THE BLUEPRINT 401(K)™

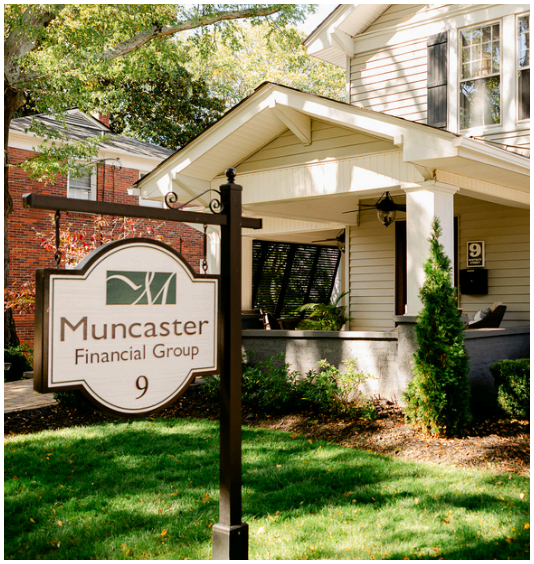
Designed by Muncaster Financial Group

Muncaster Financial Group

Designer & Advisor to The Blueprint 401(k)™

Muncaster Financial Group designed The Blueprint 401(k)™ with one goal in mind: to enhance the retirement plan experience for employers and their employees. By simplifying plan management, strengthening fiduciary oversight, and delivering a more coordinated approach to retirement plan administration, The Blueprint 401(k)™ helps employers provide a competitive benefit while reducing the complexity of managing it.

Our role extends well beyond helping you establish a plan. Through a defined service model, we provide ongoing, regular plan reviews, employee education, and proactive guidance throughout the life of your plan. From implementation to long-term management, our structured process creates a seamless experience for both plan sponsors and participants.



The Blueprint 401(k)™

The Basics - It's a PEP

What is a PEP?

A pooled employer plan (**PEP**) is a 401(k) retirement plan that allows **unrelated businesses** to participate in **one plan** managed by a pooled plan provider (**PPP**).

PEP Retirement Plan

that means only **1**

PPP
Unrelated employers sign an agreement with a PPP to participate in a PEP.

- Master Plan Document
- Audit
- Investment Line-Up
- IRS Form 5500

The Players

Empower
The Recordkeeper - tracks accounts, processes transactions, & maintains participant records.

Modern participant website & mobile app.

Financial wellness tools & educational resources.

Muncaster Financial Group
Plan Advisor - Coordinates providers & offers ongoing plan support

Optimizes plan design to meet organizational goals.

Participant education to help employees make informed retirement planning decisions.

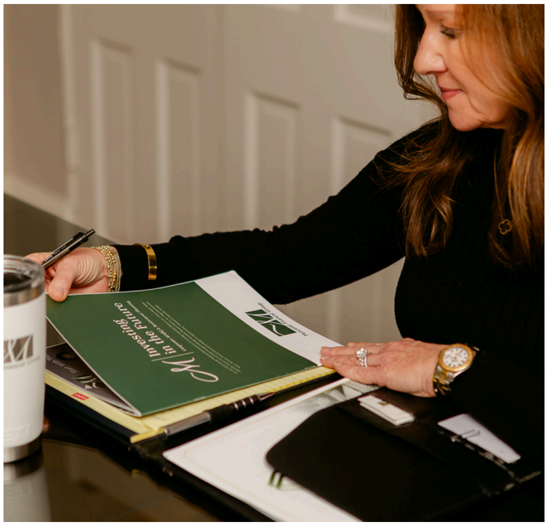
Finway Group
PPP: Pooled Plan Provider - Responsible for operating & administering the PEP.

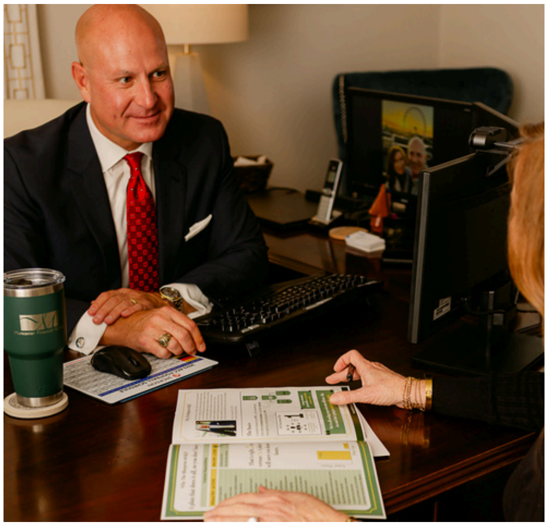
3(16) - Assumes fiduciary responsibility & liability for administration.

Assumes the majority of the duties of the plan sponsor.

How is The Blueprint 401(k)™ *Different?*

- ★ **Reduces administrative work.**
- ★ **Reduces fiduciary liability** with Finway as your 3(16).
- ★ Finway, as the PPP, handles your **annual audit.**
- ★ Offers an enhanced participant experience with **Empower's top-tier technology.**
- ★ **Investment monitoring & due diligence** performed by Cota St. as your 3(38).
- ★ **Customizable plan provisions** including eligibility, matches, & loan availability.





Put time back into your day. Take care of your employees.

Is It *Really* Less Work?

Employer Responsibilities

Without PEP - 29 Steps

Form 5500 preparation
Track eligibility
Retirement plan review
Investment choice additions/deletions
Consultative design services
Year-end testing
Proprietary plan document support
Advanced allocation designs
Preparation of amendments
Monitor pending legislative actions
Merger and acquisition support
Annual census collection
Annual audit - 100 + participants
Forms 945, 1096, and 1099 preparation
Notify participants of eligibility
Conduct ongoing employee education
Distribution options & tax implications
Establish deductions with payroll
Invest plan contributions
QDRO support & analysis
Track contribution limits
Track catch-up contributions
Distribute mandatory communication notices
Approve/deny hardship requests
Approve/deny loan requests
Prepare loan amortization schedules
Coordinate loan deductions
Process distributions upon termination
Investment monitoring and due diligence

With PEP - 2 Steps

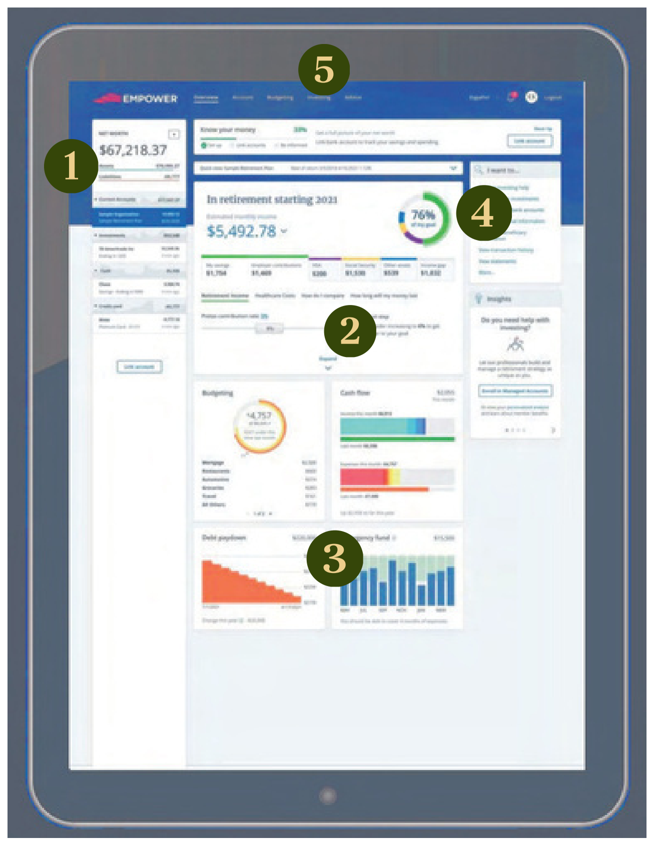
Upload payroll files
Year-end data collection

Technology to *Empower* Your People

Enroll in less than 33 seconds!

Empower App

Available on IOS & Android devices



1. Employees can view their current savings progress, future estimated monthly retirement income, outside assets, spending & debt.
2. A personalized "next step" guides employee to take an action, such as increasing deferral rates.
3. Content is customized to the employee's financial situation, such as tools to simplify budgeting, cash flow, or debt paydown.
4. One-click navigation provides easy access plan tools & resources.
5. Full access to a comprehensive financial education library, interactive learning modules, & calculators.

Empower Retirement - The Recordkeeper
Top-ranked provider for desktop & mobile experience with over 20 million individual investors.

What's *Next?*

Start the conversation with Muncaster Financial Group

Scan Here to Book a
30-Minute Chat:

Call or Send Us an Email

connect@muncasterfinancial.com
864-527-0434

Muncaster Financial Group

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