



CMC 401(k) Program:

401(k) Multiple Employer Plan (MEP)

CMC members have access to an **exclusive** retirement program that will offer protection to employers, streamline administration, and provide tangible cost savings.

A 401(k) Multiple Employer Plan (MEP) allows businesses of all sizes access to competitive pension investments, as well as more efficient and less expensive management services.

Two of the nation's largest retirement providers, Pentegra Retirement Services and Pensionmark, currently provide a unique 401(k) Multiple Employer Plan (MEP) option for CMC members.



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BENEFITS INCLUDE:

- Turnkey program with two of the nation's largest providers, Pentegra and Pensionmark.
- Pentegra completes and signs Form 5500.
- Eliminate nearly all personal and company fiduciary risks.
- Transfer obligations to pay IRS and DOL penalties, corrections or litigation settlements.
- Outsource the completion of required annual compliance work.
- Outsource participant transactions, distribution of forms, notices and documents.
- Program consultants provide effective education tools, including on-site and on-line.
- Volume discount with an average investment ratio of 0.12%-0.30%.