RETIREMENT PLAN ADVISORY SERVICES

The Richards Group is a third generation, locally owned business serving clients throughout the Northeast. Our dedicated Retirement Plan Advisory Team uses nationally recognized tools, technologies and best practices designed to manage the essential responsibilities of plan fiduciaries. In order to help our clients achieve and maintain a successful retirement plan, we deliver the following advisory capabilities and services:

RISK MANAGEMENT

- Review and determine the Retirement Plan Committee structure and responsibilities.
- Provide fiduciary education and relay best practices to Retirement Plan Committee members.
- Assist plan sponsor in developing and maintaining a fiduciary audit file.
- Contractually sign and perform as an ERISA 3(21) or 3(38) co-fiduciary.
- Attend semi-annual meetings with plan fiduciaries (Retirement Plan Committee).
- Advocate on behalf of the plan when dealing with plan service providers.
- Evaluate vendors and benchmark investment fees and services (recordkeeper and TPA).
- Conduct and manage Request for Proposal process if a new vendor search is required.

FINANCIAL WELLNESS

- Conduct on-site group education sessions. Topics can vary and be targeted to certain segments of your employee population based on demographics and plan metrics.
- Schedule 1-on-1 employee meetings to address individual participant questions regarding retirement readiness (budgeting, debt management, etc.).
- Be available by phone or e-mail to address employee questions regarding participation in the plan.
- For local clients, we also welcome meeting with participants and their partners in our Keene and Brattleboro offices.

INVESTMENT MONITORING

- Establish/maintain the plan's Investment Policy Statement.
- Review, selection and quarterly monitoring of the plan's investment lineup using independent, nationally-recognized Scorecardsm.
- Review current Qualified Designated Investment Alternatives (QDIA).
- Periodic peer review of target date fund appropriateness.

Retirement Plan Advisor

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For more information about our advisory model please visit:

TheRichardsGrp.com