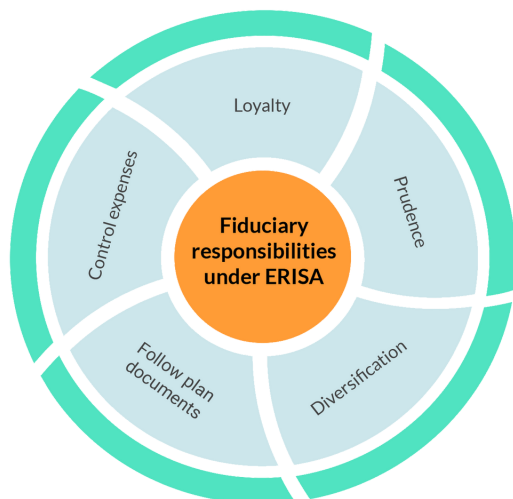


Thinking Pooled Employer Plan (PEP)?
Looking to offer fiduciary risk mitigation?

Think and look Smart.



Retirement plans are subject to complex regulatory and operational requirements.

Typically, the employer sponsoring a plan has ultimate fiduciary responsibility and liability for a wide array of tasks. Most employers do not fully understand their fiduciary duties or have the time and expertise to devote to plan management.

The risk of its fiduciary duties, combined with costs to administer a plan, can deter employers from offering one.

Why delegate fiduciary duties?

A PEP with a PPP or a single employer plan with a 402(a) fiduciary can reduce the inefficiency, complexity and risk of workplace retirement plans, allowing companies to focus on their core business instead of running a retirement plan.

Why select Smart as your fiduciary services provider?



Independent

Not affiliated with the service providers we oversee. This ensures that we avoid conflicts and act solely in the interests of plan participants and their beneficiaries.



Mission-driven

Focused on solving the retirement coverage gap by removing the typical barriers that hinder businesses from sponsoring retirement plans for their employees.



Experienced

A Fiduciary Oversight Committee designs the process in collaboration with internal legal, compliance, operations, and client solutions teams and has an average of 25 years of experience.



Flexible

Can oversee all or some of the providers to the plan, depending on needs.



Meticulous

Experts on fiduciary oversight of the other professionals supporting retirement plans, so employers and their advisors can focus on what they do best.



Tech-focused

As a FinTech firm, we are focused on innovation through technology to support efficient delivery of our fiduciary services.

How do the PPP services actually work?

An experienced team, leveraging technology to minimize administrative and operational effort

Multiple layers of independent oversight within Smart harness a wide range of expertise.

Robust oversight



Tina Anstett
Senior ERISA Counsel



Birgit Cornelius
Head of Compliance



Scott Rice
Head of Employer Experience

The Fiduciary Oversight Committee is comprised of experts with over 25 years average experience



Powered by Smart's data connections that are intended to ease operational burdens

Smart's fiduciary oversight services are offered through Smart Retirement Solutions, Inc. (SRS). SRS is a wholly-owned subsidiary of Smart USA Co., and an indirect subsidiary of Smart Pension Limited (Smart). SRS provides independent fiduciary oversight services as a named fiduciary to single-employer plans and/or as a Pooled Plan Provider to Pooled Employer Plans as defined in the Setting Every Community Up for Retirement Enhancement (SECURE) Act of 2019. These services may include, but are not limited to the selection and monitoring of recordkeeping, administrative and investment service providers.

