

Introducing

The Architect 401(k) Multiple Employer Plan (MEP)

Exclusively available through Group Benefits, Ltd.

What is a Multiple Employer Plan?

The Architect 401(k), LLC has received approval from the IRS for a master plan document allowing businesses that currently have a retirement plan or wish to establish one to adopt The Architect 401(k) Multiple Employer Plan (MEP).

*For those that adopt, **The Architect 401(k) MEP then becomes the plan sponsor, plan administrator, plan trustee, and plan fiduciary.***

As an "Adopting Employer," you have the freedom to establish your own individual plan design while maximizing the benefits and tax deductions allowed in the retirement plan industry.

Benefits of the Architect 401(k) MEP:

Cost Savings.

- No costs for plan documents, tax filing, or compliance testing.
- Reduced administration and fund fees.
- Significantly reduced internal administrative costs.

Time Savings.

The Architect 401(k) MEP takes over all day-to-day operations.

- Tracking of eligibility and enrollments.
- All notices are sent directly to employees for Safe Harbor, SAR, QDIA, Fee Disclosures, etc.
- Employee questions, terminations, distributions, loans, etc.
- Required fiduciary documentation monitoring.

Risk Reduction.

The Architect 401(k) MEP becomes the fiduciary.

- Transfers responsibility and liability away from you.



How Does It Work?

The Architect 401(k) MEP becomes:

- The Plan Sponsor
- The Plan Administrator
- The Plan Trustee
- The Plan Fiduciary

While allowing you **complete flexibility of your individual plan design.**

Architect 401(k) MEP is responsible for:

- Maintaining your plan document and compliance.
- Distributing enrollment forms and notices directly to employees.
- Day-to-day operations of running your retirement plan.
- Administering and processing distributions, loans, rollovers, RMDs, QDROs, and terminated employees.
- Reviewing, selecting, monitoring, and replacing all funds.
- Filing all tax forms on your behalf.

How to Adopt The Architect 401(k) MEP

1. **Call your GBL representative.**
2. Adopt the Architect 401(k) MEP master plan document.
3. Continue to submit 401(k) contributions.
4. Provide final census, payroll files, and general plan data at year-end for administration and compliance testing purposes.
5. Authorize The Architect 401(k) MEP to file your Form 5500 on your behalf each year.

**Ready to save money, shift responsibility,
and reduce fiduciary risk?**

Call your GBL representative today for details.

the **ARCHITECT**
401(k) plan

