

INTRODUCING THE DENTAL 401(k) PLAN!

On January 1st, 2021, a new type of retirement plan became available for business owners called a Pooled Employer Plan (PEP). This innovative solution, which has been positioned to revolutionize the retirement industry, has created a unique opportunity for dental practices of all sizes to provide a cost-effective and secure retirement plan with fewer administrative burdens.



Cooke Capital is excited to offer a Pooled Employer Plan (PEP) specifically designed for dentists!

HIGH QUALITY & COST EFFECTIVE

Benefit from economies of scale by combining assets with other adopting employers under one plan for pricing discounts.

REDUCED FIDUCIARY LIABILITY

Offload the maximum amount of fiduciary liability, our experienced team takes on all plan administration and investment decisions.

FEWER ADMINISTRATIVE BURDENS

Focus on your business, not your retirement plan. All aspects of the plan including set-up, enrollment, operations, compliance, etc. managed by professionals.

CUSTOMIZABLE PLAN OPTIONS

Build a plan that fits your practice. Choose from premium plan features and investment options specifically selected for dentists.

TAX BENEFITS & CREDITS

Retirement plans offer a consistent tax benefit because every dollar a company contributes to employees is tax-deductible up to certain limitations. Plus, the SECURE Act included 2 new tax credits for small businesses!

ATTRACT & RETAIN TOP TALENT

Nearly 3 out of 5 employees say they're more likely to stay at a job that offers useful financial health benefits.* With the Dental 401(k) plan and direct access to Certified Financial Planners at Cooke Capital, you have a powerful recruiting and retention tool.

* Financial Health Network. "Better for Employees, Better for Business." Sept 2019.

HOW DOES A POOLED PLAN WORK?

With the Dental 401(k) Plan, your administrative and fiduciary responsibilities are handled by knowledgeable professionals. By combining decades of experience, you benefit from a powerful, deep support bench with one central leader: Cooke Capital.



	Single Employer Plan	Dental 401(k) Plan	
	Employer Responsibility	Employer Responsibility	Pooled Plan Responsibility
Select Plan Provisions	✓	✓	✓
Quarterly Investment Reports	✓		✓
Investment Fund Selection and Monitoring	✓		✓
Investment Policy Statement and Compliance	✓		✓
Coordinate & Submit Payroll/Plan Contributions	✓	✓	✓
Annual Individual Plan Form 5500 Filings	✓		✓
Plan Document Amendment	✓		✓
Plan Trustee Responsibility	✓		✓
Review and Approval of All Plan Withdrawals/QDROs	✓		✓
Compile and Provide Year-End Census Data	✓	✓	
Annual Participant Notice Distribution	✓		✓
Select and Monitor Designated Service Providers	✓	✓	
	(RKPR, TPA, 3(16), 3(38), Trustee, Financial Advisor)	(Pooled Plan Provider)	

*Not a complete list.



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Investment management services for the Dental 401(k) Pooled Employer Plan are provided by Buckingham Retirement Solutions. Plan administration provided by Newport Group. These entities are separate and otherwise unaffiliated with Cooke Capital and The Strategic Financial Alliance, Inc.