



## 401(k) PLAN CONSULTANT SERVICES

Our 401(k) plan services are to assist you with your responsibility to act in the best interest of your plan participants ensuring your plan is an employee benefit, not a detriment. As an independent investment advisor we have no conflicts of interest ensuring our dedication to making your plan is a success. We can take on different roles with your organization's plan, but we will only engage in areas where we can add value. Below are the different services we successfully offer to 401(k) plans:

### PLAN REVIEW & ANALYSIS

- **Effort:** A top down approach reviewing all the key aspects of your 401(k) plan.
- **Result:** A summary detailing our analysis of your plan with commentary on attributes to maintain and recommendations to improve on failing areas.

### PLAN ADVISOR

- **Effort:** Ongoing investment advisor on the 401(k) plan. This includes:
  - An initial plan review and analysis,
  - Fiduciary resource to assist in maintaining adequacy of plan,
  - Offering employee education seminars,
  - Investment analysis & selection (initial and on a quarterly basis), and
  - May include introduction of a new plan at the outset.
- **Result:** A managed 401(k) plan that is truly a benefit to you and your employees.

### EMPLOYEE EDUCATION

- **Effort:** Group educational seminar(s) focusing on:
  - General retirement investment education, and
  - Plan specific education and tutorial.
- **Result:** A motivated workforce that can take advantage of their 401(k) plan

### INDIVIDUAL RETIREMENT PLANNING SERVICE

- **Effort:** Initial and ongoing investment planning and management for individuals, including:
  - Initial retirement plan,
  - Mutual fund analysis and recommended investment allocation,
  - Quarterly investment allocation updates,
  - Bi-monthly newsletter, and
  - Annual retirement plan update.
- **Result:** Removing the mystery of investing for your employees and painting a clear picture of retirement success.

With all our services our goal is to ultimately assist individuals achieve retirement success. As many people rely heavily on their 401(k) plan to save for retirement, we work with organizations to offer any and all of the above to get employees on the correct path and stay on this path to retirement.