Employer Retirement Plans

Technical Knowledge and Experience to Help Meet Fiduciary Responsibilities

FINANCIAL DIRECTIONS your money smart choices℠

Employer-sponsored retirement plans are a key employee benefit that helps you to attract and retain high-quality employees at every level. As the sponsor of a retirement plan, you want to ensure that the plan offers your employees quality benefits that help them to secure their own financial futures.

At Financial Directions, we provide the input and guidance you need to design, select, and implement an employer retirement plan that works for your company and your employees alike. No matter where you're starting out or what your end goals might be, our process can help you find the path to get you there.

Design & Select

- ❑ Identify & prioritize goals & objectives
- ❑ Solicit proposals & conduct comprehensive platform analysis
- ❑ Present choices best matched to objectives & make recommendation

Implementation

- ❑ Document investment selection criteria
- ❑ Guide choice of platform services & preparation of installation paperwork
- ❑ Assist in documentation of Investment Policy Statement
- ❑ Manage installation process

Communication & Education

- ❑ Coordinate enrollment:
  - Plan enrollment
  - Investment education
  - Introduce participant retirement goal setting & establish contribution needs
- ❑ Financial Wellness Programs
  - Execute life-long education for participants

Attracting & Retaining Key Employees

- ❑ Benefit Design
  - Present annual executive summary
  - Asset allocation
  - Participation
  - Plan costs
  - Legislative updates
  - Document an action plan & assist with execution
- ❑ Ensure you have adequate insurance coverage
- ❑ Offer financial planning as an executive benefit

Periodic Review & Update

- ❑ Present annual executive summary that documents your fiduciary responsibilities
- ❑ Asset allocation
- ❑ Participation
- ❑ Monitor investments in accordance with investment policy statement
- ❑ Plan costs
- ❑ Legislative updates
- ❑ Document an action plan & assist with execution

While we work with businesses of every size and in every industry, we specialize in working with companies in the life science/health, technology, and non-profit sectors.

Life Science / Health

We create strategies that are tailored to your needs and goals.

Technology

We take a technical and analytical approach

Non-Profit

We'll help you so you can keep doing your good work for years to come.

Lori B. Spivey, CPA, MBA, CFP®
President

- Over 30 years business experience helping growth and technology businesses
- 17 years with Big Four accounting firm, 7 years partner
- 3 years CFO experience
- Holds Series 7, 24, & 63 securities registrations with First Allied Securities, Inc.
- Registered Principal with First Allied Securities. an Investment Advisor Representative with First Allied Advisory Services, Inc.
- Former board member of Council for Entrepreneurial Development; Former Chair
- North Carolina CPA
- MBA (with distinction), Wake Forest University
- Alumni Council, Wake Forest University MBA School

Shannon Bradsher
Senior Benefits Consultant

- Over 25 years experience in the design, investment, and administration of qualified retirement plans
- Over 10 years with global benefits consulting firm specializing in employer retirement plan services and client relationship management
- Holds Series 6 and 63 securities registrations with First Allied Securities, Inc.
- Registered Representative with First Allied Securities,
- Licensed Life, Health and Variable Annuity Agent
- Bachelor of Science in Business, Wake Forest University

Liam Johnson, PPC™
Benefits Consultant

- Over eight years experience in the design, investment, and administration of qualified retirement plans
- Holds Series 7 and 66 securities registrations with First Allied Securities, Inc.
- Investment Advisor Representative with First Allied Advisory Services, Inc.
- Awarded Professional Plan Consultant designation from fi360 signifying specialized training in retirement plan management, administration, ERISA compliance, as well as a commitment to professional and ethical conduct
- Bachelor in Business Administration, William Peace University, graduating Magna Cum Laude