



Advisor Research Insights:

How to spot a plan that could be perfect for a PEP

In recent research,¹ we asked advisors which employers make good candidates for a pooled employer plan. Here's what they said.

- Fiduciaries who are interested in better participant services, enhanced investment choices and lower costs compared to what they could negotiate on their own.
- Employers who are interested in a higher level of service and expertise without significant increase in costs.
- Employers who want to minimize their fiduciary responsibilities.
- Employers above or approaching the plan participant count threshold for the IRS audit requirement.
- Employers with a preference for outsourcing; may already have a 3(38) investment manager.
- Employers who do not want to select, monitor and manage investments.
- Plans with more than \$1 million in assets under management.
- Employers with more than 80 plan participants.
- Plans with good data and 360-degree payroll integration.
- Companies with stretched and overburdened HR resources.
- Companies with limited plan knowledge or experience.
- Employers who are flexible about their retirement plan brand.



“Audits can be very time consuming, and we don't have a large staff to deal with them.”

- Mid-sized Employer

**The Standard can help you build your PEP business.
Contact us to discuss.**

¹ About the Research: Sixty-four financial advisors participated in surveys and interviews, collected by a third-party research firm, WinMore Plans, June – Sept. 2025, on behalf of The Standard. Advisors were asked to name a charity in lieu of compensation for participating. Twenty-five non-profit organizations received a cash donation. Full methodological details are available on request.

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