Onboarding Q&A

A Reference Guide for Prospective Employers

20 YEARS IN BUSINESS
2006 - 2026

CastleRock
Investment Company

Simplifying retirement for all. One plan. Every business.

Prepared by Michele Suriano, Founder

This content was prepared with the assistance of artificial intelligence tools and reviewed by Castle Rock Investment Company for accuracy and completeness.

Topic Menu

Click any question to jump straight to it — every slide links back here.

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- What are the three popular safe harbor designs?
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Investments & the QDIA

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Getting Started

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- Why do employers typically save money switching?

Can't find it here? Just ask — Michele will know.

TOPIC 1

Plan Fundamentals

The basics: what a PEP is, who does what, and what it costs.

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What Is a Pooled Employer Plan (PEP)?

- A single retirement plan that multiple unrelated employers (“Adopting Employers”) join together, each keeping their own contribution formula and employees.
- One plan document, one Form 5500 filing, and one Named Fiduciary — instead of every employer running a separate plan.
- Created to let small and mid-sized businesses access the scale, pricing, and expertise usually reserved for large-company 401(k) plans.
- Castle Rock PEP is administered by Slavic401k and led by Castle Rock Investment Company as the plan's discretionary investment manager.

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Why Join a PEP Instead of Our Own 401(k)?

- Outsources the work employers usually carry alone: trustee responsibilities, annual regulatory filing, nondiscrimination testing, plan document maintenance, investment selection and monitoring, loan/distribution processing, and participant disclosures.
- Pooling with other employers often lowers the cost of a 401(k) compared with running a standalone plan — we'll show you a side-by-side comparison for your own plan before you decide.
- Fewer moving parts means less fiduciary exposure for the business owner — Castle Rock and Slavic401k share that liability with you.
- You keep the plan design flexibility that matters (contribution formula, eligibility) without the administrative overhead.

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How Does a PEP Compare to the Alternatives?

A side-by-side look at Castle Rock PEP against running your own plan or Colorado's state-mandated SecureSavings program.

	Castle Rock PEP	Your Own 401(k)	CO SecureSavings
Fiduciary liability	Handled by Castle Rock PEP	Falls on you	N/A — you're not a fiduciary
Employer match allowed?	Yes, fully customizable	Yes, fully customizable	No
2026 contribution limit	$24,500 + $8,000 catch-up	$24,500 + $8,000 catch-up	$7,500 + $1,100 catch-up (IRA limits)
Personalized investment advice	Included	Usually extra cost	Not available
Cost to employer	Low (shared economies of scale)	Moderate to high (fees, admin, audit)	Free
Tax credits available	Yes	Yes	No

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Who's Who: the Fiduciary Roles in the PEP

Handled by the PEP

- Slavic401k — Pooled Plan Provider, Named Fiduciary, Plan Administrator & Recordkeeper.
- Castle Rock Investment Company — 3(38) Discretionary Investment Manager, selecting and monitoring the fund lineup.
- An independent Trustee/Custodian holds plan assets.
- Payroll Integrations, Inc. — 360° payroll integration partner.

Retained by You

- Deciding your plan's contribution formula and eligibility terms.
- Providing timely, accurate payroll and census data.
- Monitoring the PEP's and Castle Rock's performance periodically — a lighter duty than running your own plan.
- Communicating the plan to your employees.

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Why Castle Rock Specifically?

- Independent and woman-owned (WBENC-certified) — founded in 2006 by Michele Suriano, who leads Castle Rock personally.
- Personalized investment advice and free financial planning software for participants, not just a call center.
- Community Spotlight — a free feature promoting Adopting Employers' businesses on the Castle Rock PEP Community page.
- Human support from a founder who has run a small business herself — not just a 1-800 number.
- Acts as a 3(38) discretionary investment manager with a written fiduciary acknowledgment under ERISA.

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Community Spotlight — Real Example

REAL EXAMPLE — LIVE NOW ON THE COMMUNITY PAGE

Ronia Grillos — Handcrafted Leather Hats

Ronia is a Castle Rock PEP member who turns full leather hides into one-of-a-kind, hand-tooled hats — western crowns, beaded and braided bands, contrasting-leather brims. Her Community Spotlight tells her story and points readers to see her work in person.

This fall's spotlight sent people to meet her at the Castle Rock Artfest, September 12–13 in Festival Park — exactly the kind of real visibility Castle Rock PEP gives its Adopting Employers' businesses, at no cost to them.

See it live: castlerockpep.com/community

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What Are the 2026 Contribution Limits?

Contribution	2026 Limit	Running Total
Employee elective deferral	$24,500	$24,500
+ Age 50+ catch-up	$8,000	$32,500 (ages 50–59, 64+)
+ Age 60–63 “super” catch-up	$3,250	$35,750 (ages 60–63 only, in lieu of standard catch-up)
Combined employee + employer limit	—	$72,000 + any applicable catch-up

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TOPIC 2

Costs & Tax Credits

What it costs and tax credits available for new retirement plans.

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What Are the Fixed Fees?

Plan fees include a $250 annual Payroll Integrations fee, charged whether or not you connect your payroll, plus a fixed participant fee billed quarterly in advance (not pro-rated). Fees can be paid by the employer or from participant accounts.

Participant Count	Quarterly Fixed Fee
0 – 50	$8.75
51 – 100	$7.50
101 & Above	$6.25

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What Are the Asset-Based Fees?

Each participant account is assessed a combined annual fee based on total plan assets, deducted quarterly in arrears. Example: at $1,000,001 in plan assets, each account is charged 0.55% annually (0.40% to Slavic401k + 0.15% to Castle Rock).

Adopting Employer 401(k) Plan Assets	Slavic401k Admin Fee	Castle Rock Advisory Fee	Combined Annual Fee
$0 – $250,000	0.70%	0.25%	0.95%
$250,001 – $500,000	0.65%	0.20%	0.85%
$500,001 – $1,000,000	0.50%	0.18%	0.68%
$1,000,001 – $2,000,000	0.40%	0.15%	0.55%
$2,000,001 – $5,000,000	0.30%	0.12%	0.42%
Over $5,000,000	0.25%	0.10%	0.35%

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Estimate Your Cost

Enter your business's participant count and current retirement plan assets for an estimate of your annual Castle Rock PEP fees.

Your plan

Number of employees / participants

25

Current retirement plan assets ($)

$300,000

Calculate your estimate online ›

Estimated Annual Cost

Example: 25 participants, $300,000 in plan assets

$3,675

Fixed Administration Fee (25 × $35)	**$875**
Asset-Based Fee (0.85%)	**$2,550**
Payroll Integrations Fee	**$250**

Estimate only. Does not include investment expense ratios (charged by individual funds) or one-time transaction fees such as loans, distributions and QDROs. Confirm exact pricing with Michele.

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Tax Credits Available to Employers

The tax credits below are available to companies with 100 or fewer employees and no prior retirement savings plan.

$500

FOR THREE YEARS

To add an automatic enrollment plan provision.

$250

FOR STARTUP COSTS, FIRST THREE YEARS

Per eligible non-highly compensated employee, up to $5,000 each year.

$1,000

PER EMPLOYEE

For employer contributions to participants earning up to $100,000. Gradually reduces over five years.

Credits apply for the first years of a new plan. Confirm eligibility and amounts with your CPA or tax advisor.

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Estimate Your Tax Credits

A quick estimate of the federal tax credits your business may qualify for under SECURE 2.0: startup costs, employer contributions, automatic enrollment, and military spouse participation.

Example business

Total employees	**20**
Eligible non-highly compensated	**15**
Qualified startup costs	**$4,000**
Credit year	**1st year (100%)**
Contributions to 15 employees	**$12,000**
Automatic enrollment	**Yes**

Calculate your credits online ›

Estimated Total Available Credit

Example: 20 employees, first year of a new plan

$16,250

Startup Costs Credit (15 × $250)	**$3,750**
Employer Contributions Credit	**$12,000**
Automatic Enrollment Credit	**$500**
Military Spouse Participation Credit	**$0**

Estimate only, based on general SECURE 2.0 rules. Not tax advice; confirm eligibility and amounts with your CPA or tax advisor before filing IRS Form 8881.

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TOPIC 3

Plan Design Options

Automatic features every design shares, and the three most popular safe harbor choices.

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What Automatic Features Do All Plan Designs Include by Default?

- Eligibility after three months of service.
- Automatic enrollment at a 3% deferral rate for every eligible employee.
- Automatic annual escalation of 1% per year, up to a 10% cap.
- Employees can opt out, or change their deferral rate, at any time.

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What Are the Three Most Popular Safe Harbor Designs?

3% Nonelective

- Employer contributes 3% of pay to every eligible employee, regardless of what they save.
- Immediate vesting.
- Simplest to administer and budget for.

Basic (QACA) Match

- 100% match on the first 1% saved, plus 50% on the next 5% (up to 3.5% of pay).
- Employee saves 6% → employer contributes 3.5%.
- 2-year cliff vesting.

Enhanced Match

- 100% match on the first 4% saved.
- Employee saves 4% → employer contributes 4%.
- Immediate vesting.

All three preserve safe harbor status, so ADP/ACP nondiscrimination testing isn't required — the employer chooses the contribution formula that fits budget and talent goals.

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What Other Safe Harbor Designs are Available?

Automatic Enrollment is Required for All Designs Below	Employer Contribution	Vesting	Recipients
Qualified Automatic Contribution Arrangement	3.5% Match	Up to 2 yrs.	Savers
Qualified Automatic Contribution Arrangement Nonelective	3%	Up to 2 yrs.	Eligible employees
Safe Harbor Match	4% Match	Immediate	Savers
Safe Harbor Nonelective	3%	Immediate	Eligible employees
Enhanced Safe Harbor Match	4% Match or More	Immediate	Savers
Enhanced Safe Harbor Nonelective	3% or more	Immediate	Eligible employees

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Can We Customize, and How Does Vesting Work?

- Want something other than the three defaults? Castle Rock and Slavic401k can build custom designs — different match formulas, non-safe-harbor formulas, or profit sharing — using the same online intake, with more time to work through the details together.
- Vesting is the schedule by which employer contributions become the employee's own money over time; employee deferrals are always 100% vested immediately.
- Two of the three default designs vest employer contributions immediately; the Basic (QACA) Match design vests over a 2-year cliff.
- Talk through your goals with Michele before choosing — the right design balances cost, budget, and what will actually attract and retain your team.

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TOPIC 4

Investments & the QDIA

How the fund lineup is built, monitored, and what happens if a participant doesn't choose.

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Who Selects and Monitors the Investments?

- Castle Rock Investment Company serves as the plan's 3(38) discretionary investment manager — a named fiduciary role, not just an adviser making suggestions.
- That means Castle Rock has legal responsibility for selecting, monitoring, and (when needed) replacing funds in the lineup.
- Ongoing due diligence happens continuously, not just once a year — this is the work an individual employer would otherwise have to do (and be liable for) on their own.
- Fund changes are made in participants' best interest, independent of any outside sales incentive.

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What Does the Fund Lineup Look Like?

26 investment options in seven peer groups. Click a peer group for its funds, expense ratios, and Morningstar links.

Money Market
1 fund · 0.11%

Bond
4 funds · 0.05%–0.45%

U.S. Equity
3 funds · 0.02%–0.27%

International Equity
3 funds · 0.18%–1.05%

Real Assets
2 funds · 0.75%–0.82%

Balanced
1 fund · 0.25%

Target-Date
12 vintages · 0.08%

Expense ratios are charged by the fund companies, separate from plan fees. Source: Fee & Investment Disclosure, 7/31/2026.

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Fund Lineup: Money Market

Money Market — 1 fund. Click the symbol to research it on Morningstar.

All | **Money Market** | Bond | U.S. Equity | International Equity | Real Assets | Balanced | Target-Date

Fund	Symbol	Category	Expense Ratio	Cost per $1,000
Vanguard Federal Money Market	VMFXX on Morningstar ↗	Money Market	0.11%	$1.10

Principal stability and liquidity: the plan's capital-preservation option and the holding place for uninvested cash.

Expense ratios are charged by the fund companies, separate from plan fees. Source: Fee & Investment Disclosure, 7/31/2026.

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Fund Lineup: Bond

Bond — 4 funds, 0.05% to 0.45%. Click any symbol to research it on Morningstar.

All | Money Market | **Bond** | U.S. Equity | International Equity | Real Assets | Balanced | Target-Date

Fund	Symbol	Category	Expense Ratio	Cost per $1,000
Fidelity Inflation-Prot Bd Index	FIPDX on Morningstar ↗	Bond	0.05%	$0.50
American Funds Bond Fund of America	RBFGX on Morningstar ↗	Bond	0.23%	$2.30
American Funds American High-Income	RITGX on Morningstar ↗	Bond	0.32%	$3.20
Dodge & Cox Global Bond	DODLX on Morningstar ↗	Bond	0.45%	$4.50

Income and ballast: a core aggregate mandate, a global bond fund, inflation-protected Treasuries, and one high-yield sleeve.

Expense ratios are charged by the fund companies, separate from plan fees. Source: Fee & Investment Disclosure, 7/31/2026.

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Fund Lineup: U.S. Equity

U.S. Equity — 3 funds, 0.02% to 0.27%. Click any symbol to research it on Morningstar.

All | Money Market | Bond | **U.S. Equity** | International Equity | Real Assets | Balanced | Target-Date

Fund	Symbol	Category	Expense Ratio	Cost per $1,000
Fidelity 500 Index	FXAIX on Morningstar ↗	U.S. Equity	0.02%	$0.20
Vanguard Mid Cap Index Admiral	VIMAX on Morningstar ↗	U.S. Equity	0.05%	$0.50
DFA US Small Cap I	DFSTX on Morningstar ↗	U.S. Equity	0.27%	$2.70

Domestic growth across large, mid and small caps, indexed where indexing wins on cost.

Expense ratios are charged by the fund companies, separate from plan fees. Source: Fee & Investment Disclosure, 7/31/2026.

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Fund Lineup: International Equity

International Equity — 3 funds, 0.18% to 1.05%. Click any symbol to research it on Morningstar.

All | Money Market | Bond | U.S. Equity | **International Equity** | Real Assets | Balanced | Target-Date

Fund	Symbol	Category	Expense Ratio	Cost per $1,000
DFA Large Cap International	DFALX on Morningstar ↗	International Equity	0.18%	$1.80
DFA International Small Company	DFISX on Morningstar ↗	International Equity	0.27%	$2.70
Artisan Sustainable Emerging Mkts	APDEX on Morningstar ↗	International Equity	1.05%	$10.50

Developed and emerging markets outside the U.S., in both large and small cap.

Expense ratios are charged by the fund companies, separate from plan fees. Source: Fee & Investment Disclosure, 7/31/2026.

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Fund Lineup: Real Assets

Real Assets — 2 funds, 0.75% to 0.82%. Click any symbol to research it on Morningstar.

All | Money Market | Bond | U.S. Equity | International Equity | **Real Assets** | Balanced | Target-Date

Fund	Symbol	Category	Expense Ratio	Cost per $1,000
Cohen & Steers Instl Realty Shares	CSRIX on Morningstar ↗	Real Assets	0.75%	$7.50
PGIM Jennison Natural Resources	PJNQX on Morningstar ↗	Real Assets	0.82%	$8.20

Inflation-sensitive exposure through listed real estate and natural resources.

Expense ratios are charged by the fund companies, separate from plan fees. Source: Fee & Investment Disclosure, 7/31/2026.

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Fund Lineup: Balanced

Balanced — 1 fund at 0.25%. Click the symbol to research it on Morningstar.

All | Money Market | Bond | U.S. Equity | International Equity | Real Assets | **Balanced** | Target-Date

Fund	Symbol	Category	Expense Ratio	Cost per $1,000
American Funds American Balanced	RLBGX on Morningstar ↗	Balanced	0.25%	$2.50

One diversified stock-and-bond portfolio for participants who want a single holding rather than a glidepath.

Expense ratios are charged by the fund companies, separate from plan fees. Source: Fee & Investment Disclosure, 7/31/2026.

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Fund Lineup: Target-Date

Target-Date — 12 vintages, all 0.08%. Rule of thumb: choose the vintage closest to the year you turn 65.

All | Money Market | Bond | U.S. Equity | International Equity | Real Assets | Balanced | **Target-Date**

Fund	Symbol	Category	Expense Ratio	Cost per $1,000
Vanguard Target Retirement Income	VTINX on Morningstar ↗	Target-Date	0.08%	$0.80
Vanguard Target Retirement 2020	VTWNX on Morningstar ↗	Target-Date	0.08%	$0.80
Vanguard Target Retirement 2025	VTTVX on Morningstar ↗	Target-Date	0.08%	$0.80
Vanguard Target Retirement 2030	VTHRX on Morningstar ↗	Target-Date	0.08%	$0.80
Vanguard Target Retirement 2035	VTTHX on Morningstar ↗	Target-Date	0.08%	$0.80
Vanguard Target Retirement 2040	VFORX on Morningstar ↗	Target-Date	0.08%	$0.80
Vanguard Target Retirement 2045	VTIVX on Morningstar ↗	Target-Date	0.08%	$0.80
Vanguard Target Retirement 2050	VFIFX on Morningstar ↗	Target-Date	0.08%	$0.80
Vanguard Target Retirement 2055	VFFVX on Morningstar ↗	Target-Date	0.08%	$0.80
Vanguard Target Retirement 2060	VTTSX on Morningstar ↗	Target-Date	0.08%	$0.80
Vanguard Target Retirement 2065	VLXVX on Morningstar ↗	Target-Date	0.08%	$0.80
Vanguard Target Retirement 2070	VSVNX on Morningstar ↗	Target-Date	0.08%	$0.80

Expense ratios are charged by the fund companies, separate from plan fees. Source: Fee & Investment Disclosure, 7/31/2026.

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What's the Default Investment (QDIA)?

Employees who don't make an election are defaulted into the Qualified Default Investment Alternative — a Vanguard Target Retirement fund matched to their birth year, an ERISA 404(c) safe harbor.

Name of Investment	Birth Years
Vanguard Target Retirement Income Fund	1952 or earlier
Vanguard Target Retirement 2020 Fund	1953 to 1957
Vanguard Target Retirement 2025 Fund	1958 to 1962
Vanguard Target Retirement 2030 Fund	1963 to 1967
Vanguard Target Retirement 2035 Fund	1968 to 1972
Vanguard Target Retirement 2040 Fund	1973 to 1977
Vanguard Target Retirement 2045 Fund	1978 to 1982
Vanguard Target Retirement 2050 Fund	1983 to 1987
Vanguard Target Retirement 2055 Fund	1988 to 1992
Vanguard Target Retirement 2060 Fund	1993 to 1997
Vanguard Target Retirement 2065 Fund	1998 to 2002
Vanguard Target Retirement 2070 Fund	2003 or later

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Can Employees Choose Investments or Get Advice?

- Yes — employees can self-direct their account across the full fund lineup at any time.
- Free financial planning software is available to every participant for personalized, goal-based guidance.
- Employees who don't make an election default into the age-appropriate Target Retirement fund (the QDIA) — never sit in cash by default.
- Group education sessions and 1:1 “PEP Talks” are available to help employees get started.

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TOPIC 5

Getting Started

The fastest path to enrollment, who does what, and what to expect in your first 100 days.

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What's the Fastest Way to Get Started?

- Complete Step 1 online: who you are and how to reach you.
- Step 2, before we meet: tell us about any current plan, and send your plan document (adoption agreement) and a recent provider statement if you have them.
- Meet with Michele to walk through costs and plan design.
- Step 3, after the meeting: owners, officers, key employees, signers and a few yes/no questions.
- We pre-fill your Slavic401k paperwork from your answers and public filings, so you only fill in the gaps and e-sign. Nothing to print or mail.

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What Should We Have on Hand Before Starting?

- Company legal name, EIN / Tax ID, and date and state of incorporation.
- Payroll provider and pay frequency.
- Owner name(s) and each owner's ownership percentage.
- Names and job titles of any employees who are lineal relatives of an owner.
- Names and job titles of highly compensated employees and all company officers.
- Who will be the plan's primary contact and who can sign for the company.
- If you have a plan today: your plan document or adoption agreement and a recent provider statement.

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What If We Want a Custom Design Instead?

- Every design — standard or custom — starts with the same three-step online intake (Step 1, 2, and 3).
- Custom match formulas, non-safe-harbor designs, and profit sharing are all built from the same information — there's no separate paper-form path anymore.
- Talk through your goals with Michele during your meeting — she'll build the custom design around your answers.
- Michele can walk through which options apply to your specific situation before you start.

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What's Handled Separately From the Online Intake?

Item	How It's Handled
Payroll Information	Not collected through our online forms. Once your plan is set up, Slavic401k starts the connection with Payroll Integrations.
Employee Census	Employee-level data for testing. Reviewed with you on Slavic401k's installation call, then uploaded only through Slavic401k's secure file site — never by email.
ACH / Banking Information	Bank details for contribution deposits and withdrawals. Same as the census: reviewed on the installation call, uploaded only through the secure file site.
Company Information Form	Castle Rock pre-fills it from your Step 1–3 answers and sends it to you for electronic signature, then submits it to Slavic401k with the rest of your package.
Employer Adoption Agreement	The legal agreement adopting your company into the Castle Rock PEP. We prepare a draft; the final is sent for your electronic signature after Slavic401k's document call.

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How Does Payroll Integration Work?

- Payroll Integrations, Inc. partners with Slavic401k to connect your payroll system directly to the plan — contributions flow automatically each pay period.
- Slavic401k starts the connection as soon as your plan is set up and has its Plan ID, so there's nothing for you to initiate.
- Supports ADP, Paychex, QuickBooks, isolved, ApexHCM, and other major payroll systems.
- The $250 annual Payroll Integrations fee is charged whether or not you use the service, so we strongly recommend connecting your payroll to avoid manual uploads.
- Contact: Cameron McKenna, Regional VP of Sales, cameron@payrollintegrations.com

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Who Does What During Onboarding?

We carry the heavy lifting, so your part stays short.

Castle Rock (Michele)

- Pre-fills your paperwork from your online answers
- Sends Slavic401k one complete package for you
- Sends you one email with every instruction
- A status email every week until your first payroll
- Joins your installation call

Slavic401k

- Reviews your documents and any corrections
- Holds your document and installation call
- Sets up your plan and issues its Plan ID
- Sends your welcome email and employee disclosures
- Your Onboarding Consultant: daily contact for 30 days

Payroll Integrations

- Connects your payroll once your plan has its Plan ID
- Slavic401k starts the connection for you
- Contributions then flow automatically each pay period

You

- Review and e-sign the forms we pre-fill
- Moving a plan? Email our pre-filled transfer letter to your current provider
- Upload census and bank details only through Slavic401k's secure file site
- Share the employee disclosures with your team

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What Happens in Our First 100 Days?

Day 1 is the day you sign. Here's what to expect from Castle Rock along the way.

DAYS 1–30

Getting set up

- A handwritten thank-you card from Michele
- A Paperwork Party: everything pre-filled, so you review and e-sign together
- A status email every week until your first payroll
- Moving a plan? A "Leaving your old provider" cheat sheet

DAYS 31–60

Getting your team ready

- A kickoff meeting paired with Slavic401k's installation call
- A one-page guide to who does what, response times and the year ahead
- Welcome kits for you and your employees
- Group and 1-on-1 meetings for your employees

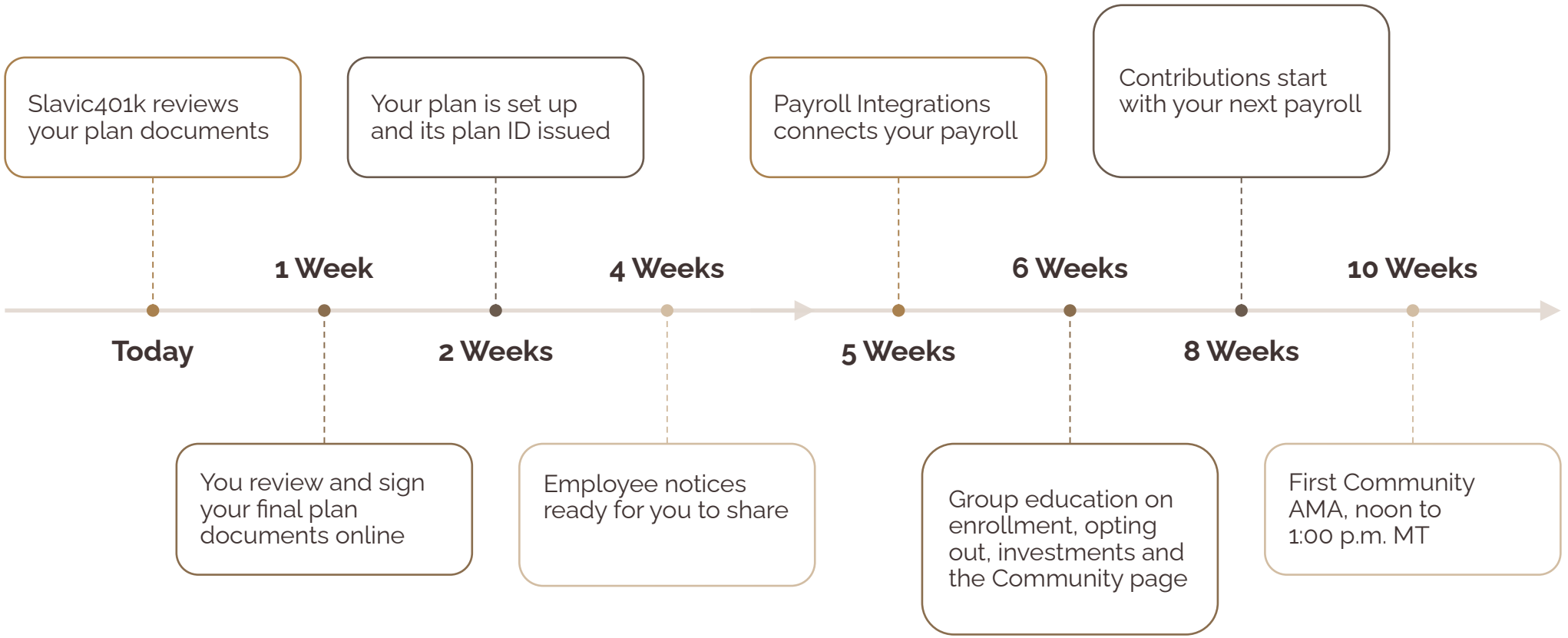
DAYS 61–100

Celebrating

- A Business Spotlight on the Castle Rock PEP Community page
- An "Ask Me Anything" Lunch n' Learn for your employees
- A Day 90 check-in: your first payrolls, participation and your feedback

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How Long Does Starting a New Plan Take?

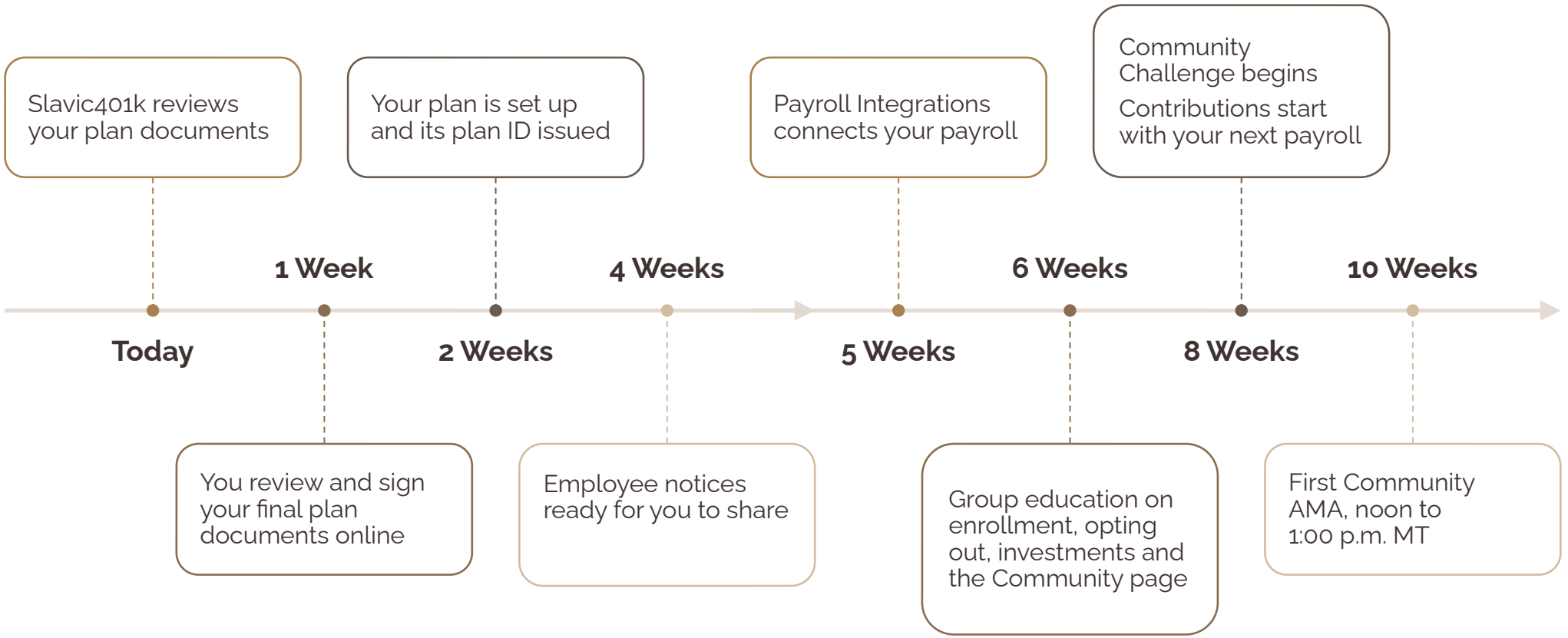


Your future self will thank you

Along the way, you'll get a status email from Michele every week until your first payroll.

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How Long Does Moving Our Plan Take?



Your future self will thank you

Along the way, you'll get a status email from Michele every week until your first payroll.

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TOPIC 6

Compliance & Switching In

What Castle Rock takes off your plate, and what to expect if you already have a plan.

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What Compliance Burden Does the PEP Take Off Our Plate?

Castle Rock PEP Handles

- One aggregated Form 5500 filing across all Adopting Employers, instead of a separate filing for your business alone.
- Nondiscrimination testing (ADP/ACP, top-heavy) — largely avoided altogether under the safe harbor designs.
- Plan document drafting, maintenance, and amendments as regulations change.
- Required participant disclosures — SPD, fee disclosures, and QDIA notices — distributed by the recordkeeper.

You Still Do

- Submit accurate, on-time payroll and census data each pay period.
- Periodically monitor the PEP's and Castle Rock's performance — a light duty compared to running your own plan.
- Communicate the plan and its benefits to your employees.

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What Is Castle Rock's Fiduciary Commitment to Us?

- Castle Rock acts as a 3(38) discretionary investment manager, with a written fiduciary acknowledgment under ERISA — not just a verbal promise.
- Michele's Code of Ethics commits Castle Rock to: honesty and integrity, avoiding real or perceived conflicts of interest; timely and complete disclosure; fair compensation for services provided; knowing the limits of its expertise; and respecting client confidentiality.
- That commitment is documented in writing, not just implied — ask Michele for the full copy of "My Promise to You."

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We Already Have a 401(k) — How Do We Convert It?

- In general: you choose a transition date, your existing plan is typically terminated (or merged), and its assets move via a direct trustee-to-trustee transfer into the Castle Rock PEP trust — participants are not taxed on this kind of transfer.
- Participant balances and prior vesting service typically carry over; a final Form 5500 is filed for the terminated legacy plan.
- Your current payroll cutover is coordinated with the outgoing recordkeeper so no contributions are missed in between.
- We pre-fill a transfer letter for you to send your current provider on your letterhead; it asks them to send your plan documents to Slavic401k, so you don't have to chase them.
- Specifics vary by your current provider and plan type. Share your plan document (adoption agreement) in Step 2 — we use it to pre-fill your paperwork and map out the transition with you.

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Why Do Employers Typically Save Money Switching?

- Many employers pay less after switching, because pooling spreads recordkeeping, administration and investment costs across many businesses. Your savings depend on your current plan; we'll compare your actual costs before you decide.
- Pooling many employers together brings economies of scale to recordkeeping, administration, and investment pricing that a single small plan can't get on its own.
- A standalone plan's own audit and compliance costs — often one of the largest line items for a growing plan — are eliminated inside the PEP.
- Fixed, transparent fees (see Costs & Tax Credits) replace the layered, harder-to-see pricing common at standalone small-plan providers.

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Thank You

Michele Suriano | Schedule a PEP Talk at CastleRockPEP.com |
Michele@CastleRockPEP.com | (720) 608-5894