



Retirement Plan Services – Sponsor Services

Plan Design – Design elements impact every aspect of your plan—from investments and recordkeeping to compliance and communication. In our experience, one overlooked design flaw at the outset can cause unnecessary difficulties later.

What if deferral percentages mismatch with employer deduction limits? Or eligibility requirements are unclear. The way your plan’s design strategy is executed can often dictate long-term success. Other determinations in good design:

- Flow and types of contributions into the plan
- Investment selection/alternatives of account balances
- Timing of distributions
- Eligibility requirements
- Vesting schedules
- QDROs, loans or hardship options

We often see avoidable roadblocks to success in existing plans we are asked to review. That’s why it is extremely important to partner with a specialty firm whose expertise can produce maximum satisfaction for provider and participant alike.

RFP/Provider Search – Plan sponsors face intense scrutiny by Congress and the Department of Labor over real or suspected ERISA violations. Failure to manage this risk is costly, and employee litigation is on the rise.

Vested takes a proactive stance to help clients contain fees, expand provider services and enhance investment opportunities with our fee benchmarking process.

Here’s how our robust RFP process will inspire your confidence:

Conduct an **Initial Needs Analysis**

Develop a full **RFP Questionnaire**

Integrate **Investment Platform Rankings**

Perform **Response Compilations**

Present a **Total Cost Analysis**

Communicate **Benchmarking Results**

And, to ensure you receive end-to-end service, we also provide **complete conversion assistance** when moving to an alternative plan provider is in your best interest.

We can help you have actionable knowledge you need to meet your fiduciary responsibility, validate or change your plan.



Investment Due Diligence – In our experience working with retirement plans, we have worked through almost every conceivable market environment — crashes, bull markets, bear markets, bubbles, recessions, expansions, and a variety of political and tax environments. We've seen a wide variety of client situations, and we've responded with effective solutions. As a 3(38) Fiduciary to your plan, you can utilize our experience to manage the investments for your plan and allow you to run your business.

Vested Wealth Advisors helps you navigate your fiduciary responsibilities and enhance opportunities for participants through systematic, quantitative and qualitative investment analysis. We prudently select, monitor, and evaluate plan investments within a best practices environment. You know more because we know more.

Driven by insight and independent impartiality and using the latest in technology and systems to produce best outcomes on your behalf, we will:

- Conduct Investment Analysis
- Rank Hundreds of Funds, Managers and Strategies with Unbiased Precision
- Monitor Asset Allocation Funds and Models
- Deliver valuable Investment Policy Statements, quarterly commentaries, and online access

Our team provides simple, elegant, and low cost investment strategies that we have implemented for over 20 years – and we communicate that to you with clear, consistent communications. Let's get started and deliver the benefits you deserve.



Fiduciary Compliance – Surprisingly, many companies do not know their fiduciary responsibilities that are required by law. As regulations have become increasingly monitored and enforced, many businesses have reached out to Vested Wealth for specific direction on how to guard against troublesome and costly liabilities.

We help maintain client compliance with the DOL, IRS and other regulatory bodies, and help improve investment opportunities for plan participants. As a Registered Investment Advisor, we become your co-fiduciary to the retirement plan as it relates to the selection and monitoring of investments, while providing ERISA 404(a), 404(c) and other compliance-related services to reduce your exposure. We can also act as a 3 (38) fiduciary to you and your plan thereby providing even more protection against potential fiduciary liability.

To measure the health of your retirement plan, and ability of the plan's fiduciaries to operate in accordance with ERISA and the plan document we offer a program with powerful resources to identify potential weaknesses in your plan and remedy them through education, diligence and process. The program components include:

- **Program Report Card:** a fiduciary self-audit focusing on the major responsibilities and liabilities plans sponsors must manage. The report helps demonstrate the procedural prudence required under ERISA.
- **Reference Manual:** a reference guide with flow charts, sample checklists, notifications and disclosure calendars supporting the information to be obtained and documented in the fiduciary plan review
- **Education Presentations:** multiple presentations educating fiduciaries on their responsibilities, liabilities and how to implement prudent processes managing their retirement plan.

Fiduciary Full-Service Value - By providing these value-generating services to our plan sponsors, they can focus on managing their business, not their retirement plan.

Plan Design Analysis	404(c) Policy Statement and Notice
Compliance Checklist	Custom Fee Disclosures
Investment Policy Statement	Fiduciary File Checklist
Fiduciary Plan Review	404(a) Monitoring

At a time when the regulatory environment is predicted to grow in complexity, Vested Wealth Advisors delivers innovative services and solutions that can bring your company peace of mind.