



Flexible Plan Design for Pooled Employer Plans

We understand, no two employers are alike. That's why our plan design capabilities are highly flexible in order to support your needs and key plan objectives, along with helping drive better outcomes for employees.

Plan feature	Available options	Notes
Eligibility	Determined by employer	Flexible age and service requirements. Must be the same across all employee groups.
		Service requirement with an hours worked requirement is limited to 1 year of service and 1,000 hours only.
		Dual eligibility allowed for match and profit sharing. Safe harbor contributions must always follow deferral eligibility.
Vesting	Determined by employer	Same for all sources (e.g., profit sharing & match).
Service crediting method	Determined by employer	Actual hours, equivalency, and elapsed time available.
Matching contributions	Determined by employer	Document provides discretionary matching options.
Safe harbor contributions	Determined by employer	All safe harbor options available. Optional for each participating employer.
Employer non-elective/profit sharing contributions	Determined by employer	All profit sharing options available, including class allocation/cross tested methods.
Automatic enrollment	Determined by employer. Must use our contribution rate management service and we will manage automatic enrollments.	ACA, EACA, QACA options all available.
ADP/ACP testing methodology	Determined by employer	Current or prior year testing available.
Loan provisions	Determined by employer. We will manage all loan provisions and plan participant loan requests online using the participant website.	Option to offer loans is determined by participating employer. Loan provision will include: <ul style="list-style-type: none"> • \$1,000 minimum • Loan rate managed by Standard Retirement Services, Inc. • Allow 1 general loan and 1 residential loan • Loan rates are the prime rate + 1% • Refinances and re-amortizations allowed • Participant ACH or payroll payments allowed

Plan feature	Available options	Notes
Available sources	Employer contributions determined by employer Pre-tax and Roth(k) deferrals are required	Available sources: <ul style="list-style-type: none"> • 401(k) pre-tax • Roth(k) • Employer match • Employer profit sharing/non-elective • Safe harbor – match and non-elective • Rollovers • Catch-up contributions allowed • Prevailing wage available (if applicable) • No after-tax available
Prevailing wage	Available	If employer has prevailing wage, automatic enrollment is not available as an election.
Excluded classes	Limits to excluded class options	May exclude union, non-resident aliens, Puerto Rican residents, and/or leased employees. No other excluded classes or part-time/temporary/seasonal exclusion.
Self-directed accounts	Determined by employer	Optional. Must use our self-directed account service if elected.
Normal retirement age	Determined by pooled plan provider (P3)	Age 65.
Distribution options	Determined by P3. We will manage all distributions for participating employers.	Available distribution options include: <ul style="list-style-type: none"> • Hardships – 100% vested sources • In service at age 59½ – 100% vested sources • Lump-sum, installments, partial withdrawals
Roth conversions	Determined by P3	Roth conversions available.
Forfeiture usage	Determined by P3	Used to reduce expenses and employer contributions. If forfeitures are used to offset ongoing contributions, it must be the same source (e.g., match offsets match). If the employer wishes to use a different source to offset a contribution, that must be funded annually (e.g., using match to offset a safe harbor contribution).
Compensation	Determined by P3	Must use same definition of compensation for all sources. Entry date compensation is allowed. Generally, no compensation exclusions that requires compensation ratio testing. If exception approved, adopting employer (1) confirms and understands that multiple forms of compensation are needed and must provide on payroll files, (2) the compensation excluded must pass compensation ratio testing, (3) if compensation ratio testing fails, employer must use gross compensation.
Compensation	Determined by employer	K1 compensation as part of sole-proprietor/partnership is allowed. Employer must provide information on the K1 income.
Force-out provision	Determined by P3. We will manage the force-out process.	Will utilize a \$7,000 force-out provision. We will select the IRA provider and manage all force-outs.

The Standard | 1100 SW Sixth Avenue, Portland, OR 97204 | [standard.com](https://www.standard.com)

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