



20 YEARS OF EXPERIENCE MANAGING  
MULTIPLE EMPLOYER PLANS

# GET YOUR PEP RIGHT WITH BLUESTAR.





# STRONGER TOGETHER: POOLED EMPLOYER PLANS



**More services**



**Less work**



**Less liability**



**Better pricing**

Pooled Employer Plans are a special type of 401(k) plan that allows businesses to pool their purchasing power together to access better benefits, service, and rates with less in-house administrative overhead.

In the past, plans with multiple employers were only available to companies that participated in an association or were part of a PEO. These multiple employer plans (MEPs) provided HUGE advantages to these companies - in fact so huge that Congress decided to ease the restrictions and allow all types of companies to participate in these pooled arrangements. These new plans, called Pooled Employer Plans or PEPs, are now available to everyone.

Whether you are an advisor, benefits consultant, or savvy business owner, if you are looking to take advantage of the new Pooled Employer Plan (PEP) opportunities, you've come to the right place!

# WHY BLUESTAR?

## AN EXPERIENCED MULTIPLE EMPLOYER PLAN PARTNER

When it comes to your PEP, experience matters. BlueStar has been a leader in the multiple employer plan space for almost 20 years. Recordkeeping and administering plans with multiple employers are definitely not the same thing as running a big 401k plan. That means experience counts.

When you select a provider to service your PEP, you don't want a company that is new to the game. Multiple employer plans require specialized knowledge and custom-built systems to service them appropriately. With BlueStar, you get a provider that has been fine tuning our multiple employer plan systems and service offerings for almost 20 years. With deep experience servicing associations and PEOs, we're more than ready to handle PEPs!



### SUPERIOR SERVICE. SMART TECHNOLOGY. SUCCESSFUL OUTCOMES.

But that's not all. When you work with BlueStar, you get a multiple employer plan specialist that has a service-first attitude, smart technology and a commitment to continuing innovation. With dedicated account managers and strict service standards, you'll always have a helping hand available. Our awesome technology provides the perfect complement to our service team, ensuring easy access to information and a participant experience that is laser focused on the ultimate goal - getting them ready for retirement.

# TECHNOLOGY BUILT FOR PEPs



## Comprehensive Recordkeeping

Over the past two decades, BlueStar has built and perfected our proprietary systems to take on the unique reporting, administration, and recordkeeping challenges posed by PEPs. No work-arounds or manual processes like you see with companies struggling to use traditional recordkeeping systems which simply weren't built to handle these complex

plans.

## Sophisticated Reporting Tools

One-size-fits-all reporting doesn't cut it anymore. BlueStar's sophisticated reporting tools offer many options for visualizing your data. Whether you want the data at the PEP level for 5500 reporting or you prefer to see plan health statistics broken down by each participating company – our systems deliver. In BlueStar's world, our PEP partners access portals that seamlessly shift between a total plan view and a specific adopter view. Reporting is available for the plan level as well as by adopter, so each company retains an individual



plan experience—all while receiving the benefits of being part of a PEP.

## Flexible Contact Management

Through our Contact Management System, customizable plan alerts, emails, and to-do items can be targeted to the right person based on the right data, while also being customizable on the plan level. For plans with a centralized administrative structure, requests can be channeled through the main plan contacts. In other plans, where more functionality remains with the participating employers, we'll set the plan up so that

# ALL THE FLEXIBILITY YOU NEED

Participating employers don't have to compromise. They can have all the advantages that come with being part of a pooled employer plan without sacrificing their ability to design a plan to meet their unique needs.

## Plan Design Flexibility

Pooled Employer Plans can be flexible. But many providers will constrain the plan design options available because their systems can't handle the variety of choices. That's not the case with BlueStar. Our experienced consultants will help each adopter design their plan tailored to their specific objectives and needs.

At the same time, if you want to limit the range of choices for administrative ease or to promote a particular objective, we can do that too. But it's nice to know that with BlueStar you always have options.

## Different Services or Billing Practices? No Problem.

Beyond just the plan design, BlueStar can vary services and billing practices at the adopter level. For instance, if one client wants to pay the plan's account fee but another prefers the fees to be assessed against the plan, BlueStar can do it. And if one of the adopters wants extra services like financial wellness or managed accounts, but others do not, we will get it done. We can turn features on or off at the adopter level so their plan is exactly what they want it to be.

***Full Scope  
Customization***



Eligibility



Employer Contributions



Safe Harbor



Funding Timing



Vesting



Automatic Enrollment  
& Escalation



# WE HELP YOU STAND APART FROM THE CROWD.

## You have a great story to tell.

A high-quality plan should look like a high-quality plan, and BlueStar is with you every step of the way. From better pricing to flexible plan design to reduced liability, the advantages of your PEP are endless, and we want to help you spread the word.

## Beyond Customization

Whether your PEP is for an association, chamber, or a new business initiative for your advisory or consulting firm, your plan needs to feel unique and reflect your brand. With the help of that great BlueStar technology, we can customize your plan portal, brochures, and participant materials with your logo and colors. You can even have branding options at a company by company level that differs from your PEP branding. And because our system is so flexible, there's zero extra charge.



**Customization**



**Branding Options**



**Zero Extra Charge**

# WE'RE INVESTED IN YOUR SUCCESS. WE'LL HELP YOU GROW YOUR PLAN.



## Dedicated Marketing Site

The advantages of your PEP - from better pricing to flexible plan design to reduced liability - is an amazing story and we'll help you shout it out. We'll build a custom site just for you that showcases your plan and explains the advantages of pooling individual plans together under one umbrella. With a couple of clicks, adopters can request a proposal or start the adoption process.



## Hands on Marketing Support

We'll also produce collateral material that you can provide to prospects so that growing your plan is super easy. Even better, the BlueStar team will be right there with you - providing proposals, sitting in on presentations, and helping you explain the benefits of your plan.



## Easy Onboarding

Bringing on a new client into your PEP is a streamlined process with BlueStar – a perfect start to a long, successful relationship. Since the infrastructure of the plan – from the trust account and investment menu to the service agreements and plan document – already exists for the PEP, bringing on new clients just got a lot easier. Then add on BlueStar's dedicated conversion team and smart systems, and you've got a winning combination that will accelerate the growth of your plan.



# WE'RE BLUESTAR.

**AND WE WERE FOUNDED ON A BELIEF.**

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A belief that better solutions and smarter answers are out there and we are in a dogged pursuit to find them. There is no place here for “because we’ve always done it that way.” There is, however, an old fashioned work ethic to find new-fashioned ideas. We invest in thinking. And, in the end, that’s what pays off.



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