RSG
ADVISORY

RETIREMENT PLAN SERVICE OVERVIEW

Plan sponsor services and dynamic employee education

At Retirement Solution Group we specialize in retirement plans for over two decades. We take a balanced approach to consulting on plan design, investments, compliance and fiduciary support while educating and empowering employees to confidently save for their future.

WE ARE DEDICATED TO UNDERSTANDING YOUR COMPANY'S RETIREMENT PLAN OBJECTIVES.

Our proactive service model allows us to better address fiduciary responsibility, plan design education and participant outcomes. Below is an outline detailing how we work with retirement plan clients; our goal is to reduce fiduciary liability and improve retirement outcomes.

PLAN SPONSOR

SERVICE SUMMARY

1. PLAN GOVERNANCE

Identify the goals and objectives of your company's retirement plan and outline any potential enhancements (i.e., adding a Roth feature, selecting a QDIA, updating the investment menu, adopting automatic enrollment, etc.).

ONGOING

2. PLAN DOCUMENTS

Assist in the review of plan documents and coordinate with Third Party Administrators, actuaries and auditors for plan compliance (i.e., ADP/ACP testing passing rates, plan audit, annual 5500 testing liaison, etc.).

ANNUALLY

3. INVESTMENT POLICY STATEMENT (IPS) REVIEW

Evaluate IPS and help determine whether updates are necessary. (If your plan does not have an IPS, we will help you create an appropriate document.)

ANNUALLY

4. COMPLIANCE MONITORING

Discuss corporate procedures and internal controls in place to monitor plan and participant transactions.

QUARTERLY

5. PARTICIPANT COMMUNICATION

Ensure that participants are provided with education and support to help them understand the benefits of plan participation and how to make informed investment choices.

QUARTERLY

6. VENDOR ANALYSIS

Perform an in-depth needs assessment to evaluate your current service providers, the tools and technology they offer and the value they bring.

ANNUALLY

7. PLAN REVIEW AND REPORTING

Analyze plan results including investment review, participant outcomes, fee benchmarking and additional retirement business. Assist in fulfilling your fiduciary responsibility and completing your fiduciary file, including documents such as IPS, investment reports, fee benchmarking reports and written objectives of your company's retirement plan.

ANNUALLY

PLAN PARTICIPANT

DYNAMIC EMPLOYEE EDUCATION

Helping your employees take control of their financial lives is a win-win. We strive to provide financial education that helps your employees feel confident about their savings goals and, ultimately, their retirement futures.

ONGOING PARTICIPANT SUPPORT:

- One-on-one consultation
- Education meetings
- Retirement readiness workshops
- Behavioral financial assessments
- Holistic financial education guides
- Webinars
- Participant outcome analysis
- Understanding retirement account statements
- Paycheck & cash flow analysis

FINANCIAL WELLNESS TOPICS WE MAY COVER:

- Budgeting
- Financial Organization
- Savings Best Practices
- Credit Building Tips
- 401(k) Distribution
- Roth vs Traditional
- Social Security
- Retirement Income
- Medicare
- Emergency Savings
- Education Savings (529)
- Personal Investing
- Debt Management
- Student Loans
- 401(k) Loans
- Health Savings (HSA)
- Employer Matching
- Life-stage Planning

YOUR RETIREMENT SPECIALISTS

Our retirement specialists simplify complex decisions about a highly regulated industry, provide creative solutions, and tailor a customized Plan that both supports your organization and educates your employees.

When it comes to helping you find the right retirement plan solution for where your company is today—and where you'll be in the future—turn to the specialists. Our team will be with you every step of the way.

We Are Here to Help

- Advisory Plan Sponsor Related Questions and Support
- Consulting support for Plan Design or Restructuring
- Enrollment Meetings
- Ongoing Education Seminars
- 401k Investment Allocation Advice - Investment lineup and/or underlying fund inquiries
- Financial Education: Pre-Tax vs. Roth, Investments, Withdrawal vs. Loan, Investments and more
- Planning Advice and Setting Retirement Goals

Your dedicated team of advisors:

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