

Pooled Employer Plans: Managed accounts consider employee demographics

Pooled Employer Plans are gaining traction¹

A Pooled Employer Plan (PEP) is a multiple employer defined contribution plan consisting of numerous companies that can have a diverse set of employee demographics. The PEP market has surpassed \$10 billion in assets with more than 24,000 employers participating.

For a PEP's diverse group of employees, will a personalized service better help them work towards their retirement goals?

We believe it can. Unlike a single employer plan, a PEP can have employees from various industries which can lead to a group of individuals with differences in how they invest, how they save, and their retirement goals. We believe a personalized investment approach should be offered as an investment option in a PEP.

To show you how diverse employees can be in a PEP, we've created a Sample PEP with employees from three companies.

Sample PEP Employees

Construction



Medical



Telecom



Sample employees



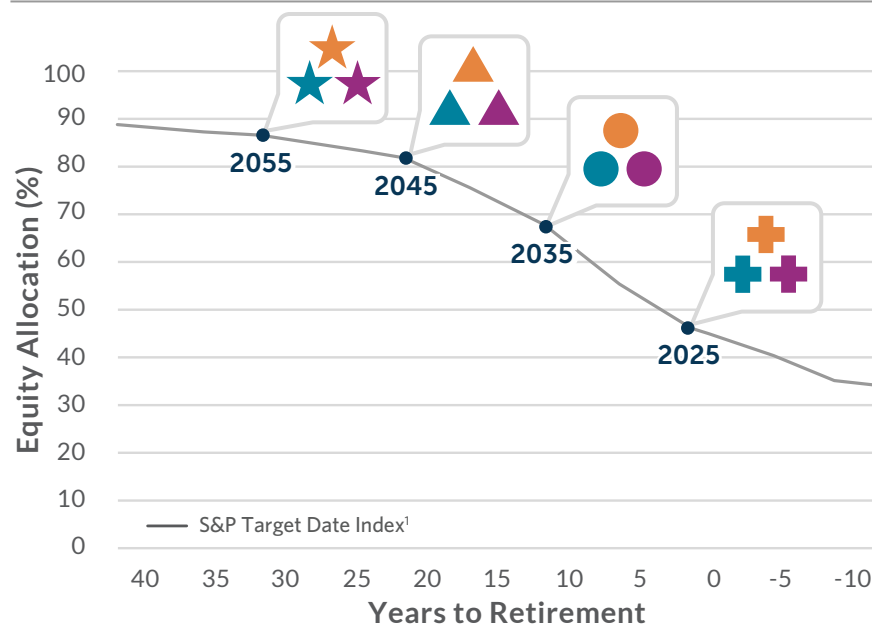
Age	35	47	53	65	37	43	55	67	33	45	57	63
Salary	120k	135k	150k	165k	90k	120k	105k	135k	60k	75k	90k	105k
Contribution	12%	11%	10%	9%	6%	8%	7%	9%	5%	3%	4%	6%
Balance	10k	-	800k	1,500k	200k	120k	60k	200k	5k	260k	250k	700k
Location	CA	NY	IL	FL	SC	GA	NC	VA	MN	WI	IA	MI

1. Cerulli, "Pooled Employer Plans: A Burgeoning Market", 2024.

The case for a personalized investment solution

Using the sample employee data from page 1, we can compare the equity allocations of employees invested in a target date fund (Exhibit A) and a managed account (Exhibit B).

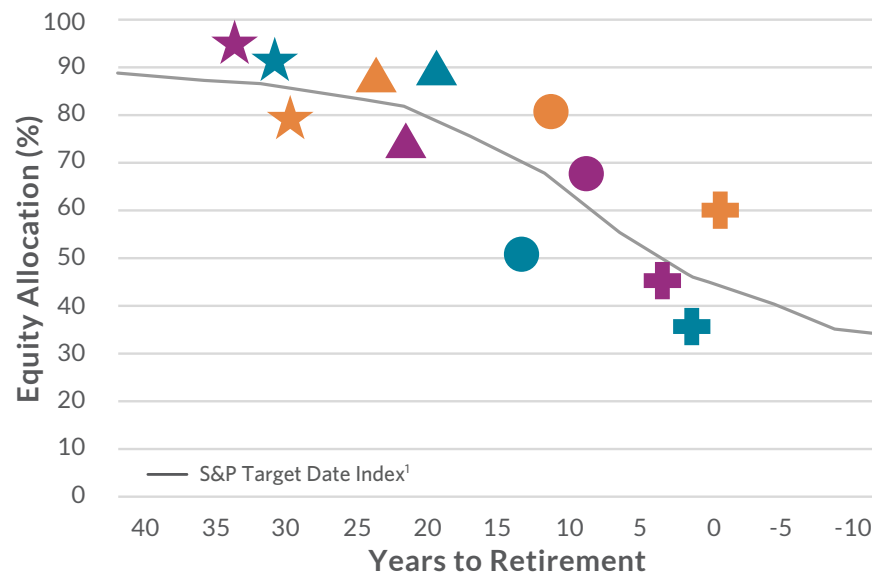
Exhibit A: Target Date Fund



Question to consider:

Should all employees within a PEP, who have varying profiles and personal preferences, fit on one investment glide path?

Exhibit B: StoryLine Managed Account



StoryLine is an investment option designed to improve participant outcomes through personalization.



With StoryLine, employees will receive a personalized investment allocation based on multiple factors.

SMM-2502-29

 **Stadion**

stadionmoney.com • 800.222.7636 • advisorsupport@stadionmoney.com

Learn more

For more information about how Stadion's StoryLine managed account can deliver more value to your clients, please contact your Stadion Representative or contact us by email at advisorsupport@stadionmoney.com.

1. The S&P Target Date Index glide path was created by Stadion by combining the equity allocations of S&P Target Date Index vintages. To create a smooth glide path, Stadion assumes the difference in equity allocation percentages between target date vintages will adjust equally on an average basis each year. For example, if there is a 10% equity allocation difference between a 2030 vintage and 2040 vintage, the equity allocation will adjust 1% each year.

There is no guarantee of the future performance of any Stadion account. Material has been derived from sources considered to be reliable, but the accuracy and completeness cannot be guaranteed. Stadion Money Management, LLC ("Stadion") is an investment adviser registered with the U.S. Securities and Exchange Commission. Registration does not imply a certain level of skill or training. More information about Stadion's investment advisory services can be found in its Form ADV Part 2, which is available upon request. ©2025 Stadion Money Management, LLC. All rights reserved. Stadion and the Stadion S are registered service marks of Stadion Money Management, LLC. StoryLine is a service mark of Stadion Money Management, LLC.