



Wealth Advisory Group, Inc.

A Registered Investment Advisory Firm

A WORLD COMPANY



JOIN THE PACT RETIREMENT PEP POOLED EMPLOYER PLAN

Most companies know they need a 401(k) as a benefit to attract, retain and reward their employees. Let us show you the PACT PEP Program — more value from your membership.

There are two approaches that make sense when you design your retirement plan – the WAG PEP Plan or the WAG Exchange. Let us show you the difference and which makes the most sense for your company.

WHAT IF YOU COULD HAVE A RETIREMENT PLAN WHERE YOU ARE RESPONSIBLE FOR ONLY 3 TASKS?

- Select our PEP Plan to be your 401(k) Solution
- Submit Payroll Deferrals through your payroll provider
- Collect year-end data on your employees

NO MORE ...

- Fiduciary liability
- Compliance testing
- 5500 preparation
- Investment committee meetings
- Investment changes
- Notices

THE SOLUTION: POOLED EMPLOYER PLANS

Employers now have a way to help their employees build a better retirement with a Pooled Employer Plan (PEP). A PEP is a new kind of 401(k) with many advantages for businesses big and small. Employers “pool together” and enjoy the benefits typically reserved for larger plans without the hassle of running a plan.

SPECIAL MEMBER PRICING:

- 25% Discount on the Implementation Fee (Value up to \$500)

PACT INCENTIVES:

- If your plan is new, you get a tax credit for the plan costs — up to \$5,000 for 3 years

In less than 30 minutes, let us show you how to design an attractive plan and what it would cost your company as a business deduction.

Please call 610.225.1000 for a free financial consultation.

Cost effective

Limits fiduciary liability

Improves retention

Save time to focus on business priorities

Available for new and existing plans



HERE ARE SOME HIGHLIGHTS:

You focus on your business. We'll focus on your retirement plan so you can help your employees get started down the path to retirement readiness.

KEY PEP FEATURES

No employer size or geographic restrictions

Pooling together plans of different companies and industries

Efficiency of pricing and operational processes

One Plan: one 5500, audit, trust separate testing

Newport serves as Pooled Plan Provider (PPP), and assumes most investment, operational and fiduciary liability

Employer is responsible for selecting and monitoring the PPP and other named fiduciaries

EMPLOYER BENEFITS

Available for new and current plans

Cost effective

Limits fiduciary liability

Minimizes operational responsibilities

Time savings to focus on business priorities

EMPLOYEE BENEFITS

Affordable retirement plan option

Retirement plan benefit accessibility

Intuitive digital experience

Robust, toll-free participant service center

Financial wellness and education



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retirement services