

Mountain West 401k

Pooled Employer Plan (PEP)
Program Overview



MOUNTAIN WEST 401K PROGRAM OVERVIEW

For: Employers with > 20 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 DIFFERENTIATION

We provide a **pooled employer 401k value proposition** that includes:

- Relief from administrative and fiduciary responsibilities
- Asset Security
- Pricing transparency
- Diverse investment menu
- Dedicated customer service team



MOUNTAIN WEST 401K PROVIDERS

The Mountain West 401k contracts with a team of professional experts to deliver a premier 401k retirement program.

- 1) **Charles Schwab:** Asset Custodian & Trustee
- 2) **NWPS:** TPA & Recordkeeper
- 3) **DLK:** 3-38 Investment Manager
- 4) **Harlow Falk:** ERISA Legal Council
- 3) **Jones and Roth:** Auditor



FIDUCIARY AND ADMIN RELIEF

Fiduciary and administrative relief of a PEP accomplishes three major objectives for an employer:

- Reduces legal liability
- Saves time and cost
- Provides access to open architecture investment options

The PEP assumes responsibilities of:

- Plan formation
- Vendor selection and monitoring
- 5500 and compliance filings
- Paying for the annual 401k audit
- Maintaining IRS & ERISA compliance
- Procuring insurance and bonds
- Performing investment selection and review

The PEP allows employers to focus on growing their business!



ASSET SECURITY

- We partner with Charles Schwab as our asset custodian.
- Your employer and their participants money is safe with a 100+ year old proven financial institution that is subject to annual controls and data security testing.
- Schwab maintains custody of plan investments and executes the purchase, sale, delivery of securities and investment income to participant accounts



charles SCHWAB

PRICE TRANSPARANCY

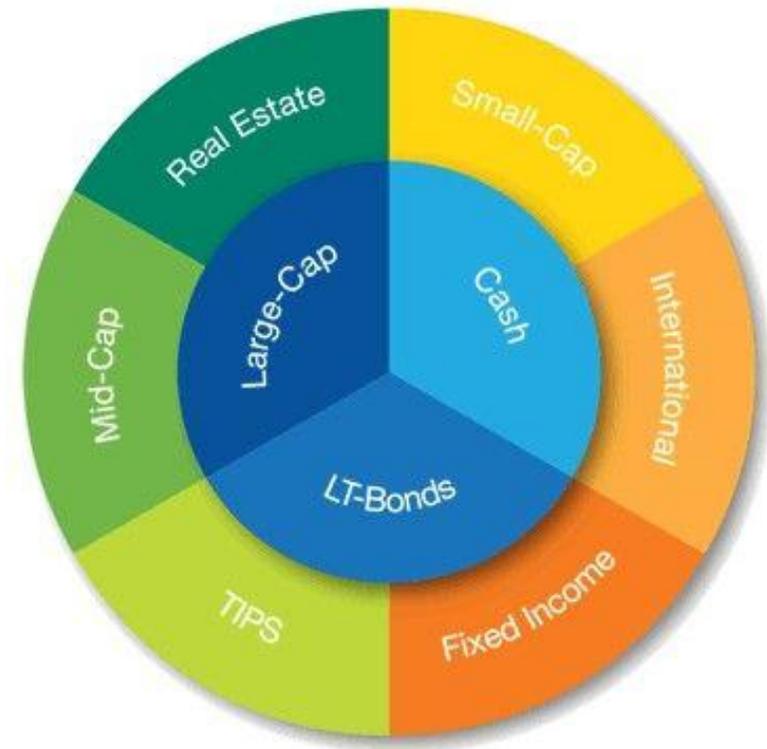
The Mountain West PEP:

- Employs a pricing model that rewards employers for growing assets
- Has no set-up costs, transition costs, or plan minimums
- Pays for ERISA fidelity bond, recordkeeper, TPA, program manager, 3-38 investment manager, annual audits, and other compliance requirements
- 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



DIVERSE INVESTMENT MENU

- The Mountain West 401k PEP offers a diverse set of fund options through many financial institutions using an open architecture investment design.
- Because we use an 3-38 investment manager, 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.
- 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 through phone or website.



Questions?
Interested in learning more?

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