

Do It With You or Do It For You?

Responsibility	Single Employer Plan	Valorous Advisors Pooled Employer Plan (PEP)		
	You	You	Pooled Plan Provider	Investment Manager
Acts as 402(a) named fiduciary	✓		✓	
Acts as 3(16) administrative fiduciary	✓		✓	
Reviews, signs, and files IRS Form 5500	✓		✓	
Reviews & approves compliance testing	✓		✓	
Prepares & approves required notices and reports	✓		✓	
Selects & works with plan auditors	✓		✓	
Discretionary 3(38) investment manager	✓			✓
Reviews & approves all distributions	✓		✓	



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