



Secure Retirement 403(b) Pooled Employer Plan

“We are a ‘Best in Class’ 403(b) plan provider¹ with over 50 years of experience with retirement plans, more than six million retirement plan participants, over 19,000 plans, and \$59B total assets under management.”

Voya is built for retirement and laser-focused on improving retirement outcomes. We have over 50 years of experience with retirement plans and help more than six million retirement plan participants. We understand the intricacies of various types of multiple employer solutions and bring comprehensive tools designed to help employers achieve the benefits they seek — administrative ease, risk mitigation and retirement outcomes for their employees.

The value of a PEP

Employer Duties — Traditional Single Employer Plan verses a Pooled Employer Plan

Employer Duties	Single Employer	Pooled ER Plan
Engaging and Monitoring Plan Service Providers	REQUIRED	NOT APPLICABLE
Quarterly Investment Committee Meetings	REQUIRED	NOT APPLICABLE
Investment Fund Selection and Monitoring	REQUIRED	NOT APPLICABLE
Investment Policy Statement and Compliance	REQUIRED	NOT APPLICABLE
Annual Individual Plan Form 5500 Filings	REQUIRED	NOT APPLICABLE
Annual Individual Plan Audit (if over 100 participants)	REQUIRED	NOT APPLICABLE
Plan Document Amendment/Restatement Fees	REQUIRED	NOT APPLICABLE
Plan Trustee Responsibility	REQUIRED	NOT APPLICABLE
Review and Approval of All Plan Withdrawals/QDROs	REQUIRED	NOT APPLICABLE
Annual participant Notice Distribution	REQUIRED	NOT APPLICABLE
Internal Pricing Benefits Due To Aggregation	NOT APPLICABLE	YES

Secure Retirement 403(b) PEP

Who's who?

Plan Compliance Services, Inc

Pooled Plan Provider (PPP) and ERISA 3(16) Plan Administrator

The PPP assumes responsibility for all plan administration and operational oversight duties. They engage all other plan service providers and serve as the named fiduciary of the plan. They are an affiliate organization of The Platinum 401k, Inc., America's leader in pooled employer plans.

Voya

Recordkeeper

Provides a retirement platform and services for participating employers and their participants to help employees save for a safe and secure retirement.

American Pension Services, LLC

Third party administrator

Manages daily plan administration and oversees plan compliance (e.g. vesting, eligibility, testing), employee notices and 5500s.

LeafHouse

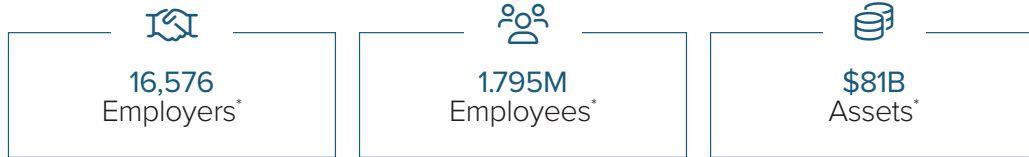
Investment Professional/3(38)

Provides investment management services, such as selecting, managing and monitoring the investment menu available to all participating employers.

Plan Compliance Services, Inc., American Pension Services, LLC, and LeafHouse are not affiliated with the Voya® family of companies.

Voya has more than four decades of experience

Working with multiple employer solutions, both in corporate and non-profit markets, that include Multiple Employer Plans (MEPs), Pooled Employer Plans (PEPs) and other customized multiple employer arrangements, accounting for approximately:



* Voya internal data as of 12/31/22.

The value and strength from Voya's DCIO fund families



Components of the program include:

- Zero audit fees for plans with over 100 employees
- A fee credit* to help remove barriers to establishing or retaining a retirement plan
- Plan features that support increased participation and savings
- Ongoing education, resources and tools for employers and employees

* applies to Just Right Advantage program

Just Right Advantage™

To help close retirement savings gaps, Voya offers **Voya's Just Right Advantage™** program which focuses on helping employers and organizations in undercapitalized, underserved and undersaved communities by supporting business growth and resiliency.

Contact your Voya Representative to learn more about:

- Grid pricing
- How Voya can help you with a PEP today



Contact a Voya Representative

or your advisor or call **866.481.3653 Option 4** to learn how to harness the power of Voya for your organization and your employees

¹ PLANSPONSOR 2022 Defined Contribution Recordkeeping Survey © 2022 Asset International, Inc. Data as of 12/31/2021.

2022 PLANSPONSOR DC Survey, approximately 2,830 plan sponsors voted through October 2022. For its annual DC Survey, PLANSPONSOR magazine surveys thousands of plan sponsors with defined contribution plans spanning a variety of asset categories. “Best in Class” awards are based on an aggregated net satisfaction score calculated from ratings of 12 areas of service. Best in Class Awards are based on sponsor satisfaction within a given area of service. Ratings were derived from the percentage of respondents “completely satisfied” (9 or 10 on a 10-point scale) less those that were “dissatisfied” (6 or less). Voya Financial received Best in Class Awards in asset-based markets ranging in asset levels from: \$1B. For more information about the 2022 PLANSPONSOR DC Survey, go to www.PLANSPONSOR.com, or contact your Voya representative.

Not FDIC/NCUA/NCUSIF Insured | Not a Deposit of a Bank/Credit Union | May Lose Value | Not Bank/Credit Union Guaranteed | Not Insured by Any Federal Government Agency

Any insurance products, annuities and funding agreements that you may have purchased are sold as securities and are issued by Voya Retirement Insurance and Annuity Company (“VRIAC”). Fixed annuities are issued by VRIAC. VRIAC is solely responsible for meeting its obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services, LLC (“VIPS”). Neither VRIAC nor VIPS engage in the sale or solicitation of securities. If custodial or trust agreements are part of this arrangement, they may be provided by Voya Institutional Trust Company. All companies are members of the Voya® family of companies. **Securities distributed by Voya Financial Partners, LLC (member SIPC) or other broker-dealers with which it has a selling agreement.** All products or services may not be available in all states.

For plan sponsor use only. Not for use with participants.

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