

THE DIRECT MEP

The Service Driven Multiple Employer Plan™

THE DIRECT MEP IS A QUALIFIED 401(k) PLAN WHICH ALLOWS EMPLOYERS TO REDUCE COSTS AND LIABILITY by participating together in a single plan. The employer minimizes the liability of running the plan by delegating the Plan Sponsor and Trustee Responsibilities to Summit Trust Company.

Benefits to Employers:

- Substantially reduces fiduciary liability by transferring responsibilities of running the plan to 401kDIRECT
- Reduces overall plan costs
- Eliminates the need for plan audits
- Eliminates the need for individual employers to file form 5500
- Full fee disclosure and revenue re-capture complies with 408(b)(2)
- Ability to create unique plan design for each adopting employer

DIFFERENT FROM OTHER MEPS, THE DIRECT MEP DOES NOT PUSH PROPRIETARY INVESTMENT PRODUCT creating the first Service Driven MEP™. This allows you as the Financial Advisor to add value and service to the plan with your expertise in investment selection and fund monitoring.

Benefits to Advisors:

- Advisors manage relationship with client, select and monitor investments, provide employee education
- Flexibility to determine level of fiduciary responsibility—3(38), 3(21) or outsource to independent fiduciary
- Create unique investment menus including models/portfolios for each adopting plan
- Flexibility to be compensated by fees or commission
- True Open Architecture allows you to choose from hundreds of low-cost mutual funds and ETFs
- Easy to use Advisor website with Single-Sign-On (SSO) for multiple clients and on the fly reporting capabilities

The DIRECT MEP at a Glance:

Client	Financial Advisor	Plan Sponsor	Recordkeeper	Administrator	Trustee
Adopts DIRECT MEP - transfers responsibility of managing plan	Manages relationship with client	Summit Trust Responsible for managing plan	401kDIRECT Maintains records, website, VRU	Local TPA Consulting Plan Design Compliance testing	Summit Trust Safe keeps assets Year end reporting



For more information:

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