



# An Innovative 401(k) Plan Solution

## Simplifying Retirement Plan Management

Spectrum Investment Advisors is proud to partner with the MMAC to support their mission of developing, attracting, and retaining exceptional talent at every career stage. Together, we offer the Spectrum Pathway Group 401(k) Plan, giving businesses of all sizes access to a pooled retirement program with fewer administrative and fiduciary hassles while still providing customization and flexibility.

### What is a PEP?

A PEP lets multiple employers join together in one shared 401(k). It delivers big plan benefits in a turnkey solution and is an attractive option for businesses that want to offer retirement benefits without the complexity of managing their own plan.

### Key Benefits

#### Simplified Administration

Managed by a third-party provider, you can offload admin tasks including compliance and fiduciary duties.

#### Reduced Fiduciary Responsibilities

The Pooled Plan Provider and Advisor will assume most of these responsibilities.

#### Shared Plan Costs

While some costs are the same, some administrative costs may be lower and audit costs are shared.

#### Plan Design Flexibility

Standard features with some plan design choices, though fewer options than fully tailored plans.

### The Spectrum Pathway Difference

#### ■ Dedicated Retirement Plan Professionals

Our team manages setup, enrollment, operations, and compliance so you can focus on your business. With built-in guidance, your plan helps attract and retain top talent.

#### ■ Streamlined Plan Coordination

The Spectrum Pathway Plan brings payroll, recordkeeping, and investments together in one streamlined process. Partnering with Ascensus as Plan Sponsor, PPP, and recordkeeper, Spectrum serves as 3(38) investment manager and your primary point of contact.

#### ■ Financial Wellness & Fiduciary Advice

Employees receive fiduciary advice, education, and one-on-one support, while employers gain reporting to track engagement and success.



## Tailored Solutions for Every Business

For three decades, Spectrum has proudly served clients with purpose while delivering retirement plan solutions designed to fit each business.

Whether a single employer plan or the Spectrum Pathway Group 401(k) Plan is the right choice, we help you evaluate your goals, resources, and workforce needs. Our team guides you in selecting the structure that delivers the right balance of flexibility, support, and simplicity.



Learn more about the Spectrum Pathway Group 401(k) Plan



**Spectrum can help strengthen your retirement plan and employee outcomes. Ready to learn how?**

### Spectrum Investment Advisors

Colors Simplify Investing®

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**Driving Milwaukee's economic future through action, advocacy, and connection.**

The MMAC community of more than 2,000 dedicated business members works together to ensure long-term prosperity for Milwaukee and its businesses.

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