

## **Employer Sponsored Retirement Plan Services**

### **Plan Design Advisory Services**

\$750

- Meet with plan sponsor to understand goals and objectives.
    - Recruiting and retaining employees
    - Tax savings
    - Maximizing benefits for owners and executives
  - Customize a plan design based on the group demographics, and present client with multiple design options.
    - Participant eligibility
    - Employer contributions (*Safe Harbor, Profit Sharing, Cash Balance...*)
    - Vesting
  - Cost analysis and efficiency
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### **Plan Set up & Installation Services**

\$1,250\*

*\*Fee waived if SCA is hired to manage the plan, for plans over \$1Million in assets.*

- Help in selecting a Third-Party Administrator to draft the plan document.
- Prepare Request for Proposal (RFP) from record-keeping platform providers as well as reviewing the responses and preparing a summary of the RFP.
- Assist in development of an investment policy statement (IPS).
- Assist in the review and design of the Plan's investment menu, with recommendations as to the structure of the investment menu as well as recommendations for the investments to be offered.
- Assist with the coordination of services offered by Plan service providers and act as liaison (on an as needed basis) for the Plan.
- Conduct initial employee enrollment, retirement and/or investment education meetings.

**On-going Plan Management & Advisory Services**

0.35% of plan Assets

**Plan Performance Review**

- Conduct periodic review (at least annually) to assist with determining whether the terms of the Plan and the design thereof are meeting the needs of the Client and the Plan's participants. This may include support in the following.
- Review of the investment options as to alignment with the IPS and, when warranted, recommend possible change in investment option(s).
- Review the investment objectives of the Plan to determine if they continue to meet the needs and objectives of the Plan and its IPS.
- Review the service provider(s) to ensure they are meeting the needs of the Plan, including but not limited to the services stated in their ERISA Section 408(b)(2) disclosure(s).
- Benchmarking of the platform, fees, and services

**Plan Compliance Review**

- Conduct periodic review (at least annually) of specific Plan items as determined by the Plan and advise the Plan whether it is operating in accordance with Plan documents and applicable provisions of ERISA as it relates to the specific items.
- Assist with educating/training the Plan committee in developing knowledge of their fiduciary obligations. This includes assisting in the development and maintenance of a file that includes documentation demonstrating prudent processes are being followed pertaining to the operation of the Plan.

**Participant Education Services**

- Coordinate and/or conduct periodic investment, enrollment and/or retirement education meetings for Plan participants as determined by the Plan.