

PCS Simplified Flexible

The power of Envestnet, the simplicity of a PEP

A Pooled Employer Plan (PEP) enables employers to leverage the scale of a larger retirement plan while outsourcing many administrative and fiduciary responsibilities to experienced retirement plan specialists. This can help reduce complexity, save time, and potentially lower costs. PCS Simplified Flexible brings together AdvisorTrust as the Pooled Plan Provider (PPP), Envestnet as the 3(38) investment fiduciary, and a curated investment lineup to deliver a streamlined retirement plan solution for growing businesses.

Why advisors choose PCS Simplified Flexible

- ✓ Reduce employer fiduciary burden through delegated oversight
- ✓ Simplify administration, compliance, audits, and reporting
- ✓ Leverage the purchasing power of a larger plan structure, which may help reduce costs, including fixed audit fees shared across adopting employers
- ✓ Access institutional-quality investment management
- ✓ Provide clients flexibility with target-date and risk-based QDIA options
- ✓ Allow employers to focus on running their company instead of managing a retirement plan

A retirement plan designed to reduce your client's workload

Employer responsibilities



Select and monitor pooled plan provider, investment manager, and other financial professionals



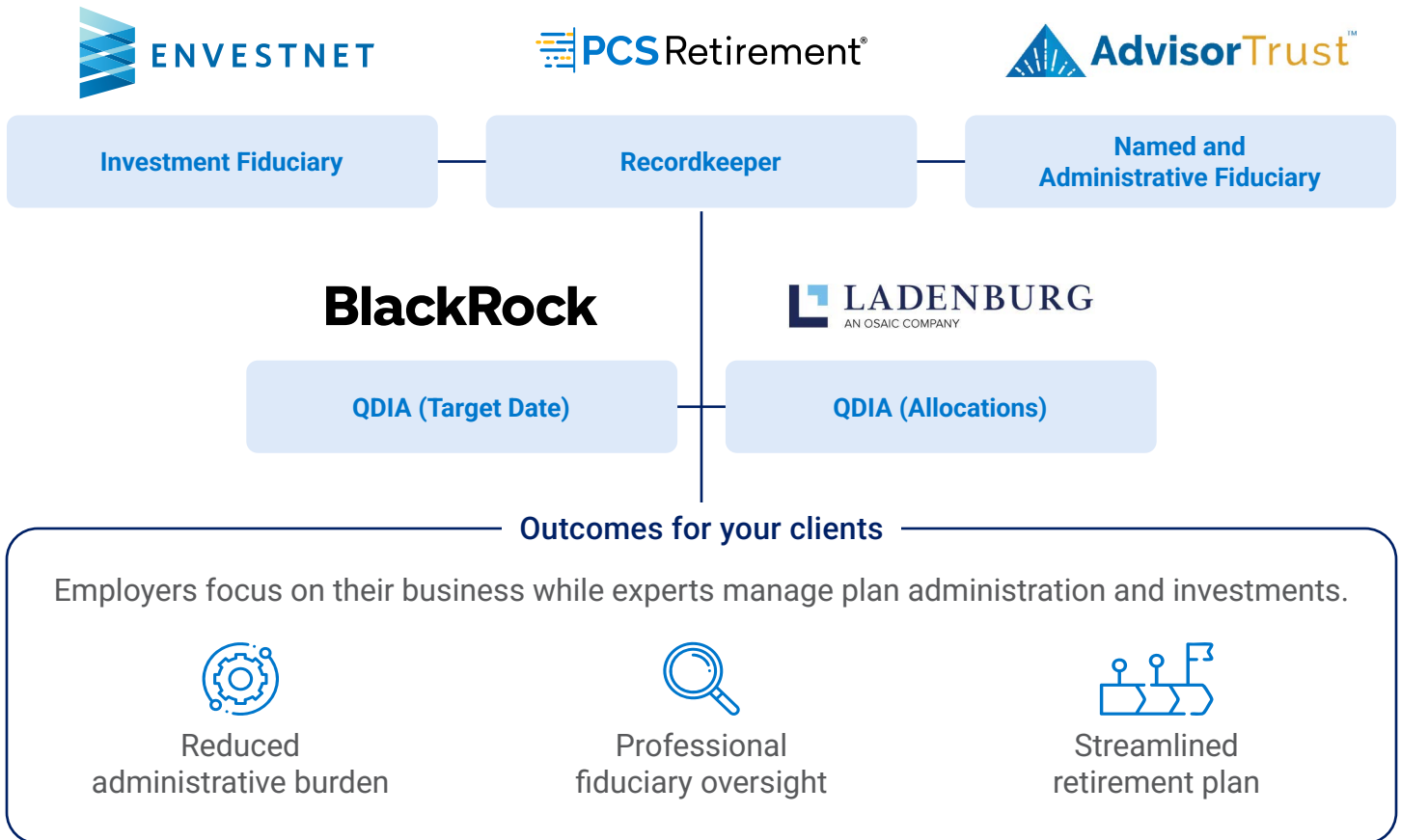
Send timely and accurate census data, payroll, and contributions

Pooled plan provider responsibilities

Fiduciary oversight and compliance	Plan management and operations	Participant delivery
Plan governance	Plan document/SPD	Participant experience
Select and monitor recordkeeper, TPA, and auditor	Audits and 5500	Financial wellness
Regulatory updates	Nondiscrimination testing	Communication and education
Investments	Handle and approve distribution requests	Record keeping

Backed by industry-leading retirement specialists

PCS simplifies plan administration while partnering with respected fiduciary, investment, and retirement-plan providers to deliver institutional-level support for your clients.



Bring simplified retirement plan solutions to your clients

Visit our website: Access more information, dedicated resources, sales support, and tools via pcsretirement.com/pcsenvestnetpep

Partner with the PCS Sales team: Whether you're evaluating a prospect, converting an existing plan, or exploring PEP opportunities, we can help.

Connect with your sales RVP pcsretirement.com/about-us/sales-team

Connect with the PCS Sales Desk

Have questions or need help evaluating an opportunity? We are available to discuss plan fit, provide proposal support, and to help move opportunities from prospect to close.

📞 1-877-272-4015 ✉️ sales@pcsretirement.com