

# RETIREMENT PLANNING

## In today's complex economy, workers are looking to partner with firms that ensure a comfortable future.

A large part of this planning involves retirement preparation and making certain that at a set age, you will retire with a known sum of money. Many factors make this a difficult task, including financial risk, constant regulatory changes and market unpredictability. You know that to attract the best talent today you need to offer more than an adequate salary. Workers are looking for strong benefits, a promising retirement plan and a variety of other incentives that will determine where they will want to work. Because you want to have a superior workforce, you need to make sure that you can offer the most competitive and beneficial plans for your employees.

You have fiduciary responsibilities to fulfill, all of which are outlined in the Employee Retirement Security Act of 1974, the Department of Labor and the Internal Revenue Service. Compliance with these regulations while managing the retirement plan in the best interest of your employees can be overwhelming. You need a flexible and effective plan for your employees but also an efficient one for your firm to administer. Engage your employees in planning for retirement, meet your fiduciary responsibilities and comply with all laws and regulations by obtaining a customized, open-architecture plan from Sikich. It will allow you to optimize results for you, the employer, and your employees.

### EDUCATION & TRAINING

Understand and acknowledge your basic fiduciary responsibilities under ERISA with Plan Sponsor and Retirement Plan Committee Fiduciary Education.

### RETIREMENT PLAN FIDUCIARY ASSESSMENTS

Receive expert guidance in reviewing current practices to determine if fiduciary shortfalls exist and receive recommendations for improving compliance.

### OPEN ARCHITECTURE TRADING PLATFORM AND PROFESSIONALLY MANAGED PORTFOLIOS

Access world-class mutual funds in each investment category for a true open architecture and revenue neutral investment trading platform. Managed model portfolios built from underlying holdings and based on the risk tolerance of the participant will assist in proper asset allocation.

**For more information about our services, visit [www.sikich.com/retirement-planning](http://www.sikich.com/retirement-planning).**

*Investment advisory services offered through Sikich Financial, an SEC Registered Investment Advisor.*

### PRUDENT INVESTMENT PRACTICES

Develop and maintain the plan's Investment Policy Statement to provide a documented due diligence process to select, monitor, remove and replace under-performing funds in the platform.

### DISCRETIONARY TRUSTEE SERVICES

Research, select and independently monitor a discretionary trustee who assumes full fiduciary responsibility from you for selection and prudent management of investments offered in the plan.

### FULL & TRANSPARENT FEE DISCLOSURE

Receive quarterly review of fees according to the Department of Labor Model Fee Disclosure, including all revenue sharing payments associated with operating the plan, to ensure all fees are fair and reasonable as required under ERISA.

## OUR EXPERTS



### JOE CONNELL

AIFA®, QPFC, CRPS®, RFTM  
PARTNER

T: 331.229.5235

E: [joe.connell@sikich.com](mailto:joe.connell@sikich.com)



### MARIE MARKS

CFP®  
SR. RETIREMENT PLAN  
SPECIALIST

T: 317.814.7657

E: [marie.marks@sikich.com](mailto:marie.marks@sikich.com)



### WAYNE BACA

ARPC, RFTM, CHSA®  
SR. RETIREMENT PLAN  
SPECIALIST

T: 331.229.5509

E: [wayne.baca@sikich.com](mailto:wayne.baca@sikich.com)