

*Our signature service revolves around a 4 step process:  
Assessment, Selection, Allocation, Monitoring/Review  
to improve financial outcomes at retirement.*

*The CEFEX® certification ensures that the advisor has prudent fiduciary practices in place and a culture of excellence, supported by documented and structured processes.*

## ***Wealth Management Advisory Services***

- Serve as an independent fee based ERISA 3(38) Fiduciary Advisor.
- Dividend Growth Strategy (S&P 500 portfolio) and Model Portfolios that utilize No Load Institutional Mutual Funds and ETFs.
- Provide an annual Retirement Income Summary
- Provide Quarterly Fiduciary Monitoring Reports to assess the portfolio.
- Annually review the client's financial goals and outcomes, address asset allocation and income distributions as needed.
- Client Communication
  - Social Security: What age should I begin benefits?
  - Annuities: Is that a good investment vehicle for me?
  - Nearing Retirement: Prepare for the golden years!

## ***401(k) Advisory Services***

### **Plan Sponsors**

- 401(k) Plan Consultation & Implementation: search and recommend 401(k) service providers.
- Provide a documented fiduciary governance process to comply with ERISA and reduce HR's administrative burden.
- Provide a comprehensive 401(k) "apples to apples" Benchmark Analysis annually comparing plan services, cost and performance of the custodian, record keeper, investments and advisor.
- Review the quarterly Fiduciary Monitoring Reports documenting the implementation of the Investment Policy Statement (IPS) with the Investment Plan Committee.
- 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(38) 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



Dennis takes the time to learn your needs, and responds with advice and services based on your objectives.