



A **Multiple Employer Retirement Plan (MEP)** offers the opportunity to bring different employers together under a single retirement program. Today, schools are seeking a more cost effective way to offer a retirement plan. 403(b) plan sponsors have been increasingly burdened with retirement plan responsibilities—from completing 5500 forms, to providing annual disclosure notices, keeping up with investment options, and meeting compliance regulations. It is challenging for administrators to keep up with regulations and requirements. ***There's an easier way.***

With the ISACS MEP, you can offload plan administration and investment decisions to a team of experts who handle them for you.

Key Benefits

- Reduce employer liability
- Offload plan responsibilities
- Streamline administrative work
- Lower participant fees
- Expanded plan services
- Professional investment management



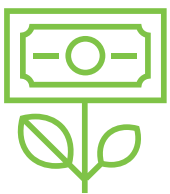
Reduce Work & Save Time

Reduce the work that comes with sponsoring a retirement plan by turning these responsibilities over to a team of professionals who handle them for you.



Offload Fiduciary Risk & Responsibilities

Most fiduciary responsibilities and potential liabilities are transferred to a team of professionals who ensure your plan is well managed and compliant.



Reduce Plan Costs

By creating scale with so many participating employers, the ISACS MEP offers a more cost effective way to access a broader array of retirement plan services. You will enjoy the benefits that come with being part of a plan that is larger in scope and scale.

Efficient

The ISACS MEP is treated as a single plan for reporting purposes:

- One plan document
- Single Form 5500
- Reduced cost due to single plan audit for entire MEP

Flexible

Each employer can choose plan design options including:

- Safe harbor
- Entry requirements
- Employer contributions
- Vesting

Comprehensive

Comprehensive program includes:

- Robust web portal & account access
- Detailed analytics & plan reporting

How does the ISACS MEP work?

With the ISACS MEP your administrative and most fiduciary responsibilities are handled by delegating them to an expert team of retirement plan professionals. You will enjoy the peace of mind of having a team of professionals on board.

3(16) Administrator
Administrative fiduciary, handles plan administration



Recordkeeper
Plan recordkeeping & website access

3(21) Investment Advisor
Participant Education, Guidance & Advice



3(38) Investment Manager
Investment Fiduciary; Manages & Monitors Plan investments

SINGLE EMPLOYER PLAN

Responsibilities



Employer	Select Plan Provisions	Employer
Employer	Coordinate & Submit Payroll/Plan Contributions	Employer
Employer	Compile and Provide Year-End Census Data	Employer
Employer	Select and Monitor Designated Service Providers	Employer
Employer	Quarterly Investment Reports	MEP
Employer	Investment Fund Selection & Monitoring	MEP
Employer	Investment Policy Statement & Compliance	MEP
Employer	Annual Individual Plan Form 5500 Filings	MEP
Employer	Annual Individual Plan Audit	MEP
Employer	Plan Document Amendment	MEP
Employer	Responsible for Compliant Plan Withdrawals & QDROs	MEP
Employer	Plan Trustee Responsibility	

Be part of something bigger and better.

Contact Robin Breslin at robin@isacs.org to learn more.

