

401(k) Advisory Services

*Signature service revolves around a 4 step process:
Assessment, Selection, Allocation, Monitoring/Review to streamline
ERISA's governance process and improve participant outcomes.*

Plan Sponsors

- 401(k) Plan Consultation & Implementation: search and recommend 401(k) service providers.
- Provide a documented fiduciary governance process to review the quarterly Fiduciary Monitoring Reports documenting the implementation of the client's Investment Policy Statement (IPS) and annually measure the Retirement Income Plan effectiveness.
- Provide a comprehensive "apples to apples" Benchmark Analysis annually comparing plan services, cost and performance of the custodian, record keeper, investments and advisor.
- Serves as the Secretary for the Retirement Plan Committee's quarterly meetings.
- Plan Assessments to identify plan weaknesses.
- Annually measure Plan effectiveness by illustrating improved participant outcomes.
- Assist with amendments to Plan Documents due to ERISA law changes.
- Discuss adequacy of fiduciary liability insurance.
- Review any service issues with plan sponsor and plan participants.

Plan Participants

- Serve as an ERISA 3(21) named Fiduciary Advisor to participants and their beneficiaries.
- Conduct enrollment meetings for eligible employees
- Participant Communication:
 - provide investment advice by recommending the appropriate deferral rate and asset allocation based on the participants risk tolerance and retirement goals.
 - Host a quarterly webinar series (topics to include):
 - Social Security: What age should I begin benefits?
 - Annuities': Is that a good investment vehicle for me?
 - Nearing Retirement: Prepare for the golden years!
 - Cover the basics on when do I start and how much should I save for retirement.
- Semi-annually review the Quarterly Participant Reports on how to achieve an adequate income (min. 70%) at retirement.
- Monthly Economic Updates