



Total PEP Solutions

Modernize Your Retirement Planning

Lower risk, higher-efficiency 401(k) plans managed by professionals empower you to focus on growing your business while benefiting your employees.



Gain the advantages of a custom PEP delivered by three industry-leading experts.

Pooled Employer Plans (PEPs) allow multiple employers across different industries to pool retirement resources and outsource most plan duties. They were created by the SECURE Act and only became available in 2021. Our leading-edge Total PEP Solutions allow your business to:

MITIGATE RISK



Investment Fiduciary

Fiduciary oversight and compliance management is delegated to a 3(38) investment fiduciary expert, offering the highest level of protective risk mitigation for employers.



Administrative Fiduciary

Key duties are outsourced to a pooled plan provider (PPP)/3(16) administrative fiduciary, reducing risk and freeing up employer time for core business activities.

GREATER ACCESS & LOWER COSTS



Improve Outcomes

Better participant outcomes are possible because of enhanced access that's typically unavailable to individual employers:

- ability to delegate plan responsibilities
- potential for lower plan administration costs
- access to highly-rated institutional investments



Reduce Costs

PEP economies of scale may help to:

- lower fees for plan participants
- lower employer costs in comparison to standalone plans
- eliminate audit expenses

Put our decades of experience to work for your business.



Sheakley serves as the pooled plan provider (PPP), a third-party administrator responsible for all 3(16) fiduciary administrative duties.

Sheakley is a family-owned, outsourced business services firm dedicated to understanding and meeting the individual needs of employers. A nationally recognized leader since 1963, we've evolved to become one of the premier administrative services leaders in the industry. Our PEP retirement plan is designed to help you attract and retain great employees.



Octavia Wealth Advisors acts as investment manager for all funds and as financial advisor to plan participants.

Octavia Wealth Advisors is known for our highly trained professionals with top financial certifications, including CFP®, ChFC®, CDFIA™, CLU®, and AIF®. We have decades of experience in creating optimized investment mixes to withstand market volatility. You can also count on us to provide trusted fiduciary guidance that empowers your PEP participants to become confident investors.



VOYA is the PEP plan recordkeeper, providing support to participants from enrollment through retirement.

VOYA Financial makes a point of hiring people that are passionate about serving others. We have an ever-present focus on you, our customers. As one of the leading retirement plan providers in the U.S., you can be sure of our commitment to exceptional client service. We help you gain the advantage of a PEP retirement plan built for your modern workforce.

Delegate most of your retirement plan responsibilities to our experts.

Fiduciary and Other Retirement Plan Duties	Typical Single Employer Plan <i>Responsible party</i>	Our Total PEP Solutions <i>Responsible party</i>
Perform 3(16) fiduciary plan administrative duties.	Employer	Sheakley
Manage plan operations, administration and compliance (e.g. vesting, eligibility, testing, annual audits), employee notices, and 5500s.	Employer	Sheakley/VOYA
Select and monitor trustee, recordkeeper, investment manager, and investment advice provider to participants.	Employer	Sheakley
Develop and maintain investment policy; provide 3(38) services to select and monitor fund managers and investment options consistent with investment policy.	Employer	Octavia
Monitor investment advisor purchase/sale activity for compliance with investment guidelines.	Employer	Octavia
Conduct investment committee meetings and provide investment education guidance for your participants.	Employer	Octavia
Manage the plan with the best interests of participants and their beneficiaries coming first.	Employer	Sheakley/ Octavia/VOYA
Provide participant support including preparing statements, requesting transactions within participants' accounts, and producing the plan's instructional materials.	Employer	VOYA
Ensure plan processes are updated in line with new regulations and help keep operations in compliance with changing laws and requirements.	Employer	Sheakley/VOYA

Deliver peace of mind to your participants.

Studies show that benefits play a big role when people are choosing an employer. It's equally important to show employees that you care about their future. Providing a high-quality retirement plan helps give employees financial peace of mind, which can improve engagement, performance and retention.

Experience trusted performance and exceptional client service.

As your plan fiduciaries, we have a legal obligation to put the interests of plan participants and their beneficiaries first. Our firms are fully committed to upholding the highest ethical standards. We carry out plan responsibilities with exceptional prudence, integrity, and dedication to both employers and plan participants.

Our innovative tools, services and reporting help employers understand plan utilization and measure success. For employees, we use behavioral science as well as insights gained by working with millions of plan participants to design tools and services that positively impact retirement outcomes.

Access the same PEP benefits that some of Voya's leading clients enjoy.





Let us help put more PEP into your retirement plan.

Are you ready to simplify retirement plan administration and enrollment, reduce fiduciary liability, and offer your employees the potential for better outcomes?

Take advantage of our uniquely effective Total PEP Solutions offering from Sheakley, Octavia Wealth Advisors, and VOYA Financial.

Get in touch with us for a complimentary consultation about your specific needs. We welcome the chance to show you the benefits to your business.

513.762.7701

**Learn more at
octaviawa.com**

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