



***A plan by and for the Central Texas Social Service sector —
Let's attract and retain our future non-profit leaders and employees***

- Flexible plan features, including pre-tax and Roth employee contributions
- Customizable: you determine eligibility, employer contributions, vesting and more to suit your organization's needs
- Wide range of low-cost investment options
- Personalized employee communications and enrollment support
- Serviced by top national providers Empower (recordkeeper), Pentegra (administrator) and Pensionmark (plan advisor & investment fiduciary)
- Generally lower cost and less administrative work than sponsoring your own stand-alone plan
- One audit for entire plan (significant cost savings from paying for your own plan audit)

BENEFITS OF OFFERING THIS RETIREMENT PLAN

- Good for your employees; good for the local social service sector
- Attract and retain dedicated employees
- Reward long-time service
- Employees' account balances grow tax-deferred or tax-free (with Roth)
- Similar to 401(k), 403(b) plans are for nonprofit organizations

WHAT IS A MEP?

Multiple Employer Plan—employers pool their purchasing power within a single retirement plan. Makes it easier and more cost-effective for small and mid-size employers to offer an institutional quality retirement plan to their employees.

OUTSOURCE PLAN OVERSIGHT AND GOVERNANCE

Our MEP allows you to outsource your fiduciary responsibilities. It provides an elevated level of governance and oversight. By participating in this MEP, you will offload most of your fiduciary responsibilities to trusted partners.

THERE'S NO BETTER TIME

If you already have a retirement plan, check with us to see if the OVCT MEP can improve this important benefit. No plan? Let us help you review top alternatives, including a SIMPLE IRA.

For more information, contact **Pensionmark Austin**

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