Pooled employer plan (PEP) vs. group of plans (GoP)

Both a PEP and GoP provide unique benefits to plan sponsors, but understanding the differences between these group plans is key. This side-by-side overview can help you evaluate each plan's features and determine which solution best aligns with your clients' needs.

Why choose a group plan solution?

Group plans give you a solution that aims to make plan management easier, offering:

- **True flexibility:** Access to a broad selection of investment options and custom plan design
- **Shared oversight:** Each party has a function while other partners serve as checks and balances
- **More time:** Focus on growing and running your business while the team implements and administers the plan

Why offer a group of plans serviced by Nationwide®?

With Nationwide RetireAssist Connect℠, you get:

- Independent fiduciary oversight from a third party
- Expanded participant-level flexibility with Nationwide's Fund Window
- Award-winning support[1]

[1] DALBAR Plan Participant Service Award, 2014–2024.

Comparing PEP and GoP

PEP only
Shared audit cost
Includes a pooled plan provider: a unique role that oversees all included service providers

GoP only
Individual plan costs only
No plan merger required; plans can continue to maintain their own plans as written

Both plans
Single 5500
No common nexus required
Specialized independent service providers
Reduced administrative and fiduciary duties
Cost-effective suite of solutions
Simplified day-to-day plan operations

Ready to get started with a group plan? Contact your wholesaler to learn more.

Nationwide®

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