

# BENEFITS OF A MULTIPLE EMPLOYER PLAN

SAVE TIME SO YOU CAN FOCUS ON YOUR BUSINESS

## Pasadena Chamber of Commerce 401(k) MEP

By joining the Pasadena Chamber of Commerce 401(k) MEP you are able to provide a powerful retirement plan, help save money, and spend less time administering it.

### MEMBER BENEFITS

- Easy to adopt
- Lower costs
- Outsource Fiduciary Liability to our designated 3(16) 3(38) advisors
- No individual Form 5500 reporting
- Minimal plan maintenance
- Flexible plan features, including safe harbor, Roth, and profit sharing, vesting schedules & more
- Discounted Plan Audit fees through a preferred accounting partner
- Financial Wellness Advisors available to meet with your employees 1 on 1 in English & Spanish 7am-7pm all time zones

### HOW

As a result of the Federal SECURE Act, the Pasadena Chamber of Commerce 401(k) MEP is treated like one large plan. The end result for you is a 401(k) plan with competitive investments, outstanding service, and someone else doing a majority of the plan maintenance legwork.

### STRENGTH IN NUMBERS

With over 1400 Members in our Chamber, we bring a large, powerful group together for mutual benefit. When you utilize the Pasadena Chamber of Commerce 401(k) MEP, you have all the advantages and flexibility of a stand-alone plan sponsor, but avoid the expenses and administrative burden associated with sponsoring a single employer plan.



## LET US HANDLE THE PAPERWORK FOR YOU

By participating in the Pasadena Chamber of Commerce 401(k) MEP, you are relieved of virtually all administrative tasks.

Tasks that can be shifted may include:

- 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.

## EVALUATION PROCESS IS AS EASY AS ...

1

Contact Bryan Muth  
Pasadena Private Wealth  
Director of Retirement Plans  
[401khelp@pasadenapw.com](mailto:401khelp@pasadenapw.com)  
626-993-9303

2

Provide the requested  
information for your evaluation

3

Schedule a no-cost plan design  
evaluation meeting



PASADENA  
PRIVATE  
WEALTH



### Get in touch:



CALL  
626-993-9303



VISIT  
2 N. Lake Ave Suite 520  
Pasadena, CA 91101  
[www.pasadenaprivatewealth.com](http://www.pasadenaprivatewealth.com)

Before adopting any plan you should carefully consider all of the benefits, risks, and costs associated with a plan. Information regarding retirement plans is general and is not intended as legal or tax advice. Retirement plans are complex, and the federal and state laws or regulations on which they are based vary for each type of plan and are subject to change. In addition, some products, investment vehicles, and services may not be available or appropriate in all workplace savings plans. Plan sponsors and plan administrators may wish to seek the advice of legal counsel or a tax professional to address their specific situations.

Securities offered through Transamerica Investors Securities Corporation (TISC), member FINRA, 440 Mamaroneck Avenue, Harrison, NY 10528.

All Transamerica companies identified are affiliated, but are not affiliated with Pasadena Private Wealth.