Retirement Plan Advisory Services

The following fiduciary services are provided as an Accredited Investment Fiduciary, AIF®

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

Plan Sponsor:

- Serve as an ERISA 3(38) fiduciary to select, monitor and replace funds as needed with disclosures.
- Annually review and compare the plan's service providers, cost and overall plan performance in an "apples to apples" Benchmark report and to search and recommend 401(k) service providers as needed.
- Streamline ERISA's governance process for the Retirement Plan Committee (RPC) and to reduce administrative burden for HR.
- Review and document with RPC the implementation of the Investment Policy Statement (IPS) and assessments to identify plan weaknesses, if any, utilizing the Center for Fiduciary Studies SAFE criteria.
- Conduct and serve as the Secretary to provide the Quarterly agenda and meeting minutes reviewing the Fiduciary Monitoring Report (FMR) with RPC.
- Assist with amendments to Plan Documents due to ERISA law changes.
- Review any service issues experienced by the plan sponsor and/or participants.

Participant Education/Communication:

- Conduct enrollment meetings for plan conversion(s) and enroll eligible employees.
- Provide financial management oversight as an ERISA 3(21) to improve participant outcomes at retirement
- Semi-annually provide investment advice on how to achieve an adequate income at retirement
- Email monthly market updates, tax law changes and current event news.