investment performance, and employs a benchmarking process.



TPA/RECORDKEEPER SERVICE TEAM

Customer service is a hallmark of the Mountain West 401k program.

- The primary reason employers switch plans is because they are unhappy with their TPA/Recordkeeper.
- We work with a leading TPA/Recordkeeping firm that specializes in administering 401k plans.
- Similar to the relationship you will have with our CEO or CFO account manager, you will have a dedicated TPA representative to assist you and your participants.
- Responsiveness is important to us. We will promptly address your issue and will be available to you



PARTICIPANT EDUCATION

- The Mountain West 401k Program strongly believes that an effective retirement plan needs to encourage and educate participants to save and invest.
- The PEP bakes participant education into its value proposition.
- We help participants better understand their financial choices both within and outside the PEP.
- Employees can meet with the plan's registered investment advisor (Sound Consulting) for a 1-hour consult, at no cost, to discuss investment options and goals.



Want a quote?
Interested in learning more?

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