

## Retirement Plan Services

Protecting plan sponsors and  
inspiring plan participants.



# WHEN IT COMES TO SETTING UP AND MANAGING RETIREMENT PLANS, DOING “OK” ISN’T DOING NEARLY ENOUGH.

Not with the long list of complex steps plan sponsors need to take to stay compliant and competitive. Your plan has to conform to multiple regulations. You need to pay reasonable fees and offer competitive funds, while checking off every fiduciary responsibility box. On top of that, you’ve got to prepare participants to retire when you need them to retire.

That’s why NFP, one of the largest qualified retirement plan consultants in the U.S., offers highly personalized solutions designed to help you lower costs, minimize liability and maximize plan value:



ERISA specialists, CFA® charterholders, plan consultants, RFP benchmarking specialists and participation education specialists



Proprietary technology that can provide better data, analytics, plan design and compliance, and more connectivity to service providers and money managers



Dedicated consultants that partner, advocate, mitigate and negotiate on your behalf — and can take on fiduciary responsibility alongside you

## GAME-CHANGING SERVICES



### PLAN GOVERNANCE

**What aspects of a retirement plan is the plan’s named fiduciary responsible for? Everything.**

We’ll help you formally delegate daily administration and investing responsibilities to a retirement plan committee. From board resolution and charter establishment to investment policy statements and monitoring reports, we’ll develop a confidence-inspiring process. To make proper documentation easier, we’ll introduce you to the Fiduciary Briefcase™, a private, online fiduciary file that provides 24/7 access to plan information, meeting summaries, compliance documents and more.



### FIDUCIARY COMPLIANCE

**Guidance you need to navigate the complex legal and compliance landscape.**

Our Fiduciary Fitness Program™ is a gap analysis tool that looks at hundreds of compliance-critical criteria and results in a clean-up action plan. In addition to formerly practicing ERISA attorneys, you’ll have access to:

- **Fiduciary Diagnostic™:** Shows what plan sponsors/ fiduciaries need to address and documents plan management responsibilities in 20+ key areas
- **Fiduciary Plan Review™:** Examines plan design and documents prudent processes
- **Education Modules:** 20+ topics, from fiduciary responsibilities and employer securities to mergers and acquisitions
- **Documentation Modules:** Guidelines for documenting compliance, including evidence of fulfilling ERISA fiduciary obligations and Internal Revenue Code tax requirements



## INVESTMENT ADVICE

### **Making the right investment decisions shouldn't be a roll of the dice.**

We demystify the factors that affect a fund manager's performance with our exclusive Scorecard System™. The system's independent institutional measurement approach aims to help you improve outcomes, manage risk and reduce fiduciary exposure. We emphasize style-related metrics to ensure that the appropriate benchmark index is used to compare an investment manager's skill — we're talking more than 40,000 investments throughout hundreds of provider products. Working in a registered investment adviser capacity, we can act as either a 3(21) or 3(38) co-fiduciary to the retirement plan with respect to the selection and monitoring of investments.



## PLAN DESIGN

### **The right plan design can enhance compliance testing and plan participation.**

You've encouraged employees to take advantage of your plan, but they may be contributing too little to the plan or not at all. Using Courageous Plan Design™ consulting, we can improve participation through auto enrollment, higher minimum deferral rates, auto deferral escalation, employer matching programs and loan/hardship provision elimination. Our PLANavigator™ system shows you the design scenarios that maximize participant outcomes and match your company's culture, all while minimizing employer costs.



## PROVIDER SELECTION & FEE BENCHMARKING

### **The DOL recommends taking a retirement plan to market every three to five years.**

ERISA requires retirement plans to have "reasonable" plan expenses. But what exactly is reasonable? Our B3 Provider Analysis™, a live-bid benchmarking system, compares the cost and quality of your provider against other bidders' capabilities. Comparisons are based on live provider RFP responses that consider your plan's complexity, parameters, investment lineup and service requirements. The analysis compares 400+ data points in key areas, including record keeping, investment management and compliance services. This ensures that you have the proper documentation to support this important fiduciary action. Between full RFPs we provide our quick and easy B1 Fee Benchmarking Report™ to compare your plan's fees against a universe of over 100,000 other plans.



## TARGET-DATE FUND CONSULTING

### **Without a suitability assessment, your target-date fund series may be a looming liability.**

Are you doing enough investigation into the assumptions and risks of your plan's target-date funds (TDFs)? TDFs are one of the most widely used investment options today, gaining nearly 88 percent of all new defined contribution plan contributions. Through our TDF suitability and selection process, we'll identify a "best-fit" TDF glidepath that matches your needs and the needs of your participants. We'll look at plan-specific assumptions, participant demographics and participant tendencies, then help determine if the quality, composition and fees of the TDF are right for your plan. We'll also help you compare equity exposure, asset class exposure, management style, fund expenses and the quality of a TDF's component funds.



## PARTICIPANT EDUCATION

### **Financial wellness programs can reduce employee absences and increase job productivity by addressing financial stress.**

Your employees may not be financial experts. You can help them reach their full retirement income potential through our group retirement plan education sessions, customized workshops, financial wellness programs and ongoing support. We also provide one-on-one consultations that examine a person's life goals, risk tolerance, liquidity needs and other unique circumstances. The result is an extensive financial profile review with a custom analysis on a range of financial needs.

# Retirement Plan Consulting — And a Whole Lot More

At NFP Corp., our solutions and expertise are matched only by our personal commitment to each client's goals. We're a leading insurance broker and consultant that provides employee benefits, property & casualty, retirement, and individual insurance and wealth management solutions through our licensed subsidiaries and affiliates.

NFP has more than 3,400 employees and global capabilities. Our expansive reach gives us access to highly rated insurers, vendors and financial institutions in the industry, while our locally based employees tailor each solution to meet our clients' needs. We've become one of the largest insurance brokerage, consulting and wealth management firms by building enduring relationships with our clients and helping them realize their goals.

For more information, visit [NFP.com](http://NFP.com).

**Let us take the worry out of retirement planning for you and your employees.  
Call us at 844-ASK-NFP1.**

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