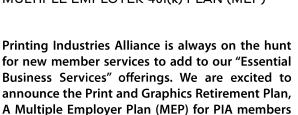


# ANNOUNCING THE PRINT AND GRAPHICS RETIREMENT PLAN

MULTIPLE EMPLOYER 401(k) PLAN (MEP)

offering a 401(k) plan to their employees.



#### WHAT IS AN MEP?

An MEP is a retirement plan for businesses that typically have a common interest but are not commonly owned or affiliated (such as members of the Printing Industries Alliance). MEPs provide cost savings for employees and plan sponsors, fiduciary support, more investment choices and reduced administrative burden.

PIA's Employee Benefits Partner, Gilroy, Kernan & Gilroy, has developed the Print and Graphics Retirement Plan to assist PIA members in providing their employees with a powerful retirement plan, help them save money and spend less time administering it.

#### **MEMBER BENEFITS**

- No audit required at adopting employer level
- Cost savings on the investments
- No individual Form 5500 reporting
- Minimal plan maintenance
- Flexible plan features, including safe harbor, Roth, and profit-sharing
- Customizable 401(k) plan design options involving eligibility, matches, vesting schedules, and more



#### **HOW DOES IT WORK?**

The Print and Graphics Retirement Plan, from a government reporting standpoint, is treated like one large plan. The end result for PIA members is a 401(k) plan with competitive investments, outstanding service, and someone else doing a majority of the plan maintenance legwork. Record keeping is provided by Transamerica.

### STRENGTH IN NUMBERS

Members of the Print and Graphics Retirement Plan have all the advantages and flexibility of a standalone plan sponsor, but avoid the expenses and administrative burden associated with sponsoring a single employer plan.

## LET US HANDLE YOUR PAPERWORK FOR YOU

Virtually all administrative tasks can be offloaded from the employer including:

- Administrative responsibilities
- Employee eligibility tracking
- Distribution processing
- Plan compliance
- Nondiscrimination testing
- Annual reporting
- Participant enrollment/education

The result is time for you to focus on running your business. Get in touch with PIA or GKG to learn more about the Print and Graphics Retirement Plan.

