

Six Step Retirement Plan Solution

401(k) • 403(b) • Defined Benefit Plan • Profit Sharing • Safe Harbor Plan • Simple IRA • SEP IRA

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Six Step Retirement Plan Solution

Six steps to mitigating fiduciary liability, optimize investment experience, easing plan compliance, administration and participant education.



1 Retirement Plan Evaluator

- Evaluate current plan design, expenses and adherence to policies and procedures
- Evaluate current enrollment and contribution levels
- Evaluate investment performance
- Benchmark plan against industry standards

2 Retirement Plan Optimizer

- Research and develop comparability studies of current plan vs. market options to ensure best overall plan
- Systematic search process that examines all the industry has to offer based upon your plan's needs.
- Manage RFP process to ensure that you receive information on products that fit your specific requirements.

3 Fiduciary Shield

- Drafting of Investment Policy Statement
- Review Fiduciary checklist to ensure compliance with ERISA regulations
- Review 404C Fiduciary checklist to ensure compliance with 404C regulations

4 Due Dilligence

- Independent, unbiased investment selection
- Annual plan review of administration, fees, investment performance and testing requirements
- Review plan vs. objectives
- Independent quarterly fund performance monitoring using Morningstar

5 Education/Enrollment

- Personalized enrollment and communication programs
- Customized group and individual educational meetings with participants and executives
- Access to Waterstone's Exclusive "Financial Wellness Programs"
- Dedicated contact point to provide ongoing service to plan sponsor and participants

6 Monitor/Update

- Systematic Reviews of plan based on clients needs (Quarterly, Semi-annual, Annually)
- Updates on industry regulations and trends

BENEFITS

- Delegated fiduciary plan requirements
- Reduce Plan anxiety
- Optimize participant outcomes through education
- Implement ongoing plan governance and streamline the participant enrollment process
- Optimize investment process with consistent, recurring investment reviews
- Leverage expertise and independence from an independent registered investment advisor.

Contact us to learn more about 401(k) options from Ballentine Capital Advisors

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