

RETIREMENT PLANS

401K & 403B

You'd be surprised how many 401(k) plans we come across that are "out of bounds" from a compliance perspective. We audit your company's retirement plans to ensure they comply with Department of Labor (DOL) guidelines and find any hidden ways to save you and your company money.

FOCUS AREAS & SAVINGS OPPORTUNITIES

1 You Use Revenue Sharing Funds

If someone convinced you in the past that these funds were cost-effective investment, we're here to reevaluate that claim. In large part, these are a marketing ploy worth avoiding. We'll assess whether these are actually doing good work for your company.

3 No Plan Expense Review

How much are you paying for your provider? What about your advisor? Are either of these available on site? When was the last time your employees were made aware of all of this? If you don't have answers, you could be targeted for litigation.

2 Investment Policy, Fund Selection

A company's retirement plan can outgrow the original share class selection. This misalignment is a compliance nightmare, and it happens when a business' retirement plan provider doesn't monitor the plan properly.

4 Incorrect Share Class Selection

It may seem like common sense, but having a written investment policy statement (IPS) and adhering to it can make all the difference should the threat of litigation arise.

WHAT WE LOOK AT FIRST



WHAT WE NEED FROM YOU

- ✓ Most recent 408B(2)
- ✓ Outside TPA Fee schedule (if applicable) and/or Audit Fees
- ✓ Most recent Incumbent Plan statement (This includes investment lineup, ticker symbols, and balances)