**2023** SPECIAL ISSUE

THE RETIREMENT PLAN ADVISOR'S DEFINITIVE RESOURCE GUIDE





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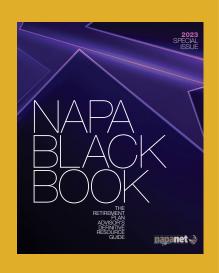
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# Constant Change

John Sullivan Editor-In-Chief jsullivan@usaretirement.org



# Compiling the Black Book is a rewarding yet difficult task, driven more so by industry consolidation, company turnover, and pesky firm partner firewalls. But the results are in—and worth it.

With society's ongoing digital transformation, AI, ChatGPT, e-newsletters, online magazine issues, pop-ups, scroll downs, and everything else that goes into the "customer experience," there's something quaint (I'd say retro cool) about producing a catalog of top advisor partners that's meant to sit on one's desk as a handy reference tool of available products and services to help you better serve your clients.

Of course, there's an online version as well, but when we say Black Book, that's really what we mean—handheld with actual pages to turn, which (and it's probably just me), is a welcome departure from blue light screens.

As in previous years, this year's Black Book arrives during a time of industry change. Consolidation continues, although it's slowed somewhat, a departure from the M&A' frenzy' we've witnessed for the better part of a decade. The folks at M&A advisory firm Wise Rhino peg the number of deals at 50 in 2023, down from 74 deals that closed in 2022 and 76 in 2021.

Fiduciary Rule 3.0 is rolling out, a fight that started all the way back in 1975. ESG, a possible federal retirement plan option for the private sector, SECURE 2.0, the Roth catch-up contribution implementation delay,

state-sponsored Auto-IRAs, DEI initiatives, better and faster technology, and the "auto"-revolution are all issues with which the industry currently grapples.

New entrants constantly appear, making it difficult to know who does what, how many there are, and whether what they offer is appropriate—for you, your plan sponsor partners, and the participants covered.

It's a major reason why we put it together and what the Black Book, since 2015, is meant to address.

One thing that hasn't changed? The goal of the NAPA Black Book, which my friend and mentor Nevin Adams notes, is "to provide retirement plan advisors such as yourself with a single handy reference guide with key information points about the nation's leading advisor partners: the size and scope of their business, target markets, select historical data trends, and of course, the means to reach out to find out more. We hope you find it useful, and additive to your practice(s)."

In addition to our legacy categories (DCIOs, recordkeepers, and BD/RIAs), there are the relatively new TPA, Tools & Technology, and Financial Wellness sections. And, in addition to sections for providers of Health Savings

Accounts (HSAs), Nonqualified Deferred Compensation Plan services, and Fintech, there's also a section for Retirement Income, now in its second year. Each section is separated with a quick introduction about that particular industry sector.

Overall, there's plenty of great information from great firms about the great resources they offer. Suggestions to make it even better are always welcome, so please don't hesitate to reach out. For now, I'll join Nevin in saying we hope you find it useful.





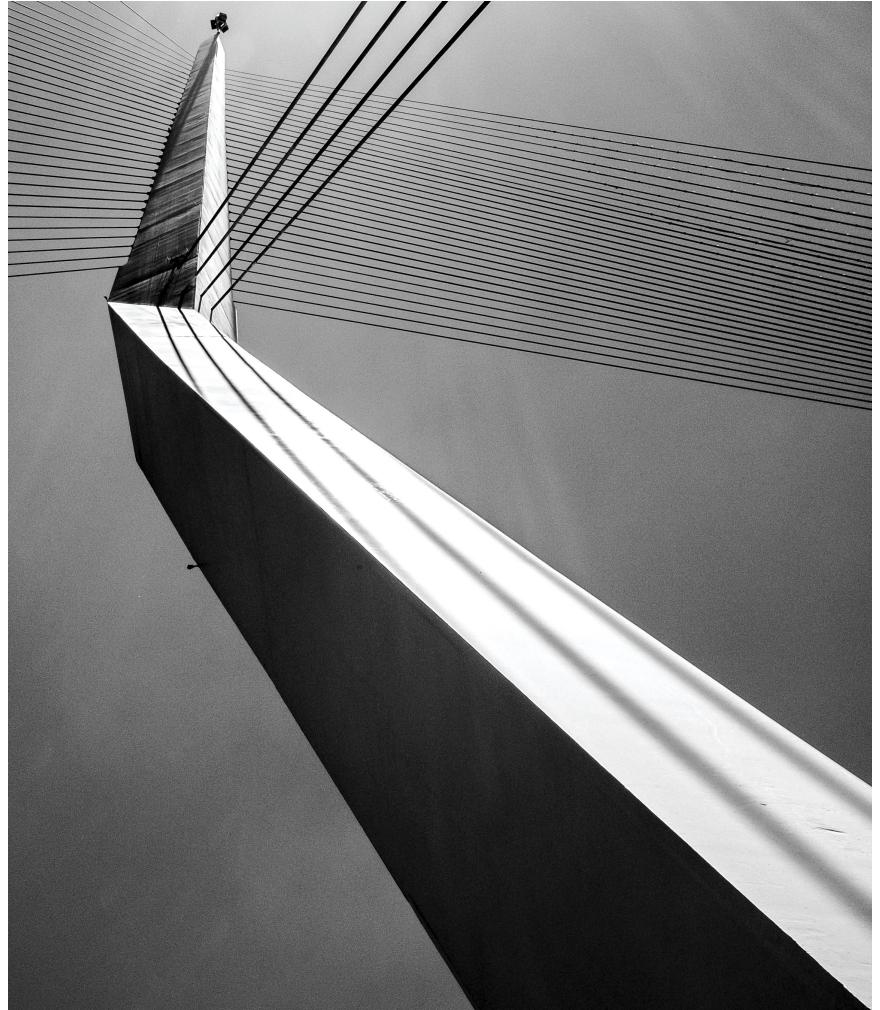
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# DCIOS

# Defined contribution investment-only (DCIO) assets surged in 2021, only to take a big hit in 2022. Thankfully, Sway Research recently reported they're back on track.

In The State of DCIO Distribution: 2024—Key Benchmarks, Developing Trends, Winners, and Outlook, the firm found that DCIO asset bases largely improved in what has been a solid year for stocks so far, but most remain well shy of year-end 2021 levels.

Sway projected that DCIO AUM will reach \$5.9 trillion by the end of 2023—making back more than half of the assets lost in a difficult 2022 but still down about 8% from the end of 2021.

The average manager experienced a 12% rise in DCIO AUM in the first half of 2023 on the strength of solid gross sales, which averaged 58% of full-year 2022 levels.

Interestingly, sales leaders and DC plan advisors reported increased demand for collective investment trusts (CITs), specifically, even among smaller firms where CITs are less in fashion.

The average DCIO unit is generating 20% of gross sales from collective trusts this year, up from just 8% in 2018, while 69% of sales are coming via mutual funds in 2023 versus 83% five years ago.

Meanwhile, DCIOs estimate that 22% of current CIT-based DCIO sales, on average, is generated in DC plans with less than \$50 million of AUM and another 23% from plans with between \$50 million and \$100 million.

So, as in past years, plenty of challenges remain, but in the following pages, you'll find great information regarding the firms that, although their business is to sell, promote, and support investment products, they offer an abundance of value-add to help you help your plan sponsor and participant clients.

— John Sullivan



# FRANKLIN TEMPLETON



# Franklin Templeton

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#### **Firm Profile**

From large institutions to individual investors, each of our clients wants the same thing - to achieve their financial goals. And for 75 years, we've helped them do exactly that. Everything we do at Franklin Templeton is focused on delivering our clients better outcomes. And that's why clients in more than 150 countries have entrusted us with their investments, making us one of the world's largest asset managers with nearly \$1.4 trillion in assets under management (as of June 30, 2023).

#### **Primary Market(s) Served**



Micro: <\$1 million Small: \$1-\$10 million Mid: \$10-\$100 million Large: \$100-\$250 million Mega: >\$250 million Assets Managed\*

**Total AUM** 

\$1,431,500,000,000

Total DCIO Assets \$45,310,350,105

#### DCIO Assets Breakdown [%]

Collective Trusts: 16%
Money Markets: 1%
Mutual Funds: 69%
Separate Accounts: 14%

Stable Value: 0% Other: 0%

#### **Asset Allocation Funds**

• Franklin Total Advantage Funds®

#### Top 5 Funds by DC Assets [Fund Name / Total Assets]

1. Western Asset Core Plus Bond Fund: \$5,664,000,000

2. Western Asset Core Bond Fund: \$2,434,000,000

3. ClearBridge Small Cap Growth Fund: \$2,260,000,000

4. Franklin Growth Fund: **\$1,924,000,000** 

5. ClearBridge Large Cap Growth Fund: \$1,628,000,000

#### **Advisor Support Services**

- External Wholesalers Focused on Advisors
- External Wholesalers Focused on Institutional
- Compliance Report
- Plan Benchmarking
- Target-Date Evaluation Tools
- Training for DC Plan Sales/Service
- Investment Committee Meetings

#### No. of External Wholesalers

DC: **14** Retail: **200** 

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Hello progress







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**Firm Profile** 

Since launching the first US open-end mutual fund in 1924, MFS has been committed to a single purpose: to create value responsibly. Our active investing approach aims to uncover what we believe are the best investment opportunities in the market through collective expertise, long-term discipline, and thoughtful risk management.

#### **Primary Market(s) Served**



Micro: <\$1 million Small: \$1-\$10 million Mid: \$10-\$100 million Large: \$100-\$250 million Mega: >\$250 million Assets Managed\*

Total AUM \$582,700,000,000

Total DCIO Assets \$95,231,247,072

#### DCIO Assets Breakdown [%]

Collective Trusts: **15%**Money Markets: **0%**Mutual Funds: **74%**Separate Accounts: **11%** 

Stable Value: **0%** Other: **0%** 

#### **Asset Allocation Funds**

- MFS Lifetime Income Fund
- MFS Lifetime 2025-2065 Funds
- MFS Aggressive Growth Allocation Fund
- MFS Growth Allocation Fund
- MFS Moderate Allocation Fun

#### Top 5 Funds by DC Assets [Fund Name / Total Assets]

- 1. MFS Value Fund: **\$18,427,839,342**
- 2. MFS Growth Fund: **\$10,441,408,552**
- 3. MFS International Diversification Fund: \$8,154,951,699
- 4. MFS Mid Cap Value Fund: \$6,648,881,497
- 5. MFS International Intrinsic Value Fund: \$5,004,902,169

#### **Advisor Support Services**

- External Wholesalers Focused on Advisors
- External Wholesalers Focused on Institutional
- Plan Benchmarking
- Target-Date Evaluation Tools
- Training for DC Plan Sales/Service
- Investment Committee Meetings

#### No. of External Wholesalers

DC: **9** Retail: **78** 

as of 6.30.23\*



# SHINE IN CHALLENGING TIMES

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# nuveen

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# Nuveen

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#### Firm Profile

Nuveen, the investment manager of TIAA, offers a comprehensive range of outcome-focused investment solutions designed to secure the long-term financial goals of institutional and individual investors. Nuveen has \$1.1 trillion in assets under management as of 30 Jun 2023 and operations in 27 countries. Its investment specialists offer deep expertise across a comprehensive range of traditional and alternative investments through a wide array of vehicles and customized strategies.

#### **Primary Market(s) Served**



Micro: <\$1 million Small: \$1-\$10 million Mid: \$10-\$100 million Large: \$100-\$250 million Mega: >\$250 million

**Assets Managed\* Total AUM** \$1,160,732,585,770

**Total DCIO Assets** \$521,610,555,389

#### DCIO Assets Breakdown [%]

Collective Trusts: 1.31% Money Markets: 0% Mutual Funds: 98.69% Separate Accounts: 0% Stable Value: 0%

Other: 0%

#### **Asset Allocation Funds**

- TIAA-CREF Lifecycle Funds
- TIAA-CREF Lifecycle Index Funds
- TIAA-CREF Lifecycle Blend Series
- Nuveen Lifecycle Income Index Series

#### Top 5 Funds by DC Assets [Fund Name / Total Assets]

- 1. TIAA-CREF Lifecycle Funds (Active & Index): \$78,379,849,435
- 2. TIAA-CREF International Equity Index Fund: \$5,227,959,250
- 3. TIAA-CREF S&P 500 Index Fund: \$3,622,463,221
- 4. TIAA-CREF Social Choice Equity Fund: \$2,745,576,751
- 5. TIAA-CREF Large Cap Growth Index Fund: \$2,692,146,354

#### **Advisor Support Services**

- External Wholesalers Focused on Advisors
- External Wholesalers Focused on Institutional
- Plan Benchmarking
- Target-Date Evaluation Tools
- Training for DC Plan Sales/Service
- Investment Committee Meetings

#### No. of External Wholesalers

DC: 6 Retail: 28





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nuveen.com/lifetimeincome

- 1 As of 30 Jun 2023
- 2 Pensions & Investments, 12 Jun 2023. Rankings based on institutional tax-exempt assets under management as of 31 Dec 2022 reported by each responding asset manager.
- 3 Morningstar Direct "2022 Target Date Strategy Landscape" Report.

Any guarantees under annuities issued by TIAA are subject to TIAA's claim-paying ability.

Paycheck is the annuity income received in retirement. Guarantees of fixed monthly payments are only associated with TIAA's fixed annuities.

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#### **Firm Profile**

At PGIM Investments, we help investors participate in opportunities across global markets while meeting their toughest investment challenges. We're part of PGIM, a top investment manager globally with more than \$1.3 trillion in assets under management. PGIM's scale and investment experience allow us to deliver actively managed funds and strategies to meet the needs of investors around the globe. PGIM Investments' dedicated Retirement Investment Solutions (RIS) team is committed to helping defined contribution advisors and consultants meet ever-evolving retirement challenges. The team provides a depth of experience and resources that can help address the changing dynamics of the retirement business.

#### **Primary Market(s) Served**



Micro: <\$1 million Small: \$1-\$10 million Mid: \$10-\$100 million Large: \$100-\$250 million Mega: >\$250 million

#### Assets Managed\*

Total AUM \$1,266,000,000,000

Total DCIO Assets \$176,800,000,000

#### DCIO Assets Breakdown [%]

Collective Trusts: 13% Money Markets: 1% Mutual Funds: 34% Separate Accounts: 37% Stable Value: 15%

Other: 0%

#### **Asset Allocation Funds**

- PGIM Target Date Funds
- PGIM Balanced Fund
- PGIM Income Builder

#### Top 5 Funds by DC Assets [Fund Name / Total Assets]

- 1. PGIM Total Return Bond/Core Plus Bond Fund: \$22,757,580,875
- 2. PGIM Target Date Funds: **\$5,554,842,473**
- 3. PGIM Jennison Growth/Large Cap Growth Jennison: \$5,463,926,834
- 4. PGIM High Yield: \$5,046,898,415
- 5. PGIM Retirement Real Estate Fund II LP: \$2,346,759,710

#### **Advisor Support Services**

- External Wholesalers Focused on Advisors
- External Wholesalers Focused on Institutional
- Plan Benchmarking
- Target-Date Evaluation Tools
- Training for DC Plan Sales/Service

#### No. of External Wholesalers

DC: **5** Retail: **70** 



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\*PGIM is the investment management business of Prudential Financial, Inc. (PFI). PFI is the 11th largest investment manager (out of 434 firms surveyed) in terms of worldwide institutional assets under management based on Pensions & Investments' Top Money Managers list published June 2023. This ranking represents institutional client assets under management by PFI as of December 31, 2022. Participation in the P&I ranking is voluntary and open to managers that have any kind of U.S. institutional tax-exempt AUM. Managers self-report their data via a survey. P&I sends the survey to previously identified managers and to any new managers asking to participate in the survey/ranking. No compensation is required to participate in the ranking.

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# T.Rowe Price





# T. Rowe Price

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#### **Firm Profile**

T. Rowe Price is an asset management firm focused on delivering global investment management excellence and related services that investors can rely on—now, and over the long term.

We provide an array of commingled funds, subadvisory services, separate account management, retirement recordkeeping, and related services for individuals, advisors, institutions, intermediaries, and retirement plan sponsors.

Our intellectual rigor helps us seek the best ideas for our clients, our integrity ensures that we always put their interests first, and our stability lets us stay focused on their goals as we pursue better investment outcomes.

#### **Primary Market(s) Served**



Micro: <\$1 million Small: \$1-\$10 million Mid: \$10-\$100 million Large: \$100-\$250 million Mega: >\$250 million Assets Managed\*

Total AUM \$1,399,400,000,000

Total DCIO Assets \$477,122,000,000

DCIO Assets Breakdown [%]

Collective Trusts: **36.94%**Money Markets: **0.06%**Mutual Funds: **41.63%**Separate Accounts: **13.11%** 

Stable Value: **4.44%** Other: **3.82%** 

#### **Asset Allocation Funds**

- T. Rowe Price Retirement Funds
- T. Rowe Price Retirement Trusts
- T. Rowe Price Retirement Blend Funds
- T. Rowe Price Retirement Blend Trusts
- T. Rowe Price Target Funds
- T. Rowe Price Target Target Trusts

#### Top 5 Funds by DC Assets [Fund Name / Total Assets]

- 1. T. Rowe Price Retirement Funds\*\*: \$366,022,454,717
- 2. T. Rowe Price Blue Chip Growth Fund: \$22,916,492,258
- 3. T. Rowe Price Stable Value Fund: \$22,528,377,984
- 4. T. Rowe Price Growth Stock Fund: \$15,132,072,383
- 5. T. Rowe Price Capital Appreciation Fund: \$14,396,362,518

#### **Advisor Support Services**

- External Wholesalers Focused on Advisors
- External Wholesalers Focused on Institutional
- Plan Benchmarking
- Target-Date Evaluation Tools
- Investment Committee Meetings

#### No. of External Wholesalers

DC: **19** Retail: **62** 



The principal value of target date strategies is not guaranteed at any time, including at or after the target date, which is the approximate date when investors plan to retire (assumed to be age 65). T. Rowe Price Investment Services, Inc.





Nashville, TN • alliancebernstein.com/us/en-us/investments/retirement-plan-investments.html

# AllianceBernstein

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#### **Firm Profile**

At AllianceBernstein (AB), we're working to define the future of defined contribution, striving to keep clients ahead with visionary research and progressive innovation in investment solutions. With over \$110 billion in DC assets under management (as of June 30, 2023), our insight stems from five decades of experience in designing asset-allocation strategies and managing portfolios for individuals and institutions globally.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million, Mega: >\$250 million

#### **Assets Managed\***

Total AUM: \$691,000,000

Total DCIO Assets: \$110,358,000

#### DCIO Assets Breakdown [%]

Collective Trusts: 6%
Money Markets: 0%
Mutual Funds: 15%
Separate Accounts: 79%

Stable Value: 0% Other: 0%

#### **Asset Allocation Funds**

AB Multi-Manager Retirement Trusts

#### Top 5 Funds by DC Assets [Fund Name / Total Assets]

1. AB Target-Date Strategies (CRS, LIS, MMRT): \$79,017,000,000

AB Large Cap Growth Fund: \$6,806,000,000
 AB US Large Cap Growth CIT: \$4,244,000,000
 AB Small Cap Growth Fund: \$1,858,000,000
 AB Global Bond Fund: \$1,171,000,000

#### **Advisor Support Services**

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Compliance Report, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

#### No. of External Wholesalers

DC: **4** Retail: **40** 



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#### Firm Profile

Allspring Global Investments is a leading independent asset management firm that offers a broad range of investment products and solutions designed to help meet clients' goals. With decades of trusted experience propelling us forward, we strive to build portfolios aimed at generating successful outcomes for our clients. We do this through the independence of thought that powers our investment strategies and by bringing a renewed approach to look around the corner to unlock what's possible. Allspring is a company committed to thoughtful investing, purposeful planning, and the desire to deliver outcomes that expand above and beyond financial gains.

#### **Primary Market(s) Served**

Mid: \$10-\$100 million, Large: \$100-\$250 million, Mega: >\$250 million

#### **Assets Managed\***

Total AUM: \$546,513,092,942

Total DCIO Assets: \$106,319,902,541

#### DCIO Assets Breakdown [%]

Collective Trusts: 5%
Money Markets: 1%
Mutual Funds: 15%
Separate Accounts: 11%
Stable Value: 67%

#### **Asset Allocation Funds**

Other: 0%

Absolute Return Fund, Asset Allocation Fund, Diversified Capital Builder Fund, Diversified Income Builder Fund, Dynamic Target Funds, Growth Balanced Fund, Index Asset Allocation Fund, Moderate Balanced Fund, Spectrum Aggressive Growth Fund, Spectrum Conservative Growth Fund, Spectrum Growth Fund, Spectrum Income Allocation Fund, Spectrum Moderate Growth Fund, VT Index Asset Allocation Fund

#### Top 5 Funds by DC Assets [Fund Name / Total Assets]

- 1. Stable Value Fund: **\$70,954,516,106**
- 2. Special Mid Cap Value Fund: **\$5,648,120,963**
- 3. Special Small Cap Value Fund: \$2.348.988.222
- 4. Core Bond Fund: **\$1,986,395,422** 5. Growth Fund: **\$1,232,687,635**

#### **Advisor Support Services**

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Training for DC Plan Sales/Service, Investment Committee Meetings

#### No. of External Wholesalers

DC: **6** Retail: **29** 





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#### **Firm Profile**

Founded in 1958, American Century Investments is a leading global asset manager focused on delivering investment results and building long-term client relationships while supporting breakthrough medical research. Delivering investment results to clients enables American Century Investments to distribute over 40% of its dividends to the Stowers Institute for Medical Research, a 500-person, nonprofit basic biomedical research organization. The Institute owns more than 40% of American Century Investments and has received dividend payments of nearly \$2 billion since 2000.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million, Mega: >\$250 million

#### **Assets Managed\***

Total AUM: \$215,145,000,000

Total DCIO Assets: \$49,206,000,000

#### DCIO Assets Breakdown [%]

Collective Trusts: 27%
Money Markets: 0%
Mutual Funds: 66%
Separate Accounts: 6%
Stable Value: 0%
Other: 0%

#### **Asset Allocation Funds**

Strategic Allocation Funds, Conservative, Mod, Aggressive, One Choice Target Date Portfolios, One Choice Target Risk Portfolios, One Choice Blend+Portfolios

#### Top 5 Funds by DC Assets [Fund Name / Total Assets]

1. Target Date: **\$21,328,000,000**2. Mid Cap Value: **\$4,903,000,000** 

3. Ultra (Premier Large Cap Growth): **\$2,369,000,000** 

4. Small Cap Value: \$2,352,000,000

5. Growth: **\$1,617,000,000** 

#### **Advisor Support Services**

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

#### No. of External Wholesalers

DC: **12** Retail: **39** 



Los Angeles, CA • capitalgroup.com

### American Funds

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#### **Firm Profile**

Since 1931, Capital Group, home of American Funds, has been focused on delivering superior, consistent results for long-term investors. We've earned retirement plans' trust over generations by managing our funds the same way most people invest for retirement - with a long-term perspective and careful attention to risk. Our retirement plan solutions are designed to serve a broad range of clients and offer the advantages of large-plan pricing to small- and mid-size employer-sponsored retirement plans.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million, Mega: >\$250 million

#### **Assets Managed\***

Total AUM: \$2,398,679,608,000

Total DCIO Assets: \$429,933,071,000

#### DCIO Assets Breakdown [%]

Collective Trusts: 5%
Money Markets: 0%
Mutual Funds: 95%
Separate Accounts: 0%
Stable Value: 0%
Other: 0%

#### **Asset Allocation Funds**

Target Date: American Funds Target Date Retirement Series and Capital Group Target Date Retirement Series, Target Risk: American Funds Portfolio Series and American Funds Retirement Income Portfolio Series, Balanced: American Funds American Balanced Fund and American Funds Global Balanced Fund

#### Top 5 Funds by DC Assets [Fund Name / Total Assets]

- 1. American Funds Target Date Retirement Series: \$217,857,777,000
- 2. American Funds Europacific Growth Fund: \$76,613,758,000
- 3. American Funds Growth Fund of America Fund: \$39,990,525,000
- 4. American Funds American Balanced Fund: **\$31,163,242,000**
- 5. American Funds Washington Mutual Fund: \$22,574,386,000

#### **Advisor Support Services**

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Compliance Report, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

#### No. of External Wholesalers

DC: **71** Retail: **106** 

\*as of 6.30.23





Boston, MA • amundi.com/usinvestors

# Amundi US

**Key Contact(s)** 

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#### **Firm Profile**

Amundi US is the US investment headquarters of Amundi, whose extensive network of investment and marketing offices throughout the world provides a global perspective as well as in-depth knowledge of local markets. Amundi, based in Paris, is Europe's largest asset manager and ranks among the top 10 globally with six main investment hubs.

Leveraging the benefits of our increased scope and size, the combined knowledge and investment resources across Amundi allow us to introduce new and innovative investment solutions tailored to investor needs. We benefit from the knowledge of 5,400 Amundi team members based in 35 countries.

Primary Market(s) Served

Small: \$1-\$10 million, Mid: \$10-\$100 million, Large: \$100-\$250 million

Assets Managed\*

Total AUM: \$92,342,807,776

Total DCIO Assets: \$9,621,113,316

DCIO Assets Breakdown [%]

Collective Trusts: 11% Money Markets: 0% Mutual Funds: 79.6% Separate Accounts: 10.4%

Stable Value: 0% Other: 0%

**Asset Allocation Funds** 

N/A

Top 5 Funds by DC Assets [Fund Name / Total Assets]

1. Pioneer Bond Fund: \$4.408.600.000

2. Pioneer Fundamental Growth Fund: \$5,950,000,000

3. Pioneer Strategic Income Fund: \$3,194,000,000

4. Pioneer Select Mid Cap Growth Fund: \$1,357,000,000

5. Pioneer Equity Income Fund: \$1,514,000,000

**Advisor Support Services** 

External Wholesalers Focused on Advisors, Plan Benchmarking

No. of External Wholesalers

DC: 6 Retail: 37

# **BlackRock**

New York, NY . blackrock.com/advisors/dc

# BlackRock

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**Tyler Neenan** 

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**Firm Profile** 

BlackRock's dedicated Defined Contribution team is a partner to plan sponsors and advisors, with the experience and resources to help you build better investment menus and evaluate and enhance plans. Visit http://blackrock. com/advisors/dc to learn more about our DC investment strategies, thought leadership and value add programs.

**Primary Market(s) Served** 

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million, Mega: >\$250 million

**Assets Managed\*** 

Total AUM: \$9,425,212,000,000

Total DCIO Assets: \$1,335,535,685,481

DCIO Assets Breakdown [%]

Collective Trusts: 43% Money Markets: 0% Mutual Funds: 9% Separate Accounts: 48% Stable Value: 0%

Other: 0%

**Asset Allocation Funds** 

BlackRock LifePath® Target Date Funds, BlackRock Target Allocation Funds

Top 5 Funds by DC Assets [Fund Name / Total Assets]

1. Equity Index: \$774,252,886,613 2. Target Date: \$389.983.989.270

3. Fixed Income Index: \$87,717,574,905 4. Fixed Income Active: \$28,339,052,557

5. Equity Active: \$26,769,285,618

**Advisor Support Services** 

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Compliance Report, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

No. of External Wholesalers

DC: 17 Retail: 165

\*as of 6.30.23





Exton,PA • im.bnymellon.com

# BNY Mellon Investment Management

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#### **Firm Profile**

BNY Mellon Investment Management is one of the world's leading investment management organizations and one of the top U.S. wealth managers, encompassing BNY Mellon's affiliated investment management firms, wealth management organization and global distribution companies. Each brings its own unique investment philosophy, process, approach, and culture - while enjoying the international distribution channels, brand equity, operational infrastructure, support assistance and global influence that comes with being part of BNY Mellon. The blending of unique cultures and specialisms in a structure of shared values to power the creation of solutions for clients around the world.

#### Primary Market(s) Served

Small: \$1-\$10 million, Mid: \$10-\$100 million, Large: \$100-\$250 million,

Mega: >\$250 million

#### **Assets Managed\***

Total AUM: \$900,104,158,500

Total DCIO Assets: \$28,197,027,694

#### DCIO Assets Breakdown [%]

Collective Trusts: **32.1%** Money Markets: **11.3%** Mutual Funds: **27.9%** Separate Accounts: **22.1%** 

Stable Value: 6.6%

Other: 0%

#### **Asset Allocation Funds**

N/A

#### Top 5 Funds by DC Assets [Fund Name / Total Assets]

S&P 500 Index Strategy: \$4,828,697,882
 Dynamic US Equity: \$3,857,272,434

3. US Custom Equity Index: \$3,528,244,128

4. Insight - Core Plus: **\$2,398,344,611** 

5. Equity Income: \$2,287,418,650

#### **Advisor Support Services**

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Training for DC Plan Sales/Service, Investment Committee Meetings

#### No. of External Wholesalers

DC: **6** Retail: **61** 



Chicago, IL • cbisonline.com

# Christian Brothers Investment Services, Inc.

#### **Key Contact(s)**

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#### **Firm Profile**

Christian Brothers Invstment Services, Inc. (CBIS) is a Catholic investment firm whose mission is to serve Catholic investors who are looking to transform the world. CBIS combines a high-conviction investment process with a comprehensive approach to screening and active engagement, helping investors around the world earn competitive financial returns in alignment with the teachings of the Catholic Church.

#### **Primary Market(s) Served**

Small: \$1-\$10 million, Mid: \$10-\$100 million, Large: \$100-\$250 million

#### **Assets Managed\***

Total AUM: \$10,090,816,000

Total DCIO Assets: \$247,900,000

#### DCIO Assets Breakdown [%]

Collective Trusts: 0%
Money Markets: 0%
Mutual Funds: 100%
Separate Accounts:0%
Stable Value: 0%
Other: 0%

#### **Asset Allocation Funds**

N/A

#### Top 5 Funds by DC Assets [Fund Name / Total Assets]

N/A

#### **Advisor Support Services**

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Investment Committee Meetings

#### No. of External Wholesalers

DC: **32** Retail: **0** 

\*as of 6.30.23



# COHEN & STEERS

New York, NY • cohenandsteers.com

# Cohen & Steers

**Key Contact(s)** 

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**Firm Profile** 

Dedicated to the pursuit of excellence in everything we do, Cohen & Steers is a leading global investment manager specializing in real assets and alternative income, focused on delivering attractive returns, income and diversification. Our teams are relentless in their drive to provide superior investment solutions and passionate about constantly innovating to meet the needs of clients today and anticipate their challenges of tomorrow. We believe accessing investment opportunities around the world requires local knowledge and insight into specialized and regional markets. Cohen & Steers maintains a global presence through the following offices: New York, London, Dublin, Hong Kong, Tokyo.

**Primary Market(s) Served** 

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million, Mega: >\$250 million

**Assets Managed\*** 

Total AUM: \$80,400,000,000

Total DCIO Assets: \$13,528,000,000

DCIO Assets Breakdown [%]

Collective Trusts: 14% Money Markets: 0% Mutual Funds: 41% Separate Accounts:45% Stable Value: 0%

Other: 0%

**Asset Allocation Funds** 

#### Top 5 Funds by DC Assets [Fund Name / Total Assets]

- 1. Cohen & Steers Real Estate Securities Fund: \$1,956,000,000
- 2. Cohen & Steers Institutional Realty Shares: \$1,805,000,000
- 3. Cohen & Steers Realty Shares: \$1,331,000,000
- 4. Cohen & Steers Global Realty Shares: \$219,000,000
- 5. Cohen & Steers Preferred Securities & Income Fund: \$120,000,000

#### **Advisor Support Services**

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional

No. of External Wholesalers

DC: **3** Retail: 20



Boston,MA • columbiathreadneedleus.com

# Columbia Threadneedle Investments

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Investing smarter for the world you want

At Columbia Threadneedle Investments, we invest to make a difference in your world, and the wider world. Millions of people rely on us to manage their money and invest for their future; together they entrust us with \$617 billion. Whatever world you want, our purpose is to help you achieve it. We do this by being globally connected, intense about research, having a responsible ethos and a focus on continuous improvement.

**Primary Market(s) Served** 

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million, Mega: >\$250 million

**Assets Managed\*** 

Total AUM: \$617,000,000,000

Total DCIO Assets: \$31,800,000,000

DCIO Assets Breakdown [%]

Collective Trusts: 10% Money Markets: 1% Mutual Funds: 70% Separate Accounts: 10% Stable Value: 7%

Other: 1%

**Asset Allocation Funds** 

Top 5 Funds by DC Assets [Fund Name / Total Assets]

1. Dividend Income Fund: \$6,408,738,016

2. Contrarian Core Fund: \$2,590,507,967 3. Balanced Fund: \$994.318.660

4. Small Cap Value II: \$833,491,213

5. Seligman Technology and Information Fund: \$648,548,739

**Advisor Support Services** 

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Compliance Report, Plan Benchmarking, Investment Committee

No. of External Wholesalers

DC: 5 Retail: 72







Los Angeles, CA • doubleline.com

# DoubleLine

#### **Key Contact(s)**

#### Daniel Long

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#### **Firm Profile**

"DoubleLine" voices our cardinal mandate: like a careful motorist on a winding road, the manager must not cross the double line into the oncoming lane of risk. The Funds' investment objectives, risks, charges and expenses must be considered carefully before investing. The statutory prospectus and summary prospectus contain this and other important information about the investment company and may be obtained by calling 1 (877) 354-6311/1 (877) DLINE11, or visiting www.doublelinefunds.com. Read itcarefully before investing. DoubleLine Funds are distributed by Quasar Distributors, LLC. Mutual fund investing involves risk. Principal loss is possible.

#### Primary Market(s) Served

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million, Mega: >\$250 million

#### **Assets Managed\***

Total AUM: \$96,049,585,560

Total DCIO Assets: \$2,351,652,210

#### DCIO Assets Breakdown [%]

Collective Trusts: 19% Money Markets: 0% Mutual Funds: 81% Separate Accounts: 0% Stable Value: 0%

Other: 0%

#### **Asset Allocation Funds**

N/A

#### Top 5 Funds by DC Assets [Fund Name / Total Assets]

Total Return Bond: \$1,474,447,197
 Core Fixed Income: \$514,964,250
 Shiller Enhanced CAPE: \$156,497,836
 Low Duration Bond: \$119,522,921
 Flexible Income: \$32,873,889

#### **Advisor Support Services**

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Training for DC Plan Sales/Service, Investment Committee Meetings

#### No. of External Wholesalers

DC: **1** Retail: **7** 



Pittsburgh, PA • federatedhermes.com/us

### Federated Hermes

#### **Key Contact(s)**

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#### Firm Profile

Federated Hermes, Inc. is a global leader in active, responsible investing, with \$704.0 billion in assets under management, as of June 30, 2023. Guided by our conviction that responsible investing is the best way to create wealth over the long term, our investment solutions span 175 equity, fixed-income, alternative/private markets, multi-asset and liquidity management strategies. Providing world-class investment management and engagement services to 11,000 institutions and intermediaries, our clients include corporations, government entities, insurance companies, foundations and endowments, banks and broker/dealers. Headquartered in Pittsburgh, Federated Hermes' more than 2,000 employees include those in London, New York, Boston and offices worldwide.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million, Mega: >\$250 million

#### **Assets Managed\***

Total AUM: \$703,958,000,000

Total DCIO Assets: \$55,426,000,000

#### DCIO Assets Breakdown [%]

Collective Trusts: 1.09% Money Markets: 32.10% Mutual Funds: 57.48% Separate Accounts: 2.63% Stable Value: 5.60%

Other: 1.10%

#### **Asset Allocation Funds**

N/A

#### Top 5 Funds by DC Assets [Fund Name / Total Assets]

- 1. Federated Hermes Government Obligations Fund: \$7,213,000,000
- 2. Federated Hermes Total Return Bond Fund: \$6,364,000,000
- 3. Federated Hermes Strategic Value Dividend Fund: \$4,773,000,000
- 4. Federated Hermes Institutional High Yield Bond Fund: **\$3,792,000,000** 5. Federated Hermes Treasury Obligations Fund: **\$3,066,000,000**

#### Advisor Support Services

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

#### No. of External Wholesalers

DC: **9** Retail: **50** 

\*as of 6.30.23





Smithfield, RI • institutional.fidelity.com/advisors

# Fidelity Investments

#### **Key Contact(s)**

#### Elizabeth Pathe

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#### **Firm Profile**

The Fidelity Advisor DCIO team promotes distribution of Fidelity Investment solutions to firms and advisors who specialize in working with plan sponsors, participants, and their retirement plans

#### **Primary Market(s) Served**

Small: \$1-\$10 million, Mid: \$10-\$100 million, Large: \$100-\$250 million,

Mega: >\$250 million

**Assets Managed\*** 

Total AUM: \$933,991,300,000

Total DCIO Assets: \$185,019,100,000

#### DCIO Assets Breakdown [%]

Collective Trusts: 4%
Money Markets: 1%
Mutual Funds: 95%
Separate Accounts: 0%
Stable Value: 0%

Other: 0%

#### **Asset Allocation Funds**

Fidelity Freedom Funds

#### Top 5 Funds by DC Assets [Fund Name / Total Assets]

Fidelity Contrafund: \$9,750,500,000
 Fidelity Freedom Blend: \$4,309,200,000
 Fidelity Freedom Active: \$3,756,600,000
 Fidelity/Advisor Total Bond: \$2,666,100,000
 Fidelity Advisor Equity Growth: \$1,897,100,000

#### **Advisor Support Services**

External Wholesalers Focused on Advisors, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

#### No. of External Wholesalers

DC: **10** Retail: **62** 



Plano, TX • fisherinvestments.com/ en-us/institutional-investing

# Fisher Investments

#### **Key Contact(s)**

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#### **Firm Profile**

Fisher Investments (FI) is a leading independent investment adviser managing over \$210 billion USD as of June 30, 2023. The Fisher Investments Institutional Group (FIIG), a business unit of FI, is dedicated to supporting the defined contribution investment-only needs of retirement plan advisers, investment consultants, corporations, public and multi-employer plan sponsors, foundations, endowments, insurance companies, health care organizations, and governments. FIIG's DCIO solutions include Personalized Retirement Outcomes (PRO) managed account as well as the collection of equity and fixed income investment strategies available through a variety of vehicles including mutual funds, collective investment trusts, separately-managed accounts, and others.

#### **Primary Market(s) Served**

Small: \$1-\$10 million, Mid: \$10-\$100 million, Large: \$100-\$250 million,

Mega: >\$250 million

#### **Assets Managed\***

Total AUM: \$210,965,000,000

Total DCIO Assets: \$1,809,000,000

#### DCIO Assets Breakdown [%]

Collective Trusts: **56%**Money Markets: **0%**Mutual Funds: **0%**Separate Accounts: **38%**Stable Value: **0%** 

Other: **6%** 

#### **Asset Allocation Funds**

N/A

#### Top 5 Funds by DC Assets [Fund Name / Total Assets]

- 1. Fisher Investments All World Equity Collective Fund: **\$847,220,000**
- 2. Fisher Investments U.S. Fixed Income Collective Fund: \$209,620,000
- 3. Fisher Investments All Foreign Equity Collective Fund: **\$19,750,000**
- 4. Fisher Investments Emerging Markets Equity Collective Fund: \$3,170,000
- 5. N/A

#### **Advisor Support Services**

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Target-Date Evaluation Tools, Investment Committee Meetings

#### No. of External Wholesalers

DC: 9 Retail: 0

\*as of 6.30.23

24



Goldman Sachs

Asset Management

New York City, NY • GSAMFunds.com

# Goldman Sachs Asset Management

**Key Contact(s)** 

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**Firm Profile** 

Founded in 1869, the Goldman Sachs Group is a leading global financial institution that delivers a broad range of financial services to a large and diversified client base. For more than 150 years, a culture of teamwork and client service has defined our firm. Today, nearly 40,000 Goldman Sachs colleagues work together to serve our clients and communities around the world. We provide investment and advisory services for the world's leading pension plans, sovereign wealth funds, governments, financial institutions, endowments, foundations, family offices and individuals, for which we oversee more than \$2 trillion in assets under supervision.

Primary Market(s) Served

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million, Mega: >\$250 million

**Assets Managed\*** 

Total AUM: \$2,457,000,000

Total DCIO Assets: \$90,000,000

DCIO Assets Breakdown [%]

Collective Trusts: 3% Money Markets: 0% Mutual Funds: 13% Separate Accounts: 18% Stable Value: 66%

Other: 0%

**Asset Allocation Funds** 

**Advisor Support Services** 

External Wholesalers Focused on Advisors, Plan Benchmarking, Training for DC

Plan Sales/Service, Investment Committee Meetings

No. of External Wholesalers

DC: 6 Retail: 62



Atlanta, GA • invesco.com/dcadvisor

**Key Contact(s)** 

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**Firm Profile** 

Invesco has been managing DC assets for nearly 40 years. As an industry leader in mutual funds, collective investment trusts and ETFs, we offer a wide range of investments across equity, fixed income and alternatives. Our dedicated advisory team averages 24 years of experience focused on the retirement business. Our insights and research programs are centered around the four key tenants of DC plan management that help drive optimal participant outcomes - investment menu design, plan design, participant engagement and plan governance.

Invesco Distributors, Inc. and Invesco Advisers, Inc are indirect, wholly owned subsidiaries of Invesco Ltd.

**Primary Market(s) Served** 

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million, Mega: >\$250 million

**Assets Managed\*** 

Total AUM: \$1,538,248,023,000

Total DCIO Assets: \$130.681.016.708

DCIO Assets Breakdown [%]

Collective Trusts: 3.0% Money Markets: 1.3% Mutual Funds: 38.5% Separate Accounts: 3.7% Stable Value: 53.4%

Other: 0%

**Asset Allocation Funds** 

Top 5 Funds by DC Assets [Fund Name / Total Assets]

- 1. INVESCO DEVELOPING MARKETS FUND: \$6,377,158,229
- 2. INVESCO DIVERSIFIED DIVIDEND FUND: \$3,747,067,510
- 3. INVESCO GLOBAL FUND: \$2,731,283,249
- 4. INVESCO MAIN STREET FUND: \$2,624,908,875
- 5. INVESCO COMSTOCK FUND: \$2,016,682,687

**Advisor Support Services** 

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Compliance Report, Plan Benchmarking, Training for DC Plan Sales/Service, Investment Committee Meetings

No. of External Wholesalers

DC: **7** Retail: 85

AUM includes all assets under advisement, distributed and overseen by Invesco Ltd

NAPABLACKBOOK2023



# Janus Henderson

Denver, CO • janushenderson.com

# Janus Henderson Investors

**Key Contact(s)** 

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**Firm Profile** 

Janus Henderson Group is a leading global active asset manager dedicated to helping clients define and achieve superior financial outcomes through differentiated insights, disciplined investments, and world-class service. As of June 30, 2023, Janus Henderson had approximately US\$322 billion in assets under management, more than 2,000 employees, and offices in 24 cities worldwide. Headquartered in London, Janus Henderson is listed on the New York Stock Exchange (NYSE) and the Australian Securities Exchange (ASX).

**Primary Market(s) Served** 

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

**Large:** \$100-\$250 million, **Mega:** >\$250 million

Assets Managed\*

Total AUM: \$322,000,000,000

Total DCIO Assets: \$22,700,000,000

DCIO Assets Breakdown [%]

Collective Trusts: 4%
Money Markets: 0%
Mutual Funds: 95%
Separate Accounts: .5%
Stable Value: 0%

Other: **.5%** 

**Asset Allocation Funds** 

Janus Henderson Balanced Fund, Janus Henderson Global Allocation - Growth Fund, Janus Henderson Global Allocation - Moderate Fund, Janus Henderson Global Allocation - Conservative Fund, Janus Henderson Adaptive Global Allocation Fund

#### Top 5 Funds by DC Assets [Fund Name / Total Assets]

- 1. Janus Henderson Enterprise Fund: \$20,600,000,000
- 2. Janus Henderson Triton Fund: \$7,100,000,000
- 3. Janus Henderson Balanced Fund: \$38.600.000.000
- 4. Janus Henderson Forty Fund: **\$18,200,000,000**
- 5. Janus Henderson Flexible Bond Fund: \$3,400,000,000

#### **Advisor Support Services**

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Training for DC Plan Sales/Service, Investment Committee Meetings

No. of External Wholesalers

DC: **3** Retail: **40** 



Boston, MA • jhinvestments.com

# John Hancock Investment Management

**Key Contact(s)** 

Gene Huxhold

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Firm Profile

A company of Manulife Investment Management, we serve investors through a unique multimanager approach, complementing our extensive in-house capabilities with an unrivaled network of specialized asset managers, backed by some of the most rigorous investment oversight in the industry. The result is a diverse lineup of time-tested investments from a premier asset manager with a heritage of financial stewardship.

**Primary Market(s) Served** 

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million, Mega: >\$250 million

**Assets Managed\*** 

Total AUM: \$116,199,647,459

Total DCIO Assets: \$26,985,616,160

DCIO Assets Breakdown [%]

Collective Trusts: 17%
Money Markets: 0%
Mutual Funds: 77%
Separate Accounts: 0%
Stable Value: 6%
Other: 0%

**Asset Allocation Funds** 

John Hancock Lifetime Blend Funds, John Hancock Multimanager Lifetime Funds, John Hancock Multimanager Lifestyle Funds

Top 5 Funds by DC Assets [Fund Name / Total Assets]

- 1. John Hancock Disciplined Value Mid Cap: \$5,637,215,102
- 2. John Hancock Disciplined Value: \$2,988,070,595
- 3. John Hancock Bond: \$2,610,003,491
- 4. John Hancock Lifetime Blend Funds: **\$853,034,873**
- 5. John Hancock International Growth: \$806,048,394

**Advisor Support Services** 

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Target-Date Evaluation Tools, Investment Committee Meetings

No. of External Wholesalers

DC: **6** Retail: **64** 





# J.P.Morgan

**ASSET MANAGEMENT** 

New York, NY • jpmorganfunds.com

# J.P. Morgan Asset Management

#### **Key Contact(s)**

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443.253.1300 • lathan.c.mahaffey@jpmorgan.com

#### **Firm Profile**

At J.P. Morgan Asset Management, we work to identify big-picture ideas and develop the deep insights that only our globally connected outlook can deliver. Our clients trust us to manage \$2.7 trillion in assets to secure what matters most to the individuals, families, companies, and communities they serve.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million, Mega: >\$250 million

#### **Assets Managed\***

Total AUM: \$2,747,779,000,000

Total DCIO Assets: \$277,473,000,000

#### DCIO Assets Breakdown [%]

Collective Trusts: 27% Money Markets: 1% Mutual Funds: 45% Separate Accounts: 23% Stable Value: 3%

Other: **0%** 

#### **Asset Allocation Funds**

JPM SmartRetirement

#### Top 5 Funds by DC Assets [Fund Name / Total Assets]

1. JPM Large Cap Growth: **\$32,178,000,000** 

2. JPM Equity Income: \$13,536,000,000

3. JPM SmartRetirement Passive Blend 2040: \$9,842,000,000

4. JPM SmartRetirement Passive Blend 2030: \$9,675,000,000

5. JPM SmartRetirement Passive Blend 2035: \$9,555,000,000

#### **Advisor Support Services**

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

#### No. of External Wholesalers

DC: **38** Retail: **124** 



 $\label{eq:New York, NY } \bullet \\ lazardasset management.com/us/en\_us$ 

# Lazard Asset Management

#### **Key Contact(s)**

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#### **Brandy Swift**

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#### Firm Profile

We operate from 24 cities across 17 countries with a global staff of over 900. Our more than 300 investment professionals manage U\$\$203.3 billion across a wide range of global, regional, and country-specific strategies. We offer DCIO investment options for retirement plans of any size, encompassing equities, fixed income, emerging markets, asset allocation, and alternatives. Our funds and CITs are available at more than 30 premier record keepers. In addition to investment expertise, we strive to be a true business partner to plan advisors. You are invited to experience it at www.LazardAssetManagement.com/DCRising.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million, Mega: >\$250 million

#### **Assets Managed\***

Total AUM: \$203,300,000,000

#### **Asset Allocation Funds**

N/A

#### **Advisor Support Services**

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Training for DC Plan Sales/Service, Investment Committee Meetings

#### No. of External Wholesalers

DC: **6** Retail: **17** 

\*as of 6.30.23





Philadelphia, PA • delawarefunds.com

# Macquarie Asset Management

#### **Key Contact(s)**

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#### **Eugene Eignor**

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#### **Firm Profile**

Macquarie Asset Management is a specialty asset manager with the expertise, insights and passion to deliver across a broad range of actively managed strategies. We partner with you to deliver specialist active investment capabilities across global equities, fixed income and multi-asset solutions. With a conviction-based, long-term approach to investing, retail investors recognize our Delaware Funds by Macquarie family of funds as one of the oldest mutual fund families in the US. We leverage our expertise, diversity and culture of innovation to identify opportunities, mitigate risks and drive value for our clients and stakeholders.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million, Mega: >\$250 million

#### **Assets Managed\***

Total AUM: \$581,800,000,000

Total DCIO Assets: \$14,337,894,929

#### DCIO Assets Breakdown [%]

Collective Trusts: 9% Money Markets: 0% Mutual Funds: 79% Separate Accounts: 13%

Stable Value: 0% Other: 0%

#### **Asset Allocation Funds**

N/A

#### Top 5 Funds by DC Assets [Fund Name / Total Assets]

Delaware Small Cap Value: \$2,085,398,988
 Delaware Mid Cap Growth: \$1,363,695,770

3. Delaware Small Cap Core: \$1,342,429,828

4. Delaware Value: \$1,144,471,324

5. Delaware Emerging Markets: \$560,210,378

#### **Advisor Support Services**

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Investment Committee Meetings

#### No. of External Wholesalers

DC: **6** Retail: **40** 

#### ... MassMutual

#### Investments

Boston, MA • MassMutualInvestments.com

### MassMutual Investments

#### **Key Contact(s)**

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#### **Firm Profile**

MassMutual Investments provides investment solutions designed for today's retirement advisors. Leveraging our expertise, scale, and stability, we are well positioned to serve the evolving needs of a diverse range of investors. We employ an open-architecture approach, constructing multi-manager portfolios that seek to optimally combine the expertise of carefully selected investments teams from proven third-party managers. We offer a comprehensive range of retirement solutions across all major asset classes, designed to address investors' accumulation to post-retirement distribution.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million, Mega: >\$250 million

#### **Assets Managed\***

Total AUM: \$45,000,000,000

Total DCIO Assets: \$43,000,000,000

#### DCIO Assets Breakdown [%]

Collective Trusts: 5%
Money Markets: 1%
Mutual Funds: 93%
Separate Accounts: 1%
Stable Value: 0%
Other: 0%

#### **Asset Allocation Funds**

MassMutual RetireSMART by JPMorgan Target Date Funds, MassMutual Select T.Rowe Price Target Date Funds

#### Top 5 Funds by DC Assets [Fund Name / Total Assets]

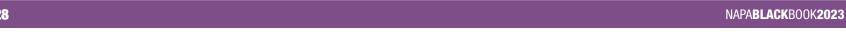
- 1. MassMutual Select T. Rowe Price Target Date Funds: \$6,700,106,896
- 2. MassMutual Mid Cap Growth Fund: \$5,123,503,609
- 3. MassMutual Blue Chip Growth Fund: \$2,535,753,442
- 4. MassMutual Total Return Bond Fund: \$963,802,266
- 5. MassMutual Small Cap Growth Equity Fund: \$838,507,897

#### **Advisor Support Services**

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Compliance Report, Plan Benchmarking, Training for DC Plan Sales/Service, Investment Committee Meetings

#### No. of External Wholesalers

DC: **13** Retail: **6** 





# DCIOs 🦃

### Morgan Stanley

INVESTMENT MANAGEMENT

New York, NY • morganstanley.com/im/ en-us/individual-investor.html

# Morgan Stanley Investment Management

#### **Key Contact(s)**

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#### Firm Profile

Morgan Stanley Investment Management (MSIM), together with its investment advisory affiliates, has more than \$1.4 trillion in assets under management as of June 30, 2023. MSIM strives to provide outstanding long-term investment performance, service and a comprehensive suite of solutions to a diverse client base. The combination with Eaton Vance allows the firm to bring even more value to clients through many high quality, complementary investment offerings, delivered with an unwavering commitment to client service. Professionals across the globe draw upon these capabilities to develop strategies that address a wide range of investors' needs across the public and private markets.

#### **Primary Market(s) Served**

Small: \$1-\$10 million, Mid: \$10-\$100 million, Large: \$100-\$250 million,

Mega: >\$250 million

#### **Assets Managed\***

Total AUM: \$1,400,000,000,000

Total DCIO Assets: \$15,000,000,000

#### DCIO Assets Breakdown [%]

Collective Trusts: 0% Money Markets: 0% Mutual Funds: 75% Separate Accounts: 25% Stable Value: 0%

Other: 0%

#### **Asset Allocation Funds**

Calvert Asset Allocation Funds

#### Top 5 Funds by DC Assets [Fund Name / Total Assets]

- 1. Atlanta Capital SMID-Cap Fund: **\$10,900,000,000**
- 2. MSIF Growth Portfolio: \$5,000,000,000
- 3. Calvert Equity Fund: \$6,500,000,000
- 4. Calvert U.S. Large Cap Core Responsible Index Fund: \$4,300,000,000
- 5. Eaton Vance Large Cap Value Fund: \$1,400,000,000

#### **Advisor Support Services**

External Wholesalers Focused on Advisors

#### No. of External Wholesalers

DC: **0** Retail: **65** 



Boston, MA • im.natixis.com/en-ch/home

# Natixis Investment Managers

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#### **Firm Profile**

Our multi-affiliate approach connects you to the independent thinking and focused expertise of more than 20 active managers. Ranked among the world's largest asset managers, we deliver a diverse range of solutions across asset classes, styles, and vehicles. We're dedicated to advancing sustainable finance and developing innovative ESG products. We consult and partner with our clients, and continually evaluate markets and assumptions to ensure their strategy delivers on long-term goals.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million, Mega: >\$250 million

#### **Assets Managed\***

Total AUM: \$231,188,668,215

Total DCIO Assets: \$17,831,911,010

#### DCIO Assets Breakdown [%]

Collective Trusts: 13%
Money Markets: 87%
Mutual Funds: 0%
Separate Accounts: 0%
Stable Value: 0%
Other: 0%

#### **Asset Allocation Funds**

Natixis Sustainable Future Funds

#### Top 5 Funds by DC Assets [Fund Name / Total Assets]

1. Loomis Sayles Core Plus Fund: **\$3,069,019,904**2. Loomis Small Cap Growth Fund: **\$2,077,862,674** 

3. Oakmark Fund: **\$1,792,302,100** 

Oakmark International: \$1,524,465,016
 Oakmark Equity & Income: \$1,205,974,750

#### **Advisor Support Services**

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

#### No. of External Wholesalers

DC: **5** Retail: **50** 

NAPA**BLACK**BOOK**2023** 



NEUBERGER **BERMAN** 

New York, NY • nb.com

# Neuberger Berman

**Key Contact(s)** 

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#### **Firm Profile**

Founded in 1939, Neuberger Berman is a private, independent, employeeowned investment manager. From offices in 39 cities across 26 countries, Neuberger Berman manages a range of equity, fixed income, private equity and hedge fund strategies on behalf of institutions, advisors and individual investors worldwide. With 746 investment professionals and 2,763 employees, Neuberger Berman has built a diverse team of individuals united in their commitment to client outcomes and investment excellence. Our culture has earned us citations as first or second (among those with 1,000+ employees) in the Pensions & Investments "Best Places to Work in Money Management" survey since 2014.

**Primary Market(s) Served** 

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million, Mega: >\$250 million

**Assets Managed\*** 

Total AUM: \$443,000,000,000

Total DCIO Assets: \$15,600,000,000

DCIO Assets Breakdown [%]

Collective Trusts: 6% Money Markets: 0% Mutual Funds: 67% Separate Accounts: 27%

Stable Value: 0% Other: 0%

**Asset Allocation Funds** 

#### Top 5 Funds by DC Assets [Fund Name / Total Assets]

1. Neuberger Berman Genesis Fund: \$5,995,341,261

2. Neuberger Berman Large Cap Value Fund: \$1,529,451,000

3. Neuberger Berman Mid Cap Growth Fund: \$762,749,573

4. Neuberger Berman Sustainable Equity Fund: \$352,493,860

5. Neuberger Berman Strategic Income Fund: \$316,463,592

#### **Advisor Support Services**

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Training for DC Plan Sales/Service, Investment Committee Meetings

No. of External Wholesalers

DC: 5 Retail: 27



New York, NY • newyorklifeinvestments.com

# New York Llfe Investments / MainStay Funds

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#### **Firm Profile**

As a diversified, global asset management firm with \$684 billion in assets under management,\* we are invested in our clients' success with guidance, resources and investment solutions that reflect the diverse perspectives of our boutiques. We're not about market share. We're about shared values. It's why, for decades now, we've worked alongside our clients to see their challenges through their eyes and offer smart, proven strategies and solutions that help them reach their

**Primary Market(s) Served** 

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million, Mega: >\$250 million

**Assets Managed\*** 

Total AUM: \$684,000,000,000

Total DCIO Assets: \$37,000,000,000

DCIO Assets Breakdown [%]

Collective Trusts: 1% Money Markets: 0% Mutual Funds: 27% Separate Accounts: 0% Stable Value: 72% Other: 0%

**Asset Allocation Funds** 

Top 5 Funds by DC Assets [Fund Name / Total Assets]

1. MainStay Winslow Large Cap Growth Fund: \$8,300,000,000

2. MainStay MacKay High Yield Corporate Bond Fund: \$956,000,000

3. MainStay S&P 500 Index Fund: \$230,000,000

4. MainStay MacKay Total Return Bond Fund: \$108,000,000

5. MainStay MacKay Convertible Fund: \$82,000,000

#### **Advisor Support Services**

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Plan Benchmarking, DC Whole Salers

No. of External Wholesalers

DC: **7** Retail: 30





# PIMCO

Newport Beach, CA • pimco.com

### PIMCO

#### **Key Contact(s)**

#### Jamie Bentley

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#### PIMCO Retirement Sales Desk

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#### **Firm Profile**

PIMCO is a global leader in active fixed income with deep expertise across public and private markets. We invest our clients' capital in income and credit opportunities that span the liquidity spectrum, leveraging our decades of experience navigating complex debt markets. Our flexible capital base and deep relationships with issuers have helped us become one of the world's largest providers

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million, Mega: >\$250 million

#### **Assets Managed\***

Total AUM: \$1,740,000,000,000

Total DCIO Assets: \$112,600,000,000

#### DCIO Assets Breakdown [%]

Collective Trusts: 9% Money Markets: 0% Mutual Funds: 53% Separate Accounts: 33% Stable Value: 5%

Other: 1%

#### **Asset Allocation Funds**

PIMCO RealPath® Blend TDF Series, PIMCO Personalized QDIA TDF - myTDF®

#### Top 5 Funds by DC Assets [Fund Name / Total Assets]

PIMCO Total Return: \$39,117,000,000
 PIMCO Income: \$13,753,000,000
 PIMCO RealPath Blend: \$6,494,000,000
 PIMCO Real Return: \$6,234,000,000

5. PIMCO All Asset: **\$3,674,000,000** 

#### **Advisor Support Services**

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Compliance Report, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

#### No. of External Wholesalers

DC: **8** Retail: **60** 



Des Moines, IA • principalam.com

# Principal Asset Management

#### **Key Contact(s)**

#### Rob Logan

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#### Firm Profile

With public and private market capabilities across all asset classes, Principal Asset Management<sup>SM</sup> and its specialist investment teams are focused on harnessing the potential of every opportunity to secure an advantage for its clients. The 23rd largest manager of worldwide institutional assets, Principal Asset Management applies local insights with global perspectives to identify compelling investment opportunities and deliver distinctive solutions aligned with client objectives. Principal Asset Management is the global investment management business for Principal Financial Group® (Nasdaq: PFG), managing \$525.2 billion in assets, recognized as one of the "Best Places to Work in Money Management" for 11 consecutive years.

#### **Primary Market(s) Served**

Mid: \$10-\$100 million, Large: \$100-\$250 million, Mega: >\$250 million

#### **Assets Managed\***

Total AUM: \$485,807,000,000

Total DCIO Assets: \$29,863,000,000

#### DCIO Assets Breakdown [%]

Collective Trusts: 24% Money Markets: 0% Mutual Funds: 76% Separate Accounts: 0% Stable Value: 0% Other: 0%

#### **Asset Allocation Funds**

Principal LifeTime target date series, Principal Strategic Asset Management (SAM) Portfolios, Principal Diversified Income, Principal Diversified Real Asset, Principal Global Multi-Strategy

#### Top 5 Funds by DC Assets [Fund Name / Total Assets]

- 1. Principal LifeTime target date series: \$3,537,166,383
- 2. Principal Diversified Real Asset: \$2,818,894,979
- 3. Principal LargeCap Growth Fund I: \$2,678,969,657
- 4. Principal MidCap Fund: \$1,768,742,067
- 5. Principal Real Estate Securities Fund: \$1,204,965,153

#### **Advisor Support Services**

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Compliance Report, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

#### No. of External Wholesalers

DC: **5** Retail: **36** 

\*as of 6.30.23





Boston, MA • Putnam.com/dcio

### Putnam Investments

**Key Contact(s)** 

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**Firm Profile** 

We are active managers dedicated to helping individuals and institutions succeed, providing expertise in equity, fixed income, and asset allocation. With over 80 years managing money, and over 30 years working with defined contribution plans, we have the experience, perspective, and insight needed to help participants achieve their retirement goals. Our team of experienced DCIO professionals is committed to helping our partners strengthen their business and overcome the challenges of the constantly evolving retirement industry. For more information, please visit www.Putnam.com.

**Primary Market(s) Served** 

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million, Mega: >\$250 million

Assets Managed\*

Total AUM: \$172,883,016,633

Total DCIO Assets: \$40,473,032,299

DCIO Assets Breakdown [%]

Collective Trusts: 25% Money Markets: 0% Mutual Funds: 27% Separate Accounts: 3% Stable Value: 45%

Other: 0%

**Asset Allocation Funds** 

Putnam Retirement Advantage Trusts, Putnam Retirement Advantage funds, Putnam Retirement Advantage Select Trusts, Putnam Sustainable Retirement, Putnam Dynamic Asset Allocation series

#### Top 5 Funds by DC Assets [Fund Name / Total Assets]

1. Putnam Stable Value: **\$18,114,803,092** 

2. Putnam Large Cap Value: \$10,146,271,857

3. Putnam Retirement Advantage: \$5,269,477,349

4. Putnam Large Cap Growth: \$1,549,622,425

5. Putnam Dynamic Asset Allocation series: \$1,154,309,164

**Advisor Support Services** 

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Compliance Report, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

No. of External Wholesalers

DC: 6 Retail: 38



San Francisco, CA • schwabassetmanagement.com

# Schwab Asset Management

**Key Contact(s)** 

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At Charles Schwab Investment Management, Inc. dba Schwab Asset Management, we believe in a straightforward, purposeful approach to asset management. We have partnered with clients for more than 30 years to provide products with investors' needs in mind and we are an industry leader in mutual funds, ETFs, separately managed accounts, and collective investment trusts, including target date funds. Schwab Asset Management's dedicated and experienced DCIO team builds relationships with consultants, advisers, and recordkeepers and provides education on industry trends and how our deliberate lineup of core products and customizable solutions can serve the central needs of most investors.

**Primary Market(s) Served** 

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million, Mega: >\$250 million

**Assets Managed\*** 

Total AUM: \$929,400,000,000

Total DCIO Assets: \$53,890,139,320

DCIO Assets Breakdown [%]

Collective Trusts: 35% Money Markets: 13% Mutual Funds: 38% Separate Accounts: 0% Stable Value: 0%

Other: 14%

**Asset Allocation Funds** 

Schwab Mutual Funds:

Schwab Target Index Funds, Schwab Target Funds, Schwab MarketTrack Portfolios, Schwab Monthly Income Funds, Schwab Balanced Fund

Charles Schwab Trust Bank Collective Investment Trusts:

Schwab Managed Retirement Trusts (TDF), Schwab Indexed Retirement Trusts (TDF)

Top 5 Funds by DC Assets [Fund Name / Total Assets]

1. Schwab S&P 500 Index Fund: \$11,343,071,017

2. Schwab Indexed Retirement Trust Funds (TDF): \$9,929,575,936

3. Schwab Managed Retirement Trust Funds (TDF): \$8,132,548,800

4. Schwab Value Advantage Money Fund - Investor Share: \$2,092,071,437

5. Schwab 1000 Index Fund: \$1,927,004,459

**Advisor Support Services** 

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

No. of External Wholesalers

DC: 20 Retail: 0







Covina, CA • oursphere.org

# Sphere

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#### **Firm Profile**

Sphere offers a climate-safe investment option that avoids the volatility of the fossil fuel industry and votes its proxy shares for climate action. The Sphere 500 Climate Fund (SPFFX) invests in the top 500 biggest US companies and screens out fossil fuel companies and lead contributors to deforestation, among other screens. This large-cap low-fee index fund allows plan advisors to demonstrate their commitment to fiduciary duty with quality product at reasonable fees, while also satisfying a deeply personal desire of their clients, without having to choose between the two.

#### Primary Market(s) Served

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million, Mega: >\$250 million

#### **Assets Managed\***

Total AUM: \$6,000,000

Total DCIO Assets: \$3,000,000

#### DCIO Assets Breakdown [%]

Collective Trusts: 0%
Money Markets: 0%
Mutual Funds: 100%
Separate Accounts: 0%
Stable Value: 0%

Other: 0%

#### **Asset Allocation Funds**

N/A

#### Top 5 Funds by DC Assets [Fund Name / Total Assets]

- 1. Sphere 500 Climate Fund (SPFFX): \$6,000,000
- 2. N/A
- 3. N/A
- 4. N/A
- 5. N/A

#### **Advisor Support Services**

Compliance Report, Plan Benchmarking, Training for DC Plan Sales/Service, Investment Committee Meetings

# STATE STREET GLOBAL ADVISORS

Boston, MA • ssga.com/us/en/intermediary/ic/capabilities/dc-overview

# State Street Global Advisors

#### **Key Contact(s)**

#### **Greg Porteous**

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#### **Firm Profile**

Anchored in ongoing research and driven by more than 40 years of DC investment, public policy, and behavioral insights, State Street takes an integrated approach to addressing the challenges surrounding retirement readiness. We serve relationships that span the retirement industry, including leading defined contribution plan sponsors, consultants, advisors and recordkeepers. We are proud to serve more than half of the Fortune 100 corporations.

#### **Primary Market(s) Served**

Large: \$100-\$250 million, Mega: >\$250 million

#### **Assets Managed\***

Total AUM: \$3,800,000,000,000

Total DCIO Assets: \$839,000,000,000

#### DCIO Assets Breakdown [%]

Collective Trusts: 0%
Money Markets: 0%
Mutual Funds: 0%
Separate Accounts: 0%
Stable Value: 0%
Other: 0%

#### **Asset Allocation Funds**

N/A

#### Top 5 Funds by DC Assets [Fund Name / Total Assets]

N/A

#### **Advisor Support Services**

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional

#### No. of External Wholesalers

DC: **0** Retail: **0** 

\*as of 6.30.23





San Antonio, TX • vcm.com

# Victory Capital Management

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#### **Firm Profile**

Victory Capital is a diversified global asset management firm, providing specialized investment strategies to institutions, intermediaries, retirement platforms and individual investors. Our differentiated model is composed of 11 autonomous investment franchises, each with an independent culture and investment approach. We believe that this approach ensures investment autonomy and unique thinking among our investment professionals and empowers them to spend 100% of their time doing what they do best: managing money and serving clients. We surround our investment franchises with what we consider to be a best-in-class operations and distribution platform that is centralized, but not standardized.

**Primary Market(s) Served** 

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million, Mega: >\$250 million

Assets Managed\*

Total AUM: \$158,900,000

Total DCIO Assets: \$0

DCIO Assets Breakdown [%]

Collective Trusts: 10% Money Markets: 0% Mutual Funds: 88% Separate Accounts: 2% Stable Value: 0%

Other: 0%

#### **Asset Allocation Funds**

Victory Strategic Allocation Fund, Victory Cornerstone Funds, Victory Target Retirement Funds

#### Top 5 Funds by DC Assets [Fund Name / Total Assets]

- 1. Victory Core Plus Intermediate Bond Fund: \$0
- 2. Victory RS Global Fund: \$0
- 3. Victory Integrity Mid-Cap Value Fund: \$0
- 4. Victory RS International Fund: \$0
- 5. Victory RS Partners Fund: \$0

#### **Advisor Support Services**

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Compliance Report, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

#### No. of External Wholesalers

DC: 4 Retail: 30



Hartford, CT • virtus.com/DCI0

### Virtus Investment Partners

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#### **Firm Profile**

Virtus Investment Partners is a distinctive partnership of boutique investment managers, singularly committed to the long-term success of individual and institutional investors. With 2Q23 AUM of \$168.3 billion managed in a multiboutique structure, Virtus offers a flexible model with offerings from both affiliated and unaffiliated managers. We offer various vehicles including mutual funds, collective investment trusts, separately managed accounts, and ETFs.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million, Mega: >\$250 million

#### **Assets Managed\***

Total AUM: \$168,300,000,000

Total DCIO Assets: \$7,200,000,000

#### DCIO Assets Breakdown [%]

Collective Trusts: 0% Money Markets: 0% Mutual Funds: 0% Separate Accounts: 0% Stable Value: 0% Other: 0%

#### **Asset Allocation Funds**

N/A

#### Top 5 Funds by DC Assets [Fund Name / Total Assets]

- 1. Virtus KAR Small Cap Growth Fund (VRSGX): \$3,452,375,744
- 2. Virtus Ceredex Mid Cap Value Fund (SMVZX): \$2,232,205,058
- 3. Virtus KAR Mid Cap Core Fund (VRMCX): \$1,896,309,357
- 4. Virtus Silvant Focused Growth Fund (AFGFX): \$1,032,113,669
- 5. Virtus Duff & Phelps Real Estate Securities Fund: \$375,996,930

#### **Advisor Support Services**

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, Plan Benchmarking, Training for DC Plan Sales/Service, Investment Committee Meetings

#### No. of External Wholesalers

DC: 4 Retail: 35

\*as of 6.30.23







New York, NY • voyafunds.com

## Voya Investment Management

#### **Key Contact(s)**

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#### **Firm Profile**

Voya Investment Management is the asset management business of Voya Financial (NYSE: VOYA), overseeing \$319 billion\* in assets for institutions, financial intermediaries and individual investors. Voya is one of the 50 largest asset managers globally. Drawing on a 50-year investing legacy and the expertise of 300+ investment professionals, Voya IM strategies span public and private fixed income, equities, multi-asset solutions and alternatives. We have cultivated an award-winning culture committed to understanding and anticipating clients' needs, producing superior investment performance, and embedding diversity, equity and inclusion in everything we do.

#### **Primary Market(s) Served**

Mid: \$10-\$100 million, Large: \$100-\$250 million

#### Assets Managed\*

Total AUM: \$319,000,000,000

Total DCIO Assets: \$11,000,000,000

#### DCIO Assets Breakdown [%]

Collective Trusts: 10% Money Markets: 0% Mutual Funds: 30% Separate Accounts: 10% Stable Value: 50%

Other: 0%

#### **Asset Allocation Funds**

NA

#### Top 5 Funds by DC Assets [Fund Name / Total Assets]

Voya Intermediate Bond: \$3,005,000,000
 Voya Target Date Funds: \$650,000,000
 Voya Large Cap Growth: \$600,000,000
 Voya Mid Cap Growth: \$400,000,000
 Voya Small Cap Growth: \$300,000,000

#### **Advisor Support Services**

External Wholesalers Focused on Advisors, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service

#### No. of External Wholesalers

DC: **3** Retail: **25** 

\*as of 6.30.23

NAPA**BLACK**B00K**2023** 







# Recordkeepers

Consolidation continues in the recordkeeping space, driven by the "big three"—fee compression, more passive products, and (of course) litigation. Good for some and bad for others, it's generating scale and new target markets for those left standing.

"It's no big surprise that we have witnessed a rapid consolidation of retirement recordkeepers over the past decade," Tim Hoying, Managing Director of Accenture Strategy, North America, wrote earlier this year in The changing retirement recordkeeping landscape in the U.S.

"Nearly half of the largest 20 DC recordkeepers by assets under administration (AUA) in 2011 have either merged or been acquired, including larger firms like Prudential and Wells Fargo," he continued. "As a result, the top five recordkeepers have gained an astounding nine percentage points of market share in AUA and 14 percentage points of market share of participants between 2011 and 2021."

Yet, while the pool in shrinking the industry overall is incredibly robust, driven by new (and digital) entrants.

"Digital recordkeepers are primed to potentially disrupt the market," Sonia Davis, Senior Product Director at Escalent, wrote in July. "Traditional plan providers must be cognizant of this potential threat while focusing on what they can do to retain and expand their existing 401(k) business. In fact, plan sponsors cite greater difficulty accessing plan provider representatives and investment managers during periods of underperformance this year. Providers must strengthen their basic building blocks—client service, engagement, and support—before stepping into a bigger role as strategic partners and expanding retirement plan access."

Service offerings and value-adds from large, entrenched firms, as well as digital up-and-comers, are detailed in the following pages.

— John Sullivan







401GO

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#### **Firm Profile**

401GO enables every hard-working American to build the future they want through financial independence. Their human-focused, advisor-led platform is fully automated and affordable for even the smallest of businesses and their employees. 401GO ignites and enables individuals' desire to save for the future and puts them on the path to financial independence. 401GO is rated #1 in customer service by G2, demonstrating their modern approach and advisor lead solutions are what every business really wants.

#### **Primary Market(s) Served**



Micro: <\$1 million Small: \$1-\$10 million Mid: \$10-\$100 million

Plans / Participants Served by Type\*

401(k): Plans: 1,757 / Participants: 18,000

403(b): Plans: 7 / Participants: 350

Cash Balance: Plans: 48 / Participants: 400

#### **Total Assets Administered**

\$210,000,000

**Plans by Channel** 

Direct: **530** Advisor: **1,227** 

Platform(s) Used

In-house built proprietary platform

#### **Asset Allocation Funds**

Open Architecture, Advisor managed or 401GO Managed

#### **Advisor Support Services**

External Wholesalers Focused on Advisors: **8**External Wholesalers Focused on Institutional: **1**Internal Wholesalers Focused on Advisors: **7**Internal Wholesalers Focused on Institutional: **1** 

- Compliance Support
- Plan Benchmarking
- Target-Date Evaluation Tools
- Training for DC Plan Sales/Service

#### **Participant Support Services**

- In-Plan Lifetime Income Options
- Rollover Services
- Call Center Support
- Facebook Page
- Smartphone Access to Participant Balances
- Smartphone Transaction Access for Participants

#### Plan Sponsor Service(s) Available

Plan sponsors have dedicated Client Success Managers with full phone, email and virtual meeting support. Payroll integrations and a Concierge team enable full hands-off administration.

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## BPAS

Utica, NY BPAS.com

#### **Key Contact(s)**

Elizabeth Kaido

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#### Sales

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#### **Firm Profile**

BPAS is a national provider of retirement plans, benefit plans, fund administration, and institutional trust services. We make it our mission to simplify the complicated by delivering benefit-plan services that solve client challenges without the need to engage multiple providers. One company. One call. We support 4,500 retirement plans, \$110 billion in trust assets, \$1.3 trillion in fund administration, and more than 650,000 participants. BPAS specialty plan administration practices include auto enrollment plans, multiple employer plans, plans with employer securities, PR 1081 plans, VEBA/115 Trust, HSAs, and cash balance plans.

#### **Primary Market(s) Served**



Micro: <\$1 million Small: \$1-\$10 million Mid: \$10-\$100 million Large: \$100-\$250 million Mega: >\$250 million

Plans / Participants Served by Type\*

401(k): Plans: 2,206 / Participants: 192,314403(b): Plans: 201 / Participants: 41,428457: Plans: 159 / Participants: 3,609

Cash Balance: Plans: 299 / Participants: 42,495

Defined Benefit (Traditional): Plans: 768 / Participants: 135,700

Money Purchase: Plans: 13 / Participants: 1,012

NQDC: Plans: 17 / Participants: 261

Other: Plans: 561 / Participants: 105,320

#### Total Assets Administered

\$110,000,000,000

**Plans by Channel** 

Direct: **42** Advisor: **3,478** 

#### Platform(s) Used

Proprietary platform trading with the NSCC.

#### **Asset Allocation Funds**

Open architecture platform

#### **Advisor Support Services**

External Wholesalers Focused on Advisors: **11**External Wholesalers Focused on Institutional: **11**Internal Wholesalers Focused on Advisors: **13**Internal Wholesalers Focused on Institutional: **13** 

- Compliance Support
- Plan Benchmarking
- Target-Date Evaluation Tools
- Training for DC Plan Sales/Service
- Investment Committee Meetings
- Administration of collective funds, common funds, synthetic portfolios, unitized portfolios, conversion of models to CITs, and more.

#### **Participant Support Services**

- Rollover Services
- Call Center Support
- Facebook Page
- Smartphone Access to Participant Balances
- Smartphone Transaction Access for Participants
- Instagram Page
- BPAS University

#### Plan Sponsor Service(s) Available

Experienced, dedicated plan consultants; Newly designed full-service web portal; Auto enrollment/escalation; Online enrollment; Company stock; Fiduciary Services; Payroll integration; Financial wellness; Loan administration; Integrated recordkeeping and custodial system; On-demand reports.

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## The Standard

Portland, OR standard.com

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#### **Firm Profile**

For more than 90 years, The Standard has designed, installed, administered and provided investment options for retirement plans. The Standard provides solutions for 401(k) (including PEPs), Profit Sharing, 457, 403(b), Cash Balance, Money Purchase and Defined Benefit plans. We are also a leading provider of financial products and services, including group and individual disability insurance, group life and AD&D, group dental and vision insurance, absence management, individual annuities, and fixed-rate commercial mortgage loans.

#### **Primary Market(s) Served**



Micro: <\$1 million Small: \$1-\$10 million Mid: \$10-\$100 million

Plans / Participants Served by Type\*

**401(k):** Plans: **5,654** / Participants: **984,663 403(b):** Plans: **287** / Participants: **94,835 457:** Plans: **185** / Participants: **16,712** 

Cash Balance: Plans: 73 / Participants: 4,736

Defined Benefit (Traditional): Plans: 116 / Participants: 21,362

Money Purchase: Plans: 66 / Participants: 35,722

NQDC: Plans: 19 / Participants: 340 Other: Plans: 20 / Participants: 534

#### **Total Assets Administered**

\$50,575,835,958

#### **Plans by Channel**

Direct: **0** Advisor: **6,420** 

#### Platform(s) Used

Net Asset Value and Group Annuity

#### **Asset Allocation Funds**

Advisor Managed, Standard Managed, 3rd party funds available

#### **Advisor Support Services**

External Wholesalers Focused on Advisors: **34** External Wholesalers Focused on Institutional: **4** Internal Wholesalers Focused on Advisors: **20** Internal Wholesalers Focused on Institutional: **2** 

- Compliance Support
- Plan Benchmarking
- Target-Date Evaluation Tools
- Training for DC Plan Sales/Service
- Investment Committee Meetings

#### **Participant Support Services**

- Rollover Services
- Call Center Support
- Facebook Page
- Smartphone Access to Participant Balances
- Smartphone Transaction Access for Participants

#### Plan Sponsor Service(s) Available

Investment fiduciary and 3(16) services, full-service administration, payroll integration with select providers, ad hoc reporting, employer portal, retirement readiness tools and more.







## TRANSAMERICA®





## Transamerica

Baltimore, MD Transamerica.com

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#### **Firm Profile**

Transamerica Retirement Solutions provides comprehensive SEP/ MEP/ PEP retirement plan solutions. Leveraging expertise honed by more than 85 years in business, we serve the entire spectrum of defined benefit and defined contribution plans, including 401(k) and 403(b) (Traditional and Roth), 457, profit sharing, money purchase, cash balance, Taft-Hartley, nonqualified deferred compensation, and rollover and Roth IRA.

#### **Primary Market(s) Served**



Micro: <\$1 million Small: \$1-\$10 million Mid: \$10-\$100 million Large: \$100-\$250 million Mega: >\$250 million

Plans / Participants Served by Type\*

401(k): Plans: 22,912 / Participants: 2,014,904 403(b): Plans: 1,977 / Participants: 932,970

457: Plans: 389 / Participants: 53,166

Cash Balance: Plans: 17 / Participants: 107,372

Defined Benefit (Traditional): Plans: 196 / Participants: 319,772

Money Purchase: Plans: 111 / Participants: 30,544

NQDC: Plans: 154 / Participants: 66,703

#### **Total Assets Administered**

\$194,932,165,242

**Plans by Channel** 

Direct: 0

Advisor: **26,663** 

#### Platform(s) Used

Proprietary recordkeeping platform

#### **Asset Allocation Funds**

Available through the Transamerica recordkeeping platform.

#### **Advisor Support Services**

External Wholesalers Focused on Advisors: **46**External Wholesalers Focused on Institutional: **5**Internal Wholesalers Focused on Advisors: **24**Internal Wholesalers Focused on Institutional: **4** 

- Compliance Support
- Plan Benchmarking
- Target-Date Evaluation Tools
- Training for DC Plan Sales/Service
- Investment Committee Meetings

#### **Participant Support Services**

- In-Plan Lifetime Income Options
- Rollover Services
- Call Center Support
- Facebook Page
- Smartphone Access to Participant Balances
- Smartphone Transaction Access for Participants

#### Plan Sponsor Service(s) Available

Total retirement solutions: bundled/TPA, Administrative outsourcing; Legal, compliance, fiduciary support; education/ communications; open architecture investment; plan health reporting; 360 payroll; HSAs/ student loan solutions/Emergency Savings/PTO Exchange

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## Ubiquity Retirement+Savings

San Francisco, CA myubiquity.com

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#### Firm Profile

Ubiquity Retirement + Savings is the #1 ranked plan provider to small businesses, per Google and the Better Business Bureau. Partner with us to help your small business and solopreneuer clients get a customized 401(k). You choose your level of involvement and Ubiquity will take care of the education and employer training. Our seasoned team of experts handles nondiscrimination testing and Form 5500 needs. Fully bundled or custom, our solutions follow your investment strategy.

#### **Primary Market(s) Served**



Micro: <\$1 million Small: \$1-\$10 million

Plans / Participants Served by Type\*

401(k): Plans: 10,000 / Participants: 9,250

**403(b):** Plans: **0** / Participants: **0 457:** Plans: **0** / Participants: **0** 

Cash Balance: Plans: 0 / Participants: 0

Defined Benefit (Traditional): Plans: 0 / Participants: 0

Money Purchase: Plans: 0 / Participants: 0

**NQDC:** Plans: **0** / Participants: **0 Other:** Plans: **0** / Participants: **0** 

#### Platform(s) Used

Schwab and Matrix Trust Companies

#### **Asset Allocation Funds**

Open architecture, 30k + MF's and ETF's

#### **Advisor Support Services**

External Wholesalers Focused on Advisors: **3** External Wholesalers Focused on Institutional: **2** Internal Wholesalers Focused on Advisors: **2** Internal Wholesalers Focused on Institutional: **2** 

- Compliance Support
- Plan Benchmarking
- Training for DC Plan Sales/Service

#### **Participant Support Services**

- Rollover Services
- Call Center Support
- Facebook Page
- Smartphone Access to Participant Balances
- Smartphone Transaction Access for Participants

#### Plan Sponsor Service(s) Available

Digital platform with easy plan setup. Ubiquity provides flat fee recordkeeping, compliance, administration, servicing, robust reporting, and enrollment support. Optional 3(38) and financial wellness tools.





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Florham Park, NJ • adp.com

## **ADP Retirement Services**

#### **Key Contact(s)**

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#### **Firm Profile**

ADP is a leading retirement plan provider offering a wide range of plan choices tailored to help business owners and their employees thrive. We leverage data and advanced technology to help drive plan success, manage administrative risk, while creating an engaging experience for your clients' workforce. From an online plan health dashboard and advisory services to our award-winning employee education and mobile-enabled solutions, we will work hard for your plan sponsors and their employees.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million

Plans / Participants Served by Type\*

401(k): **96,409 / 3,100,000** Other: **55,000 / 200,000** 

#### **Total Assets Administered**

\$115,000,000,000

Plans by Channel

Direct: 69,555 / Advisor: 26,854

#### Platform(s) Used

SunGard

#### **Asset Allocation Funds**

Open flexible investment platform with multiple fund choices

#### **Advisor Support Services**

External Wholesalers Focused on Advisors: **25**External Wholesalers Focused on Institutional: **202**Internal Wholesalers Focused on Advisors: **6**Internal Wholesalers Focused on Institutional: **24** 

Compliance Support, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

#### **Participant Support Services**

Rollover Services, Call Center Support, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

#### Plan Sponsor Service(s) Available

Plan benchmarking, plan health reports, financial wellness, compliance testing, participant mobile app, value-add education, payroll integration for any provider, rollovers, dedicated client and advisor services

## ALERUS

RETIREMENT AND BENEFITS

St. Paul, MN • alerusrb.com

## Alerus Retirement and Benefits

#### **Key Contact(s)**

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#### Firm Profile

Alerus Retirement and Benefits is a valued partner to employers, advisors and brokers who rely on our expertise and personal service to establish and manage successful retirement plan and benefit administration solutions. Alerus provides a suite of services covering retirement plans, financial wellness, health savings accounts, flexible spending accounts, health reimbursement arrangements, and COBRA. Alerus maintains a national presence, with offices in Minnesota, Michigan, New Hampshire and Arizona.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million

#### Plans / Participants Served by Type\*

401(k): **5,719** / **301,780** 403(b): **169** / **27,090** 457: **980** / **19,823** Cash Balance: **150** / **2000** 

Defined Benefit (Traditional): 49 / 4418

Other: 1,133 / 38,889

#### **Total Assets Administered**

\$35,100,000,000

#### **Plans by Channel**

Direct: 1,263 / Advisor: 6,937

#### Platform(s) Used Sungard OmniPlus

#### **Asset Allocation Funds**

Open architecture with no proprietary fund requirements.

#### **Advisor Support Services**

External Wholesalers Focused on Advisors: **10**External Wholesalers Focused on Institutional: **10**Internal Wholesalers Focused on Advisors: **10**Internal Wholesalers Focused on Institutional: **10** 

Compliance Support, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

#### **Participant Support Services**

Rollover Services, Call Center Support, Facebook Page, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

#### Plan Sponsor Service(s) Available

Plan design, compliance testing, document services, trustee services, selfdirected brokerage account services, quarterly reporting, fulfillment services, 3(16) services, and a dedicated web page.





Lincoln, NE • ameritas.com

## Ameritas Retirement Plans

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#### **Firm Profile**

Ameritas® retirement plans is a main street market leader. We're strong in core markets and specialized in niche markets, making us a preferred provider for small to mid-size organizations. We offer personalized products and platforms, high-touch service, high-tech capabilities, and 60+ years of retirement plan experience. Ameritas is a strong and stable mutual-based organization providing insurance, financial services, and employee benefits to more than four million customers

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million

#### Plans / Participants Served by Type\*

401(k): **8,000 / 209,500** 403(b): **29 / 2,500** 457: **215 / 50,200** Cash Balance: **110 / 220** 

Defined Benefit (Traditional): 110 / 220

Money Purchase: 85 / 5,600

NQDC: 0 / 0 Other: 75 / 1,170

#### **Total Assets Administered**

#### \$14,900,000,000

Plans by Channel

Direct: 0 / Advisor: 8,500

#### Platform(s) Used

NAV & GVA

#### **Asset Allocation Funds**

Various leading target date fund families available. Various diverse managed account offerings also available.

#### **Advisor Support Services**

External Wholesalers Focused on Advisors: **18** External Wholesalers Focused on Institutional: **3** Internal Wholesalers Focused on Advisors: **9** Internal Wholesalers Focused on Institutional: **2** 

Compliance Support, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

#### **Participant Support Services**

Rollover Services, Call Center Support, Facebook Page, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

#### Plan Sponsor Service(s) Available

Plan design, Fiduciary guidance, investment selection and due diligence, Recordkeeping services, Retirement readiness



Dresher, PA • ascensus.com

## Ascensus

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#### **Firm Profile**

Ascensus helps millions of people save for a better future by partnering with advisors and financial institutions to bring tax-advantaged savings solutions to employers of every size and type. With flexible solutions that are simple to implement, administer, and use, we enable advisors to deliver greater value—and enable organizations and savers to confidently pursue their goals and achieve better outcomes. Wherever you and your clients want to be, get there with Ascensus.

Learn more: https://www.ascensus.com/resources/advisor-toolkit/

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million, Mega: >\$250 million

#### Plans / Participants Served by Type\*

401(k): **76,751 / 2,559,268** 403(b): **13,107 / 353,174** 457: **581 / 29,715** Cash Balance: **236 / 3,890** 

Defined Benefit (Traditional): 106 / 16,674

Money Purchase: **79 / 12,159** NQDC: **1,571 / 135,596** Other: **1,304 / 260,717** 

#### **Total Assets Administered**

#### \$251,000,000,000

#### **Plans by Channel**

Direct: 0 / Advisor: 110,104

#### Platform(s) Used

Proprietary and open architecture platforms

#### **Asset Allocation Funds**

Balanced, Target Date, Risk Based, Models, Managed Accounts

#### **Advisor Support Services**

External Wholesalers Focused on Advisors: **30** External Wholesalers Focused on Institutional: **30** Internal Wholesalers Focused on Advisors: **25** Internal Wholesalers Focused on Institutional: **25** 

Compliance Support, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

#### **Participant Support Services**

Rollover Services, Call Center Support, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

#### Plan Sponsor Service(s) Available

3(16) Administrative Fiduciary Services; Managed account platforms; Financial Finesse-powered wellness solutions; Payroll integrations, Trust services, Integrated qualified & nonqualified plans; MEPs/PEPs, Industry leading ERISA team

\*as of 6.30.23





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## Capital Group, home of American Funds

#### **Key Contact(s)**

#### For support call:

800.421.9900

#### **Firm Profile**

Since 1931, Capital Group, home of American Funds, has been focused on delivering superior, consistent results for long-term investors. We've earned retirement plan's trust over generations by managing our funds the same way most people invest for retirement - with a long-term perspective and careful attention to risk. Capital Group offers retirement plan recordkeeping through PlanPremier and RecordkeeperDirect recordkeeping solutions and can support a bundled and unbundled arrangement.

#### Primary Market(s) Served

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million

#### Plans / Participants Served by Type\*

401(k): **65,235 / 1,379,542** 403(b): **1,298 / 61,410** 

457: **0 / 0** 

Cash Balance: 0 / 0

Defined Benefit (Traditional): 0 / 0 Money Purchase: 59 / 1,561

NQDC: **4 / 48** Other: **629 / 13,199** 

#### **Total Assets Administered**

\$99,300,000,000

**Plans by Channel** 

Direct: 0 / Advisor: 67,225

#### Platform(s) Used

SS&C TRAC (RecordkeeperDirect); Empower (PlanPremier)

#### **Asset Allocation Funds**

American Funds Target Date Retirement Series, American Funds Portfolio Series, American Funds Retirement Income Portfolio Series, American Funds Balanced Fund, American Funds Global Balanced Fund, plus additional options from other investment managers

#### **Advisor Support Services**

External Wholesalers Focused on Advisors: **149**External Wholesalers Focused on Institutional: **149**Internal Wholesalers Focused on Advisors: **124**Internal Wholesalers Focused on Institutional: **124** 

Compliance Support, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

#### **Participant Support Services**

Rollover Services, Call Center Support, Facebook Page, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

#### Plan Sponsor Service(s) Available

Customized enrollment education site, Online distribution and loan approval, Relationship manager at designated plan asset level, Payroll Integration, Online plan review reporting, and Educational resources.



Houston, TX • corebridgefinancial.com

## Corebridge Financial

#### **Key Contact(s)**

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#### Firm Profile

Formerly known as AIG Life & Retirement, Corebridge is now a public company that's passionate about giving people the power to help reach their financial goals. We offer industry-leading tools, engaging experiences and expertise to fuel success. And we proudly partner with financial professionals and institutions to make it possible for more people to take action in their financial lives for today and tomorrow.

#### **Primary Market(s) Served**

Mid: \$10-\$100 million, Large: \$100-\$250 million, Mega: >\$250 million

#### Plans / Participants Served by Type\*

401(k): **555 / 120,808** 403(b): **19,366 / 3,100,269** 457: **5,302 / 562,248** Other: **15,696 / 1,398,350** 

#### **Total Assets Administered**

\$78,663,012,375

**Plans by Channel** 

Direct: 23,571 / Advisor: 23,571

#### Platform(s) Used

Open architecture mutual fund platform

#### **Asset Allocation Funds**

Open architecture offering over 11,000 funds

#### **Advisor Support Services**

External Wholesalers Focused on Advisors: **7**External Wholesalers Focused on Institutional: **7**Internal Wholesalers Focused on Advisors: **7**Internal Wholesalers Focused on Institutional: **7** 

Compliance Support, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

#### **Participant Support Services**

In-Plan Lifetime Income Options, Rollover Services, Call Center Support, Facebook Page, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

#### Plan Sponsor Service(s) Available

Dedicated relationship management team, turnkey plan administration, ad-hoc reporting, online plan management, fiduciary support services, plan design, review and consulting, data management and cybersecurity services.

\*as of 6.30.23



## **CunaMutual**Group™

Madison, WI • cunamutualretirement.com

## Cuna Mutual Group

#### **Key Contact(s)**

#### Paul Swanson

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#### Sales Desk

800.491.7859 • intermediarysolutions@cunamutual.com

#### **Firm Profile**

Built on the principle of "people helping people," Cuna Mutual Group, soon to become TruStage, partners with financial professionals to help all people achieve a better retirement on their terms. As a seasoned provider in the retirement plan industry for more than 50 years, we are mutually owned with \$3B in surplus capital. Learn how we partner with retirement-focused professionals to bring forward a total retirement solutions offering at cunamutualretirement.com.

#### Primary Market(s) Served

Small: \$1-\$10 million, Mid: \$10-\$100 million

#### Plans / Participants Served by Type\*

401(k): **5,721** / **190,806** 403(b): **424** / **20,229** 457: **1,518** / **4,189** 

Cash Balance: 105 / 7,585

Defined Benefit (Traditional): 405 / 29,920

Money Purchase: 80 / 576

NQDC: **86 / 524** Other: **157 / 2,746** 

#### **Total Assets Administered**

\$18,200,000,000

Plans by Channel

Direct: 3,890 / Advisor: 4,460

#### Platform(s) Used

Omniplus - Recordkeeping system fully integrated

#### **Asset Allocation Funds**

Target Date/Risk, Custom Portfolios, Managed Accounts, CITs

#### **Advisor Support Services**

External Wholesalers Focused on Advisors: **12**External Wholesalers Focused on Institutional: **3**Internal Wholesalers Focused on Advisors: **10**Internal Wholesalers Focused on Institutional: **1** 

Compliance Support, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

#### **Participant Support Services**

In-Plan Lifetime Income Options, Rollover Services, Call Center Support, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

#### Plan Sponsor Service(s) Available

Total retirement solutions (bundled/unbundled) providing recordkeeping/administration for DB, DC and NQDC plans. Delivering plan health, financial wellness, payroll integration, 3(21) and 3(38) fiduciary services



Greenwood Village, CO • empower.com

## Empower

#### **Key Contact(s)**

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#### Firm Profile

Empower has been guided by strong values with a focus on helping people achieve the financial freedom they deserve. We're a financial services company on a mission to empower financial freedom for all. We work with individuals and all sizes of organizations to offer investment, wealth management and retirement solutions, along with the Empower Personal Dashboard<sup>TM</sup>, so everyone can have a clear and simple understanding of where their finances are today and where they're headed.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million, Mega: >\$250 million

#### Plans / Participants Served by Type\*

401(k): **66,127** / **12,399,080** 403(b): **6,958** / **1,294,430** 457: **3,555** / **2,009,218** Cash Balance: **91** / **114** 

Defined Benefit (Traditional): **578 / 165,681** Money Purchase: **2,681 / 1,347,531** 

NQDC: **1,036 / 90,743** Other: **1,652 / 1,046,249** 

#### **Total Assets Administered**

\$1,422,380,874,858

#### Platform(s) Used

**Empower Recordkeeping Platform** 

#### **Asset Allocation Funds**

Open architecture with more than 18,000 investment options.

#### **Advisor Support Services**

Compliance Support, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

#### **Participant Support Services**

Rollover Services, Call Center Support, Facebook Page, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

#### Plan Sponsor Service(s) Available

Retirement Readiness and Plan Analytics, Online Reporting and Information, Plan and Investment Reviews, Strategic Partnership Plan, Empower Security Guarantee

\*as of 6.30.23

NAPA**Black**Book**2023** 





Charlotte, NC • equitable.com

## Equitable

#### **Key Contact(s)**

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#### **Firm Profile**

Equitable, a subsidiary of Equitable Holdings (NYSE: EQH), has been one of America's leading financial services providers since 1859. With the mission to help clients secure their financial well-being, the company provides advice, protection and retirement strategies to individuals, families and small businesses. Equitable has more than 8,000 employees and Equitable Advisors financial professionals and serves 2.8 million clients across the country. Please visit equitable.com for more information.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million

#### Plans / Participants Served by Type\*

401(k): **7,200 / 91,000** 403(b): **15,000 / 875,000** 457: **2,600 / 76,000** 

#### **Total Assets Administered**

\$38,000,000,000

**Plans by Channel** 

Direct: **0** / Advisor: **25,000** 

#### Platform(s) Used

SS&C recordkeeping platform

#### **Asset Allocation Funds**

Risk Based, Target Date, Asset Allocation, Managed Accounts

#### **Advisor Support Services**

External Wholesalers Focused on Advisors: **30** External Wholesalers Focused on Institutional: **4** Internal Wholesalers Focused on Advisors: **15** Internal Wholesalers Focused on Institutional: **2** 

Compliance Support, Plan Benchmarking, Training for DC Plan Sales/Service, Investment Committee Meetings

#### **Participant Support Services**

In-Plan Lifetime Income Options, Rollover Services, Call Center Support, Smartphone Access to Participant Balances

#### Plan Sponsor Service(s) Available

Advanced Markets support for NQ, Cash balance opportunities for small business owners. Supported by turnkey Employee Benefits portal for easy administration of all benefits offered.



Boston, MA • netbenefits.com

## Fidelity Investments

#### **Key Contact(s)**

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#### **Firm Profile**

Fidelity focuses on meeting the unique needs of a diverse set of customers: helping more than 22,000 businesses manage employee benefit programs. We offer complete plan sponsor services and a comprehensive employee experience, supported by the latest technology, full-service recordkeeping, a broad range of investment options, and trustee services. We'll help you build an attractive benefits offering that reflect your values and objectives, and helps participants achieve their retirement and other financial goals.

#### Primary Market(s) Served

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million, Mega: >\$250 million

#### Plans / Participants Served by Type\*

401(k): **23,947 / 24,769,697** 403(b): **834 / 3,941,227** 457: **689 / 394,898** 

Cash Balance: 91 / 1,800,000

Defined Benefit (Traditional): 312 / 2,160,000

NQDC: 1,623 / 221,806

#### **Total Assets Administered**

\$3,200,000,000,000

#### **Plans by Channel**

Direct: 21,795 / Advisor: 4,141

#### Platform(s) Used

Proprietary Platform

#### **Asset Allocation Funds**

Open architecture with more than 16,000 funds.

#### **Advisor Support Services**

External Wholesalers Focused on Advisors: **31**External Wholesalers Focused on Institutional: **24**Internal Wholesalers Focused on Advisors: **29**Internal Wholesalers Focused on Institutional: **10** 

Compliance Support, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

#### **Participant Support Services**

In-Plan Lifetime Income Options, Rollover Services, Call Center Support, Facebook Page, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

#### Plan Sponsor Service(s) Available

Benchmarking, plan analytics, employee engagement and financial wellness, Cybersecurity Customer Protection Guarantee, dedicated client service with 99% client retention rate, plan consulting, and compliance/regulatory support.

\*as of 6.30.23



NAPA**black**book**2023** 





San Francisco, CA • humaninterest.com

## Human Interest

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Firm Profile

Human Interest is an affordable, full-service 401(k) provider that aims to make it easy for small and medium-sized businesses to help their employees save for retirement. The San Francisco HQ company helps almost 350,000 employees at 17,000+ businesses across the US. For more information please visit humaninterest.com or follow us on LinkedIn. All investment advisory services are provided through Human Interest Advisors, a Registered Investment Adviser and subsidiary of Human Interest.

Primary Market(s) Served

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million

Plans / Participants Served by Type\*

401(k): 17,336 / 350,000 403(b): 274 / 4,800

**Total Assets Administered** 

\$3,550,000,000

Plans by Channel

Direct: 15,000 / Advisor: 2,000

Platform(s) Used Proprietary Platform

**Asset Allocation Funds** 

Model Portfolios, Open-Architecture Lineup

**Advisor Support Services** 

External Wholesalers Focused on Advisors: 80 External Wholesalers Focused on Institutional: 5 Internal Wholesalers Focused on Advisors: 4 Internal Wholesalers Focused on Institutional: 4

Compliance Support, Plan Benchmarking, Training for DC Plan Sales/Service

**Participant Support Services** 

In-Plan Lifetime Income Options, Rollover Services, Call Center Support, Facebook Page, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

Plan Sponsor Service(s) Available

Compliance Support, 500+ Payroll Integrations, Dedicated Account Support, 5500 & Document Preparation/Filing, Customized Reporting, Online/Phone Support, Education, Participant Notices, ERISA Bond Procurement, 3(16) administrative services



Boston, MA • retirement.johnhancock.com

**Key Contact(s)** 

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Firm Profile

Making decisions easier and lives better. We help people around the world confidently save and invest for their retirement goals. With more than 50 years of retirement plan experience, we'll consult with you to understand your goals. As part of Manulife Investment Management, we're one of the world's largest retirement plan providers, with the commitment and scale to help you deliver your desired outcomes.

**Primary Market(s) Served** 

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

**Large:** \$100-\$250 million

Plans / Participants Served by Type\*

401(k): **53,478 / 954,296** 

403(b): **0 / 0** 457: **327 / 11990** 

Cash Balance: 16 / 34,824

Defined Benefit (Traditional): 1,698 / 267,129

Money Purchase: 376 / 2,759

NQDC: 124 / 10,137 Other: 477 / 1,321,573

**Total Assets Administered** 

\$207,325,898,222

Plans by Channel

Direct: 1,435 / Advisor: 55,035

Platform(s) Used

**Proprietary** 

**Asset Allocation Funds** 

Target Date/Risk, Custom Portfolios, Managed Accounts, CITs

**Advisor Support Services** 

External Wholesalers Focused on Advisors: 59 External Wholesalers Focused on Institutional: 0 Internal Wholesalers Focused on Advisors: 59 Internal Wholesalers Focused on Institutional: 0

Compliance Support, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

**Participant Support Services** 

Rollover Services, Call Center Support, Facebook Page, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

Plan Sponsor Service(s) Available

Defined contribution recordkeeping and administration; Trustee, custodial, ERISA, and consulting services; Compliance testing; Participant communications and engagement programs; Plan sponsor service and reporting; Investment services

\*as of 6.30.23

NAPA**black**book**2023** 





Waco, TX • julyservices.com

## July Business Services

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#### **Firm Profile**

July Business Services (JULY) is a technology-focused retirement plan services company that partners with financial advisors and third party administrators (TPAs) nationwide to design and implement successful retirement plan strategies for their clients. JULY offers multi-faceted support to advisors and supports a variety of retirement plan types on our open architecture platform including 401(k), Pooled Employer Plans, Profit Sharing, 403(b), Cash Balance, & Solo(k).

Primary Market(s) Served

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million

Plans / Participants Served by Type\*

401(k): **6,400 / 101,513** 403(b): **120 / 4,229** 457: **16 / 1,274** 

Cash Balance: 433 / 2,579

Defined Benefit (Traditional): 81 / 324

Money Purchase: 26 / 502

NQDC: **22 / 129** Other: **400 / 9,000** 

**Total Assets Administered** 

\$10,000,000,000

**Plans by Channel** 

Direct: 0 / Advisor: 7,500

Platform(s) Used

Open Architecture

**Asset Allocation Funds** 

Anν

**Advisor Support Services** 

External Wholesalers Focused on Advisors: **8** External Wholesalers Focused on Institutional: **1** Internal Wholesalers Focused on Advisors: **4** Internal Wholesalers Focused on Institutional: **1** 

Compliance Support, Plan Benchmarking, Training for DC Plan Sales/Service

**Participant Support Services** 

Rollover Services, Call Center Support, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

Plan Sponsor Service(s) Available

Our services include: Recordkeeping, Payroll Integration, ERISA 3(16) Services, Plan Administration, Participant Services, and Notice Delivery



Radnor, PA . LincolnFinancial.com

## Lincoln Financial Group

**Key Contact(s)** 

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**Firm Profile** 

Lincoln Financial Group provides advice and solutions that help people take charge of their financial lives with confidence and optimism. Today, more than 16 million customers trust our retirement, insurance and wealth protection expertise to help address their lifestyle, savings and income goals, and guard against long-term care expenses. Headquartered in Radnor, Pennsylvania, Lincoln Financial Group is the marketing name for Lincoln National Corporation (NYSE:LNC) and its affiliates.

**Primary Market(s) Served** 

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

**Large:** \$100-\$250 million, **Mega:** >\$250 million

Plans / Participants Served by Type\*

401(k): **7,518** / **537,629** 403(b): **10,933** / **777,640** 457: **1,491** / **79,801** Cash Balance: **2** / **8,200** 

Defined Benefit (Traditional): 16 / 36,144 Money Purchase: 1,096 / 122,169

NQDC: **409 / 16,567** Other: **1,384 / 185,010** 

**Total Assets Administered** 

\$94,000,000,000

**Plans by Channel** 

Direct: 16,975 / Advisor: 2,270

Platform(s) Used

Lincoln Alliance® and Lincoln Director<sup>SM</sup>

**Asset Allocation Funds** 

Lincoln Alliance®: Target Date Funds, custom portfolios; Lincoln Director<sup>SM</sup>: Target Date Funds, custom portfolios

**Advisor Support Services** 

External Wholesalers Focused on Advisors: **39** External Wholesalers Focused on Institutional: **15** Internal Wholesalers Focused on Advisors: **24** Internal Wholesalers Focused on Institutional: **5** 

Compliance Support, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

**Participant Support Services** 

In-Plan Lifetime Income Options, Rollover Services, Call Center Support, Facebook Page, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

Plan Sponsor Service(s) Available

Daily recordkeeping and valuation, compliance, reporting, plan sponsor website, plan health dashboard, fiduciary line-up services, custom portfolio services.





Seattle, WA • milliman.com

## Milliman

**Key Contact(s)** 

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Gerald Erickson

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**Firm Profile** 

Since 1947, Milliman has provided expert retirement plan recordkeeping, administration, and consulting for public, private, not-for-profit, multiple employer plan, and Taft-Hartley clients across a broad range of industries. Our experience includes 401(k), 403(b), 457, ESOPs, cash balance, traditional pension, money purchase and nonqualified plans. We combine decades of benefits experience, the highest client service standards, and leading-edge technology to create an integrated, engaging experience for plan sponsors and participants to help achieve healthy financial outcomes.

**Primary Market(s) Served** 

Mid: \$10-\$100 million, Large: \$100-\$250 million, Mega: >\$250 million

Plans / Participants Served by Type\*

401(k): 1,002 / 967,806

Defined Benefit (Traditional): 409 / 1,007,272

**Total Assets Administered** 

\$126,854,907,363

Plans by Channel
Direct: 5 / Advisor: 95

Platform(s) Used

DC: FIS OmniPlus DB: Proprietary

**Asset Allocation Funds** 

Milliman provides a completely open architecture platform

**Advisor Support Services** 

External Wholesalers Focused on Advisors: **6** External Wholesalers Focused on Institutional: **4** 

Compliance Support, Plan Benchmarking

**Participant Support Services** 

Financial Wellness and Education, Rollover Services, Emergency Savings Account, Call Center Support, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants, Group and 1:1 Meeting Support, Managed Account Solutions, Model Portfolio Capabilities

Plan Sponsor Service(s) Available

Milliman offers plan design/optimization consulting, compliance services, total retirement outsourcing, plan sponsor site with dashboard/robust reporting, legislative updates, actuarial consulting, with a personalized, high-touch approach.



Plymouth, IN . ktradeonline.com

## North American KTRADE Alliance, LLC

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**Firm Profile** 

KTRADE is a true open architecture recordkeeping service, used mainly by fee-based RIA firms and IARs of Broker/Dealer's RIAs. We work with a number of Custodians. Our platform is FIS Relius ASP. We are owned by the TPAs who use our service. Our Demo Accounts, with no User Name or Password needed, can be found by selecting "Resources" on the main menu of our site, which is www. ktradeonline.com. Share accounting not unit accounting is used.

Primary Market(s) Served

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million

**Asset Allocation Funds** 

Numerous Asset Allocation Funds are available.

**Advisor Support Services** 

External Wholesalers Focused on Advisors: 1 Internal Wholesalers Focused on Advisors: 2

Compliance Support, Training for DC Plan Sales/Service, Investment Committee Meetings

**Participant Support Services** 

In-Plan Lifetime Income Options, Rollover Services, Call Center Support, Smartphone Access to Participant Balances

Plan Sponsor Service(s) Available

KTRADE is owned by the TPAs who use our service. These TPAs are known for their extensive plan design and regulatory knowledge.

\*as of 6.30.23





Seattle, WA .advisor.nwpsbenefits.com

### NWPS

#### **Key Contact(s)**

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#### **Firm Profile**

At NWPS, advisors and clients are the decision makers. We handle plan operations, participant services and compliance. Advisors select the plan's investments. We're independent and not in the investment advisory business (no proprietary products). Since 1994, NWPS has been dedicated to retirement plan success. As a subsidiary wholly-owned entity of Raymond James Financial, we rely on this respected financial institution's strength while collaborating independently with advisors affiliated with other firms.

Primary Market(s) Served

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million, Mega: >\$250 million

Plans / Participants Served by Type\*

401(k): **847 / 274,103** 403(b): **50 / 23,556** 457: **33 / 3,151** 

Cash Balance: 13 / 720

Defined Benefit (Traditional): 60 / 95,628

Money Purchase: 4 / 3,862 NQDC: 21 / 14,462 Other: 98 / 100,243

**Total Assets Administered** 

\$47,096,382,236

**Plans by Channel** 

Direct: **61 /** Advisor: **1,065** 

Platform(s) Used

FIS Relius and FIS Omni

**Asset Allocation Funds** 

N/A - NWPS has no proprietary funds

**Advisor Support Services** 

External Wholesalers Focused on Advisors: **6**External Wholesalers Focused on Institutional: **1**Internal Wholesalers Focused on Advisors: **1**Internal Wholesalers Focused on Institutional: **0** 

Compliance Support, Plan Benchmarking, Training for DC Plan Sales/Service, Investment Committee Meetings

**Participant Support Services** 

In-Plan Lifetime Income Options, Rollover Services, Call Center Support, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

Plan Sponsor Service(s) Available

Comprehensive compliance testing, plan document maintenance, eligibility calculation, prepare all required DOL/IRS notices, online access to participant-level information, provide audit support, complete government filings



Indianapolis, IN • oneamerica.com

## OneAmerica

#### **Key Contact(s)**

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#### **Firm Profile**

We believe that working collaboratively with advisors allows us to achieve more together. For our mutual clients, our goal is to help create more security for participants so they can live their best lives, today and into retirement. Advisors appreciate our ability to manage complex, multiple plan types on a single platform (i.e. DC, DB, and ESOP), no proprietary fund requirements, dedicated service teams and customizable webpages and communications.

**Primary Market(s) Served** 

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million, Mega: >\$250 million

Plans / Participants Served by Type\*

401(k): **4,462 / 734,745** 403(b): **4,837 / 224,224** 457: **2,588 / 65,888** Cash Balance: **32 / 273** 

Defined Benefit (Traditional): 143 / 23,523

Money Purchase: 16 / 4,190

NQDC: **21 / 1,468** Other: **756 / 173,157** 

#### **Total Assets Administered**

\$69,453,246,498

**Plans by Channel** 

Direct: 0 / Advisor: 12,855

Platform(s) Used FIS OMNI Plus

#### **Asset Allocation Funds**

Custom Target Date Funds, Managed Accounts, Model Portfolios

#### **Advisor Support Services**

External Wholesalers Focused on Advisors: 21
External Wholesalers Focused on Institutional: 2
Internal Wholesalers Focused on Advisors: 12
Internal Wholesalers Focused on Institutional: 2

Compliance Support, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

#### **Participant Support Services**

In-Plan Lifetime Income Options, Rollover Services, Call Center Support, Facebook Page, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

#### Plan Sponsor Service(s) Available

Custom Participant Communication & Education Programs, Financial Wellness Programs, Plan Health Reports, Plan Consulting Support, Plan Sponsor Educational Resources, Dedicated Client Relationship Manager







Rochester, NY • paychex.com

## Paychex

#### **Key Contact(s)**

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#### **Firm Profile**

Paychex, Inc. is an industry-leading HCM company delivering a full suite of technology and advisory services in human resources, employee benefit solutions, insurance, and payroll. The company serves approximately 740,000 customers in the U.S. and Europe and pays one out of every 12 American private sector employees. The more than 16,000 people at Paychex are committed to helping businesses succeed and building thriving communities where they work and live.

#### Primary Market(s) Served

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million

#### Plans / Participants Served by Type\*

401(k): **113,600 / 1,381,411** 

#### **Total Assets Administered**

#### \$46,000,000,000

Plans by Channel

Direct: **75,892 /** Advisor: **37,682** 

#### Platform(s) Used

Proprietary recordkeeping system, Omni SunGard

#### **Asset Allocation Funds**

See kindex.paychex.com for full list of available funds.

#### **Advisor Support Services**

Internal Wholesalers Focused on Advisors: 25

Compliance Support, Plan Benchmarking, Training for DC Plan Sales/Service

#### **Participant Support Services**

Rollover Services, Call Center Support, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

#### Plan Sponsor Service(s) Available

Enrollment Meetings; Client/Participant Call Center; Web/Mobile access to plan data; Multilingual Support (Spanish language); Fiduciary Products: 3(38), 3(21), 3(16); PEP: Paychex acting as pooled plan provider and 3(16)

## **PCS** Retirement

Philadelphia, PA • pcsretirement.com

## PCS Retirement, LLC

#### **Key Contact(s)**

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#### **Firm Profile**

PCS Retirement is among the nation's largest independent and conflict-free retirement solution providers in the industry. PCS Retirement offers Recordkeeping services to over 32,000 plans and 850,000 eligible participants representing \$28+ billion in retirement assets. PCS allows mutual fund companies, investment managers and other financial institutions to offer leading white label and branded retirement solutions for the complete spectrum of retirement plans and accounts.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million, Mega: >\$250 million

#### Plans / Participants Served by Type\*

401(k): **8,400 / 177,000** 403(b): **17,700 / 147,000** 457: **1,200 / 9,000** Cash Balance: **46 / -**

Defined Benefit (Traditional): 118 / - Money Purchase: 12 / 500

NQDC: **15 / 80** Other: **4,300 / 27,000** 

#### **Total Assets Administered**

\$28,000,000,000

#### **Plans by Channel**

Direct: 0 / Advisor: 32,000

#### Platform(s) Used

PCS Retirement recordkeeping platform

#### **Asset Allocation Funds**

Open-architecture, mutual funds, ETFs, advisor managed model

#### **Advisor Support Services**

External Wholesalers Focused on Advisors: **6**External Wholesalers Focused on Institutional: **9**Internal Wholesalers Focused on Advisors: **7**Internal Wholesalers Focused on Institutional: **2** 

Compliance Support, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

#### **Participant Support Services**

Rollover Services, Call Center Support, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

#### Plan Sponsor Service(s) Available

An effortless retirement savings plan for employers featuring: award-winning client services, hands-on, tactical and strategic support, tailored plan design services, the latest recordkeeping technology.

\*as of 6.30.23





White Plains, NY • pentegra.com

## Pentegra

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**Rob Fiorentino** 

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**Firm Profile** 

At Pentegra, we are a different kind of retirement plan partner—we're a fiduciary first. As one of America's oldest independent fiduciaries, we help employers offer better retirement plans with fiduciary services that reduce work, minimize risk and drive greater efficiencies. We partner with you to bring flexibility to every opportunity, with a comprehensive array of qualified and non-qualified retirement plans, TPA services and flexible fiduciary outsourcing solutions, including 3(16) administrator services.

Primary Market(s) Served

Small: \$1-\$10 million, Mid: \$10-\$100 million, Large: \$100-\$250 million

Plans / Participants Served by Type\*

401(k): **1,041 / 65,813** 403(b): **118 / 4,179** 457: **27 / 184** 

Cash Balance: 5 / 853

Defined Benefit (Traditional): 188 / 33,705

Money Purchase: 2 / 49 NQDC: 18 / 588 Other: 39 / 12,189

**Total Assets Administered** 

\$10,723,000,000

**Plans by Channel** 

Direct: 322 / Advisor: 1,116

Platform(s) Used
Open Architecture

**Asset Allocation Funds** 

All are available through open architecture

**Advisor Support Services** 

External Wholesalers Focused on Advisors: **12**External Wholesalers Focused on Institutional: **12**Internal Wholesalers Focused on Advisors: **6**Internal Wholesalers Focused on Institutional: **6** 

Compliance Support, Plan Benchmarking, Training for DC Plan Sales/Service, Investment Committee Meetings

**Participant Support Services** 

In-Plan Lifetime Income Options, Rollover Services, Call Center Support, Facebook Page, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

Plan Sponsor Service(s) Available

Custom plan design, consulting, administration, open architecture investment platforms, legal and technical support, plan compliance, fiduciary services, education and communications, and 24/7 web access



Des Moines, IA • principal.com

## Principal Financial Group

**Key Contact(s)** 

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**Firm Profile** 

At Principal Financial Group®, we strive to help plan sponsors realize the full potential of their retirement program, while seeking to help participants achieve improved retirement outcomes. Through industry leadership, a flexible service model, investment management, and outcome-driven participant education, we offer services that you can customize based on the needs of plan sponsors and their employees. Principal® offers a wide range of financial products and services, including retirement, asset management and insurance.

**Primary Market(s) Served** 

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million, Mega: >\$250 million

Plans / Participants Served by Type\*

401(k): **36,631 / 9,986,540** 403(b): **2,175 / 43,537** 457: **1,335 / 38,518** 

Cash Balance: 211 / 92,096

Defined Benefit (Traditional): 2,905 / 998,609

Money Purchase: 311 / 103,421

NQDC: **2,946 / 96,920** Other: **3,138 / 3,117,978** 

**Total Assets Administered** 

\$492,740,099,817

Platform(s) Used

Proprietary recordkeeping platform

**Asset Allocation Funds** 

Principal LifeTime Hybrid target date portfolios, Principal LifeTime target date portfolios, Principal Strategic Asset Management portfolios

**Advisor Support Services** 

External Wholesalers Focused on Advisors: **80** External Wholesalers Focused on Institutional: **9** Internal Wholesalers Focused on Advisors: **60** Internal Wholesalers Focused on Institutional: **8** 

Compliance Support, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

**Participant Support Services** 

In-Plan Lifetime Income Options, Rollover Services, Call Center Support, Facebook Page, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

Plan Sponsor Service(s) Available

We provide consultative full-service support to engage your participants, boost enrollment goals, and optimize participant outcomes while reducing your administrative burden.



#### RETIREMENT



Norfolk, NE • retirementplanconsultants.info

## Retirement Plan Consultants

**Key Contact(s)** 

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**Firm Profile** 

Retirement Plan Consultants is a firm committed to providing quality service and focusing on the success of our clients. We strive to make the retirement process as easy as possible by providing superior recordkeeping and administrative services for our Plan Sponsors, Participants, and Advisors. Our flexible, open architecture platform allows Advisors to create retirement plans that best suits the company goals. Whether it be through a 401(k), 403(b), Cash Balance or other type of plan.

Primary Market(s) Served

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million

Plans / Participants Served by Type\*

401(k): **1,800 / 35,000** 403(b): **1,200 / 7,000** 457: **30 / 600** 

Cash Balance: **50 / 600** 

Defined Benefit (Traditional): 14 / 392

NQDC: 5 / 300

**Total Assets Administered** 

\$2,000,000,000

**Plans by Channel** 

Direct: 0 / Advisor: 3,000

Platform(s) Used

Open Architecture

**Asset Allocation Funds** 

Custom Portfolios, 3(38)

**Advisor Support Services** 

External Wholesalers Focused on Advisors: **4**External Wholesalers Focused on Institutional: **4**Internal Wholesalers Focused on Advisors: **3**Internal Wholesalers Focused on Institutional: **0** 

Compliance Support, Plan Benchmarking, Training for DC Plan Sales/Service, Investment Committee Meetings

**Participant Support Services** 

In-Plan Lifetime Income Options, Rollover Services, Call Center Support, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

Plan Sponsor Service(s) Available

Plan design consulting, fiduciary service, notice delivery, single point of contact.



Tacoma, WA • spectrumpension.com

## Spectrum Pension Consultants, Inc.

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**Firm Profile** 

As an independent national recordkeeping technology provider, we partner with Plan Advisors/Brokers and Third Party Administrators (TPAs) who offer local personalized support to plan sponsors and participants. Spectrum Platform<sup>TM</sup> enables plan sponsors and participants to benefit from our leading technology solution, and also to engage their professionals to address unique needs. Spectrum Platform<sup>TM</sup> can integrate with payroll, plan compliance, and financial management system making the plan administration easier for plan sponsors, Plan Advisors/ Brokers, TPAs.

**Primary Market(s) Served** 

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million

Plans / Participants Served by Type\*

401(k): **513 / 15,134** 403(b): **3 / 332** 457: **22 / 1,397** 

Cash Balance: 24 / 188
Defined Benefit (Traditional): 6 / 32

Money Purchase: 0 / 0

NQDC: 1 / 93 Other: 22 / 18,989

**Total Assets Administered** 

\$1,380,827,467

Plans by Channel
Direct: 0 / Advisor: 591

Platform(s) Used FIS Relius ASP

**Asset Allocation Funds** 

100% Open Architecture, Mutual Funds, CIT/CIFs, ETFs, etc.

**Advisor Support Services** 

External Wholesalers Focused on Advisors: **2**External Wholesalers Focused on Institutional: **2**Internal Wholesalers Focused on Advisors: **1**Internal Wholesalers Focused on Institutional: **1** 

Compliance Support, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

**Participant Support Services** 

In-Plan Lifetime Income Options, Rollover Services, Call Center Support, Facebook Page, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

Plan Sponsor Service(s) Available

Fee & Expense Coordination, Fiduciary Coordination, Vendor Coordination, Communication Coordination

\*as of 6.30.23





Baltimore, MD • troweprice.com

## T. Rowe Price

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Tina WIIcox

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#### **Firm Profile**

Our retirement solutions are rooted in over 40 years of experience and are designed to meet your client's needs. We understand that building a successful plan in today's uncertain environment is more complex than ever. We also believe in developing innovative solutions that will drive participant outcomes over the long term.

Primary Market(s) Served

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million, Mega: >\$250 million

Plans / Participants Served by Type\*

401(k): **7,473 / 2,204,685** 403(b): **206 / 73,069** 457: **81 / 1,583** 

Cash Balance: 15 / 5,650

Defined Benefit (Traditional): 7 / 17,726

Money Purchase: 23 / 18,102

NQDC: **188 / 11,549** Other: **163 / 53,598** 

**Total Assets Administered** 

\$250,500,000,000

Plans by Channel
Direct: **0** / Advisor: **0** 

Platform(s) Used TRAC, Omni

#### **Asset Allocation Funds**

T. Rowe Price Retirement Funds, T. Rowe Price Retirement I Funds, T. Rowe Price Retirement Trusts, T. Rowe Price Retirement Blend Trusts, T. Rowe Price Retirement Hybrid Trusts, T. Rowe Price Target Funds, T. Rowe Price Target Trusts

#### **Advisor Support Services**

External Wholesalers Focused on Advisors: **39** External Wholesalers Focused on Institutional: **30** Internal Wholesalers Focused on Advisors: **16** Internal Wholesalers Focused on Institutional: **12** 

Compliance Support, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

#### **Participant Support Services**

Rollover Services, Call Center Support, Facebook Page, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

#### Plan Sponsor Service(s) Available

A Plan Sponsor Website with tools/resources to help sponsors manage plans efficiently and with ease: reporting suites, participant look up, loan processing and more.



HE PANGBURN GROUP

New Roads, LA • pangburngroup.com

## The Pangburn Group

#### **Key Contact(s)**

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#### Cliff Dixon

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#### Firm Profile

The Pangburn Group offers comprehensive recordkeeping solutions exclusively for nonqualified benefit plans and employer owned life insurance. From plan consultation and implementation to accounting support and compliance, Pangburn's customer experience and proprietary technology provide a unique offering. Pangburn services businesses, nonprofit organizations, and financial institutions of all sizes in all 50 states and maintains strong relationships with financial advisors, life insurers, trust companies, and other professional advisors, providing exceptional servicing on a fee-for-service basis.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million

#### Platform(s) Used

In-house proprietary recordkeeping platform

#### **Asset Allocation Funds**

N/A

#### **Participant Support Services**

Call Center Support, Facebook Page, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

#### Plan Sponsor Service(s) Available

Pangburn offers consulting, plan design, and recordkeeping services exclusively for nonqualified plans. Plan Sponsors have 24/7 access to information online and a dedicated CRM.

\*as of 6.30.23

NAPA**black**book**2023** 





New York, NY • vestwell.com

#### **Key Contact(s)**

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#### **Firm Profile**

Vestwell is the modern fintech platform powering savings and investment programs for small businesses and individual savers. We support over 50,000 businesses and over a million savers. Our proprietary recordkeeping platform sits at the intersection of financial services, state partnerships, and payroll companies to bring savings programs an umbrella of modern experiences. We empower retirement plan advisors and those aiming to scale their small business practice while helping employers expand benefits and minimize administrative burdens.

#### Primary Market(s) Served

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million

#### Plans / Participants Served by Type\*

401(k): **4,463 / 82,439** 403(b): **194 / 3.084** Other: 46,301 / 994,871

#### **Total Assets Administered**

\$28,522,480,291

#### Plans by Channel

Direct: 457 / Advisor: 4,041

#### Platform(s) Used

Proprietary

#### Asset Allocation Funds

Risk-based Model, Target Age-based Model, Advisor Managed Accounts

#### **Advisor Support Services**

External Wholesalers Focused on Advisors: 16 External Wholesalers Focused on Institutional: 8 Internal Wholesalers Focused on Advisors: 18 Internal Wholesalers Focused on Institutional: 2

Compliance Support, Plan Benchmarking, Training for DC Plan Sales/Service, Investment Committee Meetings

#### **Participant Support Services**

Rollover Services, Call Center Support, Facebook Page, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

#### Plan Sponsor Service(s) Available

ERISA 3(16) plan administration services, Plan Document Review, Annual Compliance Testing and Filings, Compliance Support, Claims, Loans, and Distributions, Investment Support, Form 5500 Filing/Signing



Windsor, CT • Voya.com

# Voya Financial

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#### **Firm Profile**

Voya Financial, Inc. (NYSE: VOYA), is a leading health, wealth and investment company that provides products, solutions and technologies that help Americans become well planned, well invested and well protected. Serving the needs of 14.7 million individual, workplace and institutional clients, Voya is purpose-driven and is equally committed to conducting business in a way that is socially, environmentally, economically and ethically responsible. The company supports workplace savings plans of all sizes across all industries.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million, Mega: >\$250 million

#### Plans / Participants Served by Type\*

401(k): 28,153 / 3,101,375 403(b): 19,561 / 903,491 457: **5,289 / 2,587,599** NQDC: 776 / 26,000 Other: 13 / 216,418

#### **Total Assets Administered**

\$495,461,000,000

#### **Plans by Channel**

Direct: 3,805 / Advisor: 49,987

#### Platform(s) Used

Group annuity/NAV open architecture

#### **Asset Allocation Funds**

Proprietary and non-proprietary options, Active/passive/blend management options, Open architecture platform

#### **Advisor Support Services**

External Wholesalers Focused on Advisors: 82 External Wholesalers Focused on Institutional: 65 Internal Wholesalers Focused on Advisors: 29 Internal Wholesalers Focused on Institutional: 27

Compliance Support, Plan Benchmarking, Target-Date Evaluation Tools, Training for DC Plan Sales/Service, Investment Committee Meetings

#### **Participant Support Services**

In-Plan Lifetime Income Options, Rollover Services, Call Center Support, Facebook Page, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

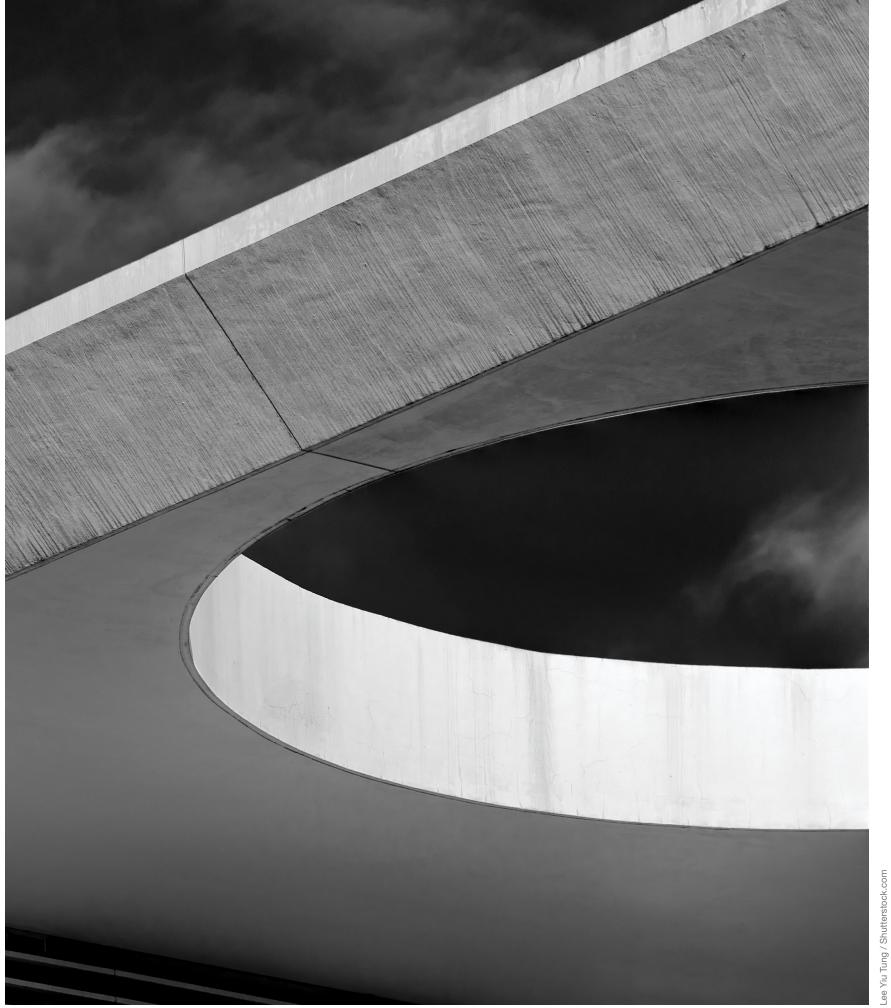
#### Plan Sponsor Service(s) Available

Plan design flexibility, compliance/regulatory support, comprehensive fiduciary solutions, plan health reporting, dedicated support teams, 360 payroll integration, employee enrollment, communications, education and financial wellness programs.

\*as of 6.30.23

NAPA**black**book**2023** 







# Aggregators, Broker-Dealers & RIAs

# Choosing the right affiliation model, whether a wirehouse, independent broker-dealer or RIA, is essential to long-term retirement plan advisory success.

Aggregators—firms that gained size, scope, and market share through "aggregating" other firms— are a (relatively) recent addition to the affiliation options, and their rise continues, although it's somewhat slowed.

"Aggregators will merge with other aggregators," Wise Rhino recently said. "The consolidation of industries is rarely linear, with the post-scale' focus' phase being where you separate the wheat from the chaff. Why? Inability to execute and build, loss of strategic will, or simply PE and management teams seeing the best financial future in a merged situation."

It's a bold prediction, but apparently, where we are in the retirement advisory industry lifecycle, M&A Wise Rhino principals Dick Darian and Peter Campagna would undoubtedly know.

As for RIA M&A volume overall, after three quarters, it's 9% lower than the same period last year, according to Third Quarter 2023 DeVoe & Company RIA Deal Book.

"The current tally stands at 185 transactions versus 203 transactions last year (comparing Q1–Q3 for both years)," it reported. "Closing the 20-plus point percentage gap that built up over a year in the final quarter is a steep hill to climb."

After nine record years of M&A activity, the RIA industry is likely to experience a decline for the calendar year 2023.

Top aggregators, broker-dealers, and RIAs, and what they offer, appear in the following pages.

— John Sullivan

## 1 LPL Financial



## LPL Financial

San Diego, CA lpl.com

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#### **Firm Profile**

LPL is a leader in the retail financial advice market and the nation's largest independent broker-dealer. LPL supports retirement plan advisors through its integrated business platform and its Retirement Partners team of retirement industry professionals. LPL RP acts as an independent consultant and supports the operational and practice management needs of retirement plan advisors. Advisors can position themselves with confidence as a discretionary or non-discretionary investment fiduciary to their clients, offering them objective guidance on investment options while seeking to increase their marketing reach and strategically grow their practices through the power and commitment of LPL.

#### **Primary Market(s) Served**



Micro: <\$1 million Small: \$1-\$10 million Mid: \$10-\$100 million Large: \$100-\$250 million Mega: >\$250 million

#### **Options Available**

- Retirement Sales Desk Representative
- Business Development Consultants
- Recruiter for Retirement Plan Advisors
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- Allows Fiduciary Declaration 3(21)/3(38)
- 408(b) (2) In-House or Outsourced

#### **Home Office Employees Supporting the Business**

60

0



## HELPING YOU MOVE YOUR CLIENTS FORWARD

At LPL Financial, we're constantly innovating our advisor support services, to ensure you have the most comprehensive practice management tools and resources you need to best serve your clients now and well into the future.

Whether it's our small market-focused retirement plan solutions, our technology platforms, our training and support or our ease of doing business, we're dedicated to helping you move your clients forward.

Contact us at LPLRP@LPLFINANCIAL.COM to start getting the attention and support you deserve.





Aliso Viejo, CA • accelerateretirement.com

## Accelerate Retirement

#### **Key Contact(s)**

#### Chris Giovinazzo

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#### **Firm Profile**

Accelerate Retirement is an SEC registered investment adviser. Our firm provides specialized services for plan sponsors and plan participants. Our team is comprised of a collaborative, national network of retirement plan focused advisors who are dedicated to the qualified plan market.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million

#### **Options Available**

- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- Internal Rollover Program
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- Plan Sponsor Fiduciary Training
- Stable Value Analysis

#### **Home Office Employees Supporting the Business**

4



Deerfield, IL • aleragroup.com

## Alera Group

#### **Key Contact(s)**

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#### **Bob Janson**

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#### **Firm Profile**

Alera Group, Inc is an independent, national insurance and financial services firm created through the merger of like-minded, high-performing, entrepreneurial companies across the United States. Our mission is to transform the client experience by providing a greater depth and breadth of resources, innovative thinking, and constant collaboration, while maintaining strong local relationships. With billions of assets under advisory, we service a wide range of plans including 401(k), profit sharing, defined benefit, cash balance, 403(b), 457, PEP and deferred compensation. We work with plan sponsors on plan design, financial wellness, investment analysis, benchmarking and fiduciary plan governance.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million, Mega: >\$250 million

#### **Options Available**

- Preferred Provider Program
- Retirement Sales Desk Representative
- Business Development Consultants
- Recruiter for Retirement Plan Advisors
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- Internal Rollover Program
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- 408(b) (2) In-House or Outsourced
- Plan Sponsor Fiduciary Training
- Stable Value Analysis
- Minimum Fee Schedules

#### **Home Office Employees Supporting the Business**

15



66



Alpharetta, GA • alliantretirementconsulting.com

## Alliant Retirement Services

#### **Key Contact(s)**

#### Jay Laschinger

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#### **Firm Profile**

With over 600 retirement plans and \$15 billion under advisement, Alliant Retirement Consulting (ARC) serves a broad range of clients – from start-ups to Fortune 500 companies. Established in 2002, Alliant Retirement Consulting is wholly owned and in strategic partnership with Alliant Insurance Services, one of the fastest-growing insurance brokerages in the industry.

Our mission is to deliver customized retirement plan guidance and consulting through a full-service team and tailored service model that enables our clients to spend more time growing their businesses while pursuing successful retirement outcomes for participating employees.

#### **Primary Market(s) Served**

Mid: \$10-\$100 million

#### **Options Available**

- 3rd Party Vendor Analysis Tool
- Benchmarking Tools
- Participant Advice/Participant Services
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- Plan Sponsor Fiduciary Training

#### **Home Office Employees Supporting the Business**

30



Los Angeles, CA • allmerits.com

## Allmerits Asset, LLC

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#### **Firm Profile**

As an Independent RIA, Allmerits Asset, LLC, has built and refined a process to be more than just another advisor. We offer a dynamic global approach to managing your money, not constrained to any one style of investing or to any one sector, or to any one strategy. We have portfolio strategies for all market conditions and investor objectives. Our mission is centered around helping our clients to realize their goals and objectives. Allmerits advisors are fully equipped to deliver the highest level of service possible to our clients.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million

#### **Options Available**

- In-language Services for Participants
- Investment Education
- Third Party Vendor Analysis
- Plan Benchmarking Tools
- Plan Health Analysis Tools
- Plan Sponsor Fiduciary Training
- Minimum Fee Schedules

#### **Home Office Employees Supporting the Business**

12

NAPA**BLACK**B00K**2023** 67

## **Avantax**

Dallas, TX • avantax.com

### Avantax

#### **Key Contact(s)**

#### Matthew Zokai

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#### **Firm Profile**

Avantax Wealth Management is an independent RIA broker-dealer supporting a network of over 3,100 financial professionals across the country. With access to both in-house and third-party resources, our team of seasoned professionals is dedicated to providing the education, tools, resources, and support needed to meet and exceed the unique needs of retirement plan clients. We provide retirement solutions such as SEP IRAs, SIMPLE IRAs, 401(k) plans, 403(b) plans, 457(b) plans, and defined benefit/ cash balance plans. Serving over 5,000 plans today, our goal is to improve retirement readiness, through tax-smart holistic financial planning.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million

#### **Options Available**

- Preferred Provider Program
- Retirement Sales Desk Representative
- Business Development Consultants
- Recruiter for Retirement Plan Advisors
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- CRM/Data Aggregation
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- 408(b) (2) In-House or Outsourced

#### **Home Office Employees Supporting the Business**

9



Milwaukee, WI • rwbaird.com

### Baird

#### **Key Contact(s)**

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#### **Firm Profile**

Baird is a privately held, employee-owned international financial services firm. We have been providing consulting services to employer-sponsored retirement plans for over 40 years. We understand special knowledge of, and dedication to, this area is paramount to the quality of our services and success of our clients' retirement plans. Baird's Qualified Plan Consulting Group, an exclusive group of highly credentialed Financial Advisor teams across the country, dedicate their businesses to retirement plan clients and provide highly specialized consulting services. They deliver an unbiased objective approach in serving their clients and are supported by professionals in Baird's Wealth Solutions Group.

#### **Primary Market(s) Served**

Small: \$1-\$10 million, Mid: \$10-\$100 million, Large: \$100-\$250 million,

Mega: >\$250 million

#### **Options Available**

- Preferred Provider Program
- Retirement Sales Desk Representative
- Business Development Consultants
- Recruiter for Retirement Plan Advisors
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- Allows Fiduciary Declaration 3(21)/3(38)
- 408(b) (2) In-House or Outsourced
- Plan Sponsor Fiduciary Training
- Stable Value Analysis
- Minimum Fee Schedules

#### **Home Office Employees Supporting the Business**

12



Pleasanton, CA • baybridgecg.com

## BayBridge Capital Group, LLC

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#### **Firm Profile**

Established in 2016, BayBridge Capital Group is a Registered Independent Advisor (RIA) committed to delivering objective and independent financial solutions. We prioritize exceptional client service and uphold the fiduciary standard. Our expertise spans across Corporate Retirement, Employee Benefits Planning, and Private Wealth Management.

Our mission is to empower clients to make informed financial decisions, achieve their goals, and secure their financial future. We embrace a holistic approach to financial planning by offering personalized, tailor-made solutions uniquely crafted to meet the needs and circumstances of each individual client.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million

#### **Options Available**

- Preferred Provider Program
- Retirement Sales Desk Representative
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- Allows Fiduciary Declaration 3(21)/3(38)
- Plan Sponsor Fiduciary Training

#### **Home Office Employees Supporting the Business**

8



Rochester, NY • beltz-ianni.com

## Beltz lanni & Associates

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585.340.5217 • bob.newton@beltz-ianni.com

#### **Firm Profile**

Located in Rochester and serving western New York since 2001, Beltz lanni & Associates has been engaged for many years in delivering fiduciary guidance and advisory services to employers on their retirement plans and supporting participants in working toward positive retirement outcomes. Our services include fee benchmarking; recordkeeping provider search and analysis; investment analysis, recommendation and monitoring; retirement plan committee support; plan design assistance; participant education and one-on-one guidance. Visit www.beltz-ianni.com for more information. Securities and advisory services provided through LPL Financial, a registered investment advisor, Member FINRA (www.FINRA.org)/SIPC (www.SIPC.org). Beltz lanni & Associates and LPL Financial are separate entities.

#### **Primary Market(s) Served**

Small: \$1-\$10 million, Mid: \$10-\$100 million

#### **Options Available**

- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- Allows Fiduciary Declaration 3(21)/3(38)
- Plan Sponsor Fiduciary Training
- Stable Value Analysis

#### **Home Office Employees Supporting the Business**

10

NAPA**BLACK**B00K**2023** 69



St. Louis, MO • BuckinghamRetirementSolutions.com

## Buckingham Retirement Solutions

#### **Key Contact(s)**

#### Kristen Donovan

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#### Kathryn Risch

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#### **David Shipp**

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#### Firm Profile

Buckingham Retirement Solutions is Buckingham Strategic Partners' turnkey retirement plan partner to independent wealth management firms. We provide strategic growth solutions, operational support and evidence-based investing tools to help you serve the rapidly growing retirement plan market. Our specialized knowledge, tools and resources can help you be successful in the retirement plan space. The Retirement Solutions team brings a collective 100+ years of industry experience to your side and has a national presence, working with approximately 300 independent wealth management firms, serving approximately 1800 plans and managing \$4 billion in assets.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million

#### **Options Available**

- Preferred Provider Program
- Retirement Sales Desk Representative
- Business Development Consultants
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- CRM/Data Aggregation
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- Plan Sponsor Fiduciary Training
- Minimum Fee Schedules

#### **Home Office Employees Supporting the Business**



## **CAPTRUST**

Raleigh, NC • captrust.com

## **CAPTRUST**

#### **Key Contact(s)**

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#### **Firm Profile**

CAPTRUST was founded in 1997 in Raleigh, North Carolina. The firm provides investment management, financial planning, estate planning, and tax advisory and compliance services for individuals and families. For retirement plan sponsors, endowments, foundations, and religious entities, CAPTRUST offers investment advisory services, fiduciary support, plan design, provider analysis and fee benchmarking, and employee advice programs. With nearly 1,500 employees across 85 locations nationwide, CAPTRUST oversees more than \$832 billion in assets, including just over \$688 billion in nondiscretionary assets under advisement and just over \$143 billion in discretionary managed account assets (as of June 30, 2023).

#### **Primary Market(s) Served**

Mega: >\$250 million

#### **Options Available**

- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- Allows Fiduciary Declaration 3(21)/3(38)
- Plan Sponsor Fiduciary Training

#### **Home Office Employees Supporting the Business**

**70** 



Cleveland, OH • cbiz.com/retirement

# CBIZ Investment Advisory Services, LLC

#### **Key Contact(s)**

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Mike Ziccardi

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#### **Firm Profile**

CBIZ Investment Advisory Services, LLC, a registered investment adviser, provides investment advisory and investment management services for defined contribution, defined benefit, and other post-employment benefit (OPEB) retirement plans, corporations, trusts, endowments, foundations, and individuals. The RIA provides investment advice to clients with approximately \$58 billion in assets as of December 31, 2022.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million, Mega: >\$250 million

#### **Options Available**

- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- Internal Rollover Program
- Allows Fiduciary Declaration 3(21)/3(38)
- Plan Sponsor Fiduciary Training

#### **Home Office Employees Supporting the Business**

137



New York, NY • ceritypartners.com

# Cerity Partners

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**Paul Sommerstad** 

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#### **Firm Profile**

Founded in 2009, Cerity Partners is one of the nation's leading providers of retirement plan consulting and Financial Wellness solutions. The firm has extensive experience working with defined contribution, defined benefit, and nonqualified deferred compensation plans for public and private companies, higher education, foundations, and endowments. Additionally, Cerity Partners provides comprehensive, personalized Executive Financial Counseling and Financial Wellness Coaching benefits that enable organizations to meet the diverse financial needs of their entire workforce.

#### **Primary Market(s) Served**

**Small:** \$1-\$10 million, **Mid:** \$10-\$100 million, **Large:** \$100-\$250 million, **Mega:** >\$250 million

#### **Options Available**

- Retirement Sales Desk Representative
- Business Development Consultants
- 3rd Party Vendor Analysis Tool
- Benchmarking Tools
- Participant Advice/Participant Services
- Custom Risk Based/Target Date Models
- 408(b) (2) In-House or Outsourced
- Plan Sponsor Fiduciary Training
- Stable Value Analysis

#### **Home Office Employees Supporting the Business**

33



San Diego, CA • cetera.com

# Cetera Financial Group

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#### Casey Mathias

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#### **Firm Profile**

Making it easy for employers to offer retirement plans is a critical step toward building your retirement plan business and helping to solve America's retirement crisis. At Cetera, you'll have access to resources to manage and grow your retirement plan business and help clients work toward a more confident future. If you are looking to insource services while staying in full control of your client relationships let our experienced team take care of plan design, proposals, testing, reporting, day-to-day management, and more. It's a complete solution that allows you to strengthen client connections as you grow your bottom line.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million

#### **Options Available**

- Preferred Provider Program
- Retirement Sales Desk Representative
- Business Development Consultants
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- Allows Fiduciary Declaration 3(21)/3(38)
- 408(b) (2) In-House or Outsourced

#### **Home Office Employees Supporting the Business**

40



Catonsville, MD • clearsageadvisorygroup.com

# ClearSage Advisory Group

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#### **Brian Shannon**

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#### **Firm Profile**

ClearSage Advisory Group is an objective, independent, retirement and health plan industry consulting firm providing fiduciary oversight services supporting Retirement and Health Plan Sponsors. ClearSage delivers a unique, modernized service model that leverages scalable technology to provide superior value to both plan sponsors and participants at a lower cost. The ClearSage model eliminates conflicts of interest and gaps in fiduciary oversight to improve participant retirement and health outcomes while also providing greater fiduciary protection to plan sponsors. ClearSage also partners with retirement plan advisors and wealth managers to provide prospecting, benchmarking, competitive RFP/RFI search and other fiduciary oversight services.

#### **Primary Market(s) Served**

**Small:** \$1-\$10 million, **Mid:** \$10-\$100 million, **Large:** \$100-\$250 million,

Mega: >\$250 million

#### **Options Available**

- Business Development Consultants
- Other Tools
- Benchmarking Tools
- CRM/Data Aggregation
- Plan Sponsor Fiduciary Training

**Home Office Employees Supporting the Business** 

5



## Commonwealth

Waltham, MA • commonwealth.com

# Commonwealth Financial Network

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**Mat Powers** 

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#### **Firm Profile**

Commonwealth, one of the nation's largest privately-held independent RIA – broker/dealer, offers expertise, high-quality solutions, and innovative tools that empower you to manage and grow your retirement business. Our Strategic Retirement Solutions team provides:

- Informed, reliable guidance on retirement products and technical questions
- Practice management consulting on pricing, service models, and business structure
- Fiduciary programs for 3(21) or 3(38) investment services
- Comprehensive participant education and plan sponsor marketing
- 95% payout at >\$100k in RP revenue

Whether you work with individuals or businesses, our Strategic Retirement Solutions team supports you as you create a path that fits your clients' retirement goals.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million, Large: \$100-\$250 million, Mega: >\$250 million

#### **Options Available**

- Retirement Sales Desk Representative
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- Allows Fiduciary Declaration 3(21)/3(38)
- 408(b) (2) In-House or Outsourced
- Stable Value Analysis

#### **Home Office Employees Supporting the Business**



Mesa, AZ •decisionpointfinancial.com

# DecisionPoint Financial, LLC

#### **Key Contact(s)**

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DecisionPoint Financial is a fee-only, financial planning firm specializing in 401(k), 403(b), 457(b), and Cash Balance plans. We serve as an ERISA 3(38)/3(21) on all qualified plans and we have over 12 years experience in working with governmental 457(b) plans. Our primary markets are Arizona and Washington, but we serve retirement plans throughout the Country.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million

#### **Options Available**

- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- Internal Rollover Program
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- 408(b) (2) In-House or Outsourced
- Plan Sponsor Fiduciary Training

#### **Home Office Employees Supporting the Business**

10



Plymouth Meeting, PA • dietrichannuity.com

# DIETRICH & ANNUA

#### **Key Contact(s)**

#### **Geoff Dietrich**

610.279.9455 • geoff.dietrich@dietrichannuity.com

#### **Firm Profile**

DIETRICH provides insured solutions to plan sponsors transferring risk from their retirement plans through the use of fully-insured group annuity contracts. DIETRICH engineers turnkey insured funding programs for traditional DB pension plan terminations and pension risk transfers, Defined Contribution plans with guaranteed income options, non-qualified executive compensation plans, retiree medical obligations and OPEB plans.

ANNUA has been working in the retirement annuity market for over 40 years as DIETRICH. ANNUA was developed to support Plan Sponsors' and Participants' need for financial security in retirement. The ANNUA team provides innovative group annuity funded retirement income solutions for 401(k)/DC retirement plans.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million, Mega: >\$250 million

#### **Options Available**

- Preferred Provider Program
- Other Tools
- Participant Advice/Participant Services
- Custom Risk Based/Target Date Models

#### **Home Office Employees Supporting the Business**

15



La Jolla, CA • FBG401k.com

# Fiduciary Benefits Group, Inc.

#### **Key Contact(s)**

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#### **Firm Profile**

Fiduciary Benefits Group is an independent retirement plan consulting firm. At FBG, we believe employees deserve more from their retirement plan advisor. From helping corporations attract and retain talent, to guiding clients toward their retirement goals, our core focus is designing and managing exceptional retirement plans. We focus on Corporate Retirement Plans, Non-Profit Retirement Plans, Prevailing Wage Plans, and Non-Qualified Plans.

#### **Primary Market(s) Served**

Small: \$1-\$10 million, Mid: \$10-\$100 million, Large: \$100-\$250 million,

Mega: >\$250 million

#### **Options Available**

- Preferred Provider Program
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- Internal Rollover Program
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- 408(b) (2) In-House or Outsourced
- Plan Sponsor Fiduciary Training
- Stable Value Analysis

#### **Home Office Employees Supporting the Business**

6



Aliso Viejo, CA • flexpathstrategies.com

# flexPATH Strategies

#### **Key Contact(s)**

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#### **Firm Profile**

flexPATH Strategies, LLC is inspired to help create successful retirement outcomes for plan participants. As a fiduciary to our clients, we partner with financial professionals, plan sponsors and investment managers to offer innovative investment solutions that are flexible, cost-effective, and easy to utilize for any investor. As of June 30, 2023 the firm manages over \$54 billion in assets on behalf of hardworking Americans. For additional information on flexPATH Strategies, please visit https://www.flexpathstrategies.com

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million, Mega: >\$250 million

#### **Options Available**

- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- Custom Risk Based/Target Date Models
- Stable Value Analysis

#### **Home Office Employees Supporting the Business**

56



Insurance | Risk Management | Consulting

Rolling Meadows, IL • ajg.com

# Gallagher Fiduciary Advisors, LLC

#### **Key Contact(s)**

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#### Mike Johnson

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#### **Firm Profile**

Gallagher's team of Financial & Retirement Services consultants is dedicated to helping organizations and individuals navigate their financial journey with confidence. We specialize in helping employers protect their businesses, reward top talent, and secure and increase their employees' financial resiliency and health. In an increasingly complex industry, our professionals' deep knowledge and vast experience help clients achieve successful retirement planning, sophisticated investment solutions, independent fiduciary services, personalized workplace financial wellbeing solutions, and executive benefit retention programs.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million, Mega: >\$250 million

#### **Options Available**

- Business Development Consultants
- Recruiter for Retirement Plan Advisors
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- Allows Fiduciary Declaration 3(21)/3(38)
- Plan Sponsor Fiduciary Training
- Stable Value Analysis
- Minimum Fee Schedules

#### **Home Office Employees Supporting the Business**

178

NAPA**BLACK**B00K**2023** 75





Alameda, CA • greenretirement.com

# Green Retirement, Inc.

#### **Key Contact(s)**

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Rose Yee

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James Yee

510.638.6331 • james@greenretirement.com

#### **Firm Profile**

Independent 401k, 403b, and NQDC practice focused on all things ESG and ITC!

#### **Primary Market(s) Served**

Small: \$1-\$10 million, Mid: \$10-\$100 million

#### **Options Available**

- 3rd Party Vendor Analysis Tool
- Benchmarking Tools
- Participant Advice/Participant Services
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- Plan Sponsor Fiduciary Training

#### **Home Office Employees Supporting the Business**

75



Towson, MD • greenspringadvisors.com

# Greenspring Advisors, LLC

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#### Matt Cellini

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#### **Firm Profile**

Greenspring is an independent, fee-only firm, specializing in holistic, progressive, and unbiased investment advisory services to retirement plan fiduciaries. Passion drives our efforts to put our clients' needs first and help them navigate the complex financial journey that will result in their long-term financial well-being. Our team of retirement plan advisors assist, educate, and advise our clients so you truly understand the complex and ever evolving retirement plan landscape creating confidence.

#### **Primary Market(s) Served**

Small: \$1-\$10 million, Mid: \$10-\$100 million, Large: \$100-\$250 million,

Mega: >\$250 million

#### **Options Available**

- 3rd Party Vendor Analysis Tool
- Benchmarking Tools
- Participant Advice/Participant Services
- Allows Fiduciary Declaration 3(21)/3(38)
- Plan Sponsor Fiduciary Training
- Stable Value Analysis

#### **Home Office Employees Supporting the Business**

12



**76** 



San Rafael, CA • grpfinancial.com

# **GRP Financial**

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#### **Firm Profile**

GRP Financial is a recognized leader in retirement plan consulting and an SEC Registered Investment Advisor providing innovative solutions and services to our advisors. With over 150 offices nationwide, GRPF is LPL's largest retirement focused RIA, and #4 largest RIA overall with over 400 advisors representing \$148B in total AUM. The GRPF network works with over 10K retirement plans and additionally, our advisors manage \$10B in wealth management assets. Headquartered in San Rafael, CA, GRP was established as Financial Telesis in 1992, became GRPF in 2014 when FTI was acquired by a group of industry leading plan advisors.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million, Mega: >\$250 million

#### **Options Available**

- Retirement Sales Desk Representative
- Business Development Consultants
- Recruiter for Retirement Plan Advisors
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- Allows Fiduciary Declaration 3(21)/3(38)
- 408(b) (2) In-House or Outsourced
- Plan Sponsor Fiduciary Training
- Stable Value Analysis

**Home Office Employees Supporting the Business** 

25



New York, NY • hightoweradvisors.com

# Hightower Advisors, LLC

#### **Key Contact(s)**

#### Zo Bigornia

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#### Kevin Nolan

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#### **Firm Profile**

Hightower is a wealth management firm that provides investment, financial and retirement planning services to individuals, foundations and family offices, as well as 401(k) consulting and cash management services to corporations. Hightower's capital solutions, operational support services, size and scale empower its vibrant community of independent-minded wealth advisors to grow their businesses and help their clients achieve their vision of "well-th. rebalanced." Based in Chicago with advisors across the U.S., the firm operates as a registered investment advisor (RIA). Learn more about Hightower's collaborative business model at www.hightoweradvisors.com.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million

#### **Options Available**

- Business Development Consultants
- Recruiter for Retirement Plan Advisors
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- Internal Rollover Program
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- 408(b) (2) In-House or Outsourced
- Plan Sponsor Fiduciary Training
- Stable Value Analysis

#### **Home Office Employees Supporting the Business**

10

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#### INDEPENDENT [FINANCIAL] PARTNERS°

Tampa, FL • ifpartners.com

# Independent Financial Partners

#### **Key Contact(s)**

Jeff Acheson

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Elle Moser

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#### **Firm Profile**

We are a full-service broker-dealer, registered investment adviser, and insurance agency. Everything we do is with the financial advisor and their clients in mind and our vision is to become the easiest firm in the industry for financial and retirement plan advisors to work with. We are focused on creating and delivering a compelling value proposition through a multi-disciplinary business model with integrated and complimentary service and product capabilities. Our growth will be driven by the success of our deliverable's crafted in concert with visionary strategic affiliations, enhanced partnering opportunities and other key tactical alliances.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million

#### **Options Available**

- Preferred Provider Program
- Business Development Consultants
- Benchmarking Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- Internal Rollover Program
- Allows Fiduciary Declaration 3(21)/3(38)
- 408(b) (2) In-House or Outsourced
- Plan Sponsor Fiduciary Training
- Stable Value Analysis

#### **Home Office Employees Supporting the Business**

50



Crystal Lake, IL • insightfpllc.com

# Insight Financial Partners, LLC

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Morgan Burkle

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Jerry Kalish

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#### **Firm Profile**

Insight Financial Partners, LLC is an independent, Registered Investment Advisor that specializes in delivering Retirement Plan Consulting, Investment Advisory and Fiduciary Support Services to Employer Sponsored Plan Strategies (401(k), 403(b) 457, Defined Benefit, College 529 Savings Plans, Non-Qualified Plans and Foundations).

For the sixth consecutive year, CEFEX, the Centre for Fiduciary Excellence, has certified Insight Financial Partners, LLC to the Fiduciary 360 (Fi360) standard, "Prudent Practices for Investment Advisors." The CEFEX assessment is based on the international standard, ISO 19011: Guideline for quality and environmental system auditing, adjusted to align with the needs of the investment industry.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million

#### **Options Available**

- Benchmarking Tools
- Participant Advice/Participant Services
- Internal Rollover Program
- Allows Fiduciary Declaration 3(21)/3(38)
- Plan Sponsor Fiduciary Training
- Stable Value Analysis
- Minimum Fee Scheduless

#### **Home Office Employees Supporting the Business**

5





Bloomfield Hills, MI . iic-usa.com

# Institutional Investment Consulting

#### **Key Contact(s)**

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Michael Kozemchak

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**Paul Stephens** 

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#### **Firm Profile**

Institutional Investment Consulting (IIC) provides institutional level plan guidance to Mid, Large and Mega Plans. IIC provides both ongoing consulting services and project based services. IIC is a fiduciary advisors to plan's and plan sponsors, delivering: Ongoing Consulting, Plan Governance, investment due diligence and monitoring, recordkeeping and vendor management, Participant Education strategies and implementation, Target Date Studies and RFP's, Participant Income Studies (in-plan investment options) RFP's and evaluation. IIC provides vendor RFP services for Audit, Recordkeeping, Investments, Managed Accounts, Target Date, Stable Value Options, Merger and Acquisition plan analysis and guidance. IIC works on a flat stated fee basis.

#### **Primary Market(s) Served**

Mid: \$10-\$100 million, Large: \$100-\$250 million, Mega: >\$250 million

#### **Options Available**

- 3rd Party Vendor Analysis Tool
- Allows Fiduciary Declaration 3(21)/3(38)
- Plan Sponsor Fiduciary Training
- Stable Value Analysis

#### **Home Office Employees Supporting the Business**

0



Houston, TX • InvestTitan.com

# Invest Titan

#### **Key Contact(s)**

Joshua Coughran

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Jonathan Coyne

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#### **Firm Profile**

Ilnvest Titan is an SEC Registered Investment Advisor and Registered Fiduciary. Our proprietary investment monitoring system is designed to monitor, evaluate and select the highest grade investments in their peer group for plan participants and their beneficiaries.

For over 20 years we have partnered with advisors, plan sponsors and asset managers to provide them with the best turn key solutions in the industry.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million, Mega: >\$250 million

#### **Options Available**

- Preferred Provider Program
- Retirement Sales Desk Representative
- Business Development Consultants
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- Internal Rollover Program
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- Plan Sponsor Fiduciary Training
- Minimum Fee Schedules

#### **Home Office Employees Supporting the Business**

6

NAPA**BLACK**B00K**2023** 





Austin, TX • kestrafinancial.com

# Kestra Financial

#### **Key Contact(s)**

#### **Taylor Hammons**

737.443.2290 • taylor.hammons@kestrafinancial.com

#### **Firm Profile**

Kestra Financial specializes in individual wealth management and institutional retirement plan solutions. Kestra was founded on a partnership culture that attracts leading advisors and selectively engages the best talent. That has allowed Kestra to be nimble enough to address individual needs while still offering superior resources. Kestra is based in Austin and built on an innovative and independent spirit recognized across the country. Kestra's advisors benefit from unparalleled direct access to our leadership team and their experience and expertise.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

**Large:** \$100-\$250 million, **Mega:** >\$250 million

#### **Options Available**

- Preferred Provider Program
- Retirement Sales Desk Representative
- Business Development Consultants
- Recruiter for Retirement Plan Advisors
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- Allows Fiduciary Declaration 3(21)/3(38)
- 408(b) (2) In-House or Outsourced
- Plan Sponsor Fiduciary Training
- Stable Value Analysis
- Minimum Fee Schedules

#### **Home Office Employees Supporting the Business**

15



Las Vegas, NV • latus-group.com

# Latus Group, Ltd.

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Sean T. Sullivan

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#### **Firm Profile**

The Latus Group is a Corporate Retirement Plan Consulting firm focused on providing financial and retirement planning solutions to companies and their employees throughout the United States. The firm prides itself on delivering a personalized experience to every client relationship built upon trust, education, and total fee transparency. Our consulting team represents a diverse background of experienced independent financial advisors that bring peace of mind to your company retirement plan through extensive investment due diligence, fiduciary training programs, participant advice and education, provider benchmarking, and effective plan design.

#### **Primary Market(s) Served**

Small: \$1-\$10 million, Mid: \$10-\$100 million, Large: \$100-\$250 million

#### **Options Available**

- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- Allows Fiduciary Declaration 3(21)/3(38)
- Plan Sponsor Fiduciary Training
- Minimum Fee Schedules

#### **Home Office Employees Supporting the Business**

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NAPA**BLACK**BOOK**2023** 

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Austin, TX • leafhouse.com

# eafHouse

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#### Chad Brown

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#### **Firm Profile**

LeafHouse is an experienced, national discretionary investment manager and consultant for the industry. The company collaborates with advisors, recordkeepers, asset managers, and administrators to create investment solutions for retirement plans including: investment fiduciary services, manufacturing investment vehicles, managed account programs and enterprise technology solutions.

The firm aims to modernize technologies, increase communication, and improve data insights to drive change tomorrow. LeafHouse works with over 1,300 advisors to customize unique investment lineups based on suitability conversations and participant demographics for each retirement plan.

LeafHouse has a vision to transform systems and build new paradigms to make people's financial lives better.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million, Mega: >\$250 million

#### **Options Available**

- Retirement Sales Desk Representative
- Other Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- Internal Rollover Program
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- Stable Value Analysis

#### **Home Office Employees Supporting the Business**

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# M Financial Group®

Portland, OR • mfin.com

# M Financial Group

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#### **Firm Profile**

With more than 130 Member Firms in 36 states and the United Kingdom, M Financial Group is one of the nation's leading financial services design and distribution companies. Since 1978, M Financial's network of independent insurance and executive benefit firms has served the needs of high-net-worth individuals, corporate executives, successful entrepreneurs, and Fortune 1000 companies.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million

#### **Options Available**

- Preferred Provider Program
- Retirement Sales Desk Representative
- Business Development Consultants
- Recruiter for Retirement Plan Advisors
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- CRM/Data Aggregation
- Internal Rollover Program
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- 408(b) (2) In-House or Outsourced

#### **Home Office Employees Supporting the Business**



Boston, MA • mayfloweradvisors.com

# Mayflower Advisors

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#### Joseph Kendall

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#### **Firm Profile**

Mayflower Advisors is a truly independent RIA focused on providing unbounded consulting and advisory services to corporate and not-for-profit retirement plan clients across the country. We have been nationally recognized for our expertise and commitment to service. We believe that education is critical to successful participant outcomes and the key to a well-appreciated employer benefit.

#### **Primary Market(s) Served**

Small: \$1-\$10 million, Mid: \$10-\$100 million, Large: \$100-\$250 million,

Mega: >\$250 million

#### **Options Available**

- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- Plan Sponsor Fiduciary Training
- Stable Value Analysis

#### **Home Office Employees Supporting the Business**

11



New York, NY • marshmma.com

# MMA Securities, LLC

#### **Key Contact(s)**

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#### Firm Profile

Marsh McLennan Agency (MMA) Retirement Services is one of the nation's leading retirement plan consulting firms, providing comprehensive services and solutions to organizations of all sizes. Our proactive approach to retirement plan services prioritizes the goals of employers and employees in four distinct areas: Fiduciary Oversight, Plan Optimization, Investment Due Diligence, and Employee Engagement. Part of Marsh McLennan Agency, a subsidiary of Marsh, a global leader of risk management, MMA Retirement Services has more than 20 offices and more than 190 colleagues nationally. Our firm is positioned for significant growth organically and through acquisition.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million, Mega: >\$250 million

#### **Options Available**

- Preferred Provider Program
- Recruiter for Retirement Plan Advisors
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- Internal Rollover Program
- Allows Fiduciary Declaration 3(21)/3(38)
- Plan Sponsor Fiduciary Training
- Stable Value Analysis

#### **Home Office Employees Supporting the Business**

20

# **NEWFRONT**

San Francisco, CA • newfrontretirement.com

# Newfront Retirement Services

#### **Key Contact(s)**

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#### Firm Profile

Exclusively dedicated to 401k and other defined contribution solutions, the Newfront Retirement Services team offers a wealth of expertise to help clients navigate the complexities of retirement planning with confidence and ease. With \$17b in AUM and more than 60 public companies as client, Newfront combines elite expertise and cutting-edge technology to deliver concierge-level client service. Our approach scales with you, including a dedicated conversions team for vendor transitions and strategic M&A, access to in-house subject matter experts for ERISA and compliance, and financial wellness.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million, Mega: >\$250 million

#### **Options Available**

- Preferred Provider Program
- 3rd Party Vendor Analysis Tool
- Benchmarking Tools
- CRM/Data Aggregation
- Allows Fiduciary Declaration 3(21)/3(38)
- 408(b) (2) In-House or Outsourced
- Plan Sponsor Fiduciary Training
- Stable Value Analysis

Home Office Employees Supporting the Business



Aliso Viejo, CA • nfp.com

#### NFP

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#### Kameron Jones

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#### **Firm Profile**

At NFP, our solutions and expertise are matched only by our personal commitment to each client's goals. We are a leading provider of retirement consulting services, with over \$180 billion in assets under advisement made up of over 5,000 plans. Our commitment to excellence and innovation allows us to help create successful retirement plan outcomes for plan sponsors and participants.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million, Mega: >\$250 million

#### **Options Available**

- Retirement Sales Desk Representative
- Business Development Consultants
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- 408(b) (2) In-House or Outsourced
- Plan Sponsor Fiduciary Training
- Stable Value Analysis
- Minimum Fee Schedules

**Home Office Employees Supporting the Business** 

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NAPA**BLACK**B00K**2023** 





**Buffalo, NY • nottinghamadvisors.com** 

# Nottingham Advisors

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#### **Firm Profile**

Nottingham Advisors is an SEC-registered investment advisor headquartered in Buffalo, NY, with a second office in Palm Beach Gardens, Florida. The firm maintains a national presence with clients in more than 40 states and serves private clients, financial advisors, and institutional clients, offering various solutions. Nottingham also understands that investment management shouldn't be "one size fits all." Our firm tailors each solution to fit each client's needs regardless of account type. We manage and advise accounts for individuals, pensions, profit-sharing plans, foundations, endowments, religious institutions, and not-for-profits.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

**Large:** \$100-\$250 million, **Mega:** >\$250 million

#### **Options Available**

- Retirement Sales Desk Representative
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- Internal Rollover Program
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- 408(b) (2) In-House or Outsourced
- Plan Sponsor Fiduciary Training
- Stable Value Analysis
- Minimum Fee Schedules

#### **Home Office Employees Supporting the Business**

15



Overland Park, KS • onedigital.com

# OneDigital

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#### **Firm Profile**

OneDigital Investment Advisors is an SEC-registered investment advisory firm and wholly-owned subsidiary of OneDigital. Our team of fierce advocates helps businesses and individuals achieve their aspirations of health, success and financial security. Our insurance, financial services and HR platform provides personalized, tech-enabled solutions for a contemporary work-life experience. OneDigital's teams enable employers and individuals to do their best work and live their best lives. More than 75,000 employers and millions of individuals rely on our teams for counsel and access to fully integrated worksite products and services and the retirement and wealth management advice provided.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million, Mega: >\$250 million

#### **Options Available**

- Retirement Sales Desk Representative
- Business Development Consultants
- Recruiter for Retirement Plan Advisors
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- Internal Rollover Program
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- 408(b) (2) In-House or Outsourced
- Plan Sponsor Fiduciary Training
- Stable Value Analysis
- Minimum Fee Schedules

#### **Home Office Employees Supporting the Business**

100



Phoenix, AZ • Osaic.com

## Osaic

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#### **Firm Profile**

Osaic provides support, resources, and community designed for the future of wealth management. Our mission is to ensure you have the solutions, support and flexibility you need to make a difference in your clients' lives – because we know that when they thrive, you do too. The Employer Plan Consulting team is led by industry professionals on sales, design, reporting, and education in the plan space. We leverage technology and relationship in an exclusive way to provide the best offering in the industry.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million

#### **Options Available**

- Preferred Provider Program
- Retirement Sales Desk Representative
- Business Development Consultants
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- CRM/Data Aggregation
- Allows Fiduciary Declaration 3(21)/3(38)
- 408(b) (2) In-House or Outsourced
- Stable Value Analysis

#### **Home Office Employees Supporting the Business**

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Deer Park, IL • plexusfs.com

# Plexus Financial Services, LLC

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#### **Firm Profile**

Plexus Financial Services, LLC is an independent retirement advisory firm backed by dedicated advisors advocating for plan sponsors and participants. As a co-fiduciary, we specialize in financial care solutions and corporate retirement plans, including 401(k), 403(b), 457, defined benefit and non-qualified plans.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million

#### **Options Available**

- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- 408(b) (2) In-House or Outsourced
- Plan Sponsor Fiduciary Training
- Stable Value Analysis
- Minimum Fee Schedules

#### **Home Office Employees Supporting the Business**

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Irvine, CA • preceptadvisory.com

# Precept Advisory Group

#### **Key Contact(s)**

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#### **Firm Profile**

Precept Advisory Group is a Registered Investment Advisory firm solely focused on offering plan consulting and ERISA 3(21) & 3(38) investment fiduciary services to retirement plans. With over \$5B in assets under advisement, our mission is to build customized, competitive, cost efficient & employee appreciated retirement plans that integrate with each company's total compensation strategy. As nationally recognized retirement plan consulting experts, Precept Advisory Group provides independent and unbiased advice to fiduciaries and committees.

Our strengths include: fiduciary stewardship & education, risk mitigation, investment analysis & recommendations, optimal plan design execution, vendor management, plan benchmarking & compliance support & oversight.

#### **Primary Market(s) Served**

Small: \$1-\$10 million, Mid: \$10-\$100 million, Large: \$100-\$250 million,

Mega: >\$250 million

#### **Options Available**

- Preferred Provider Program
- Retirement Sales Desk Representative
- Business Development Consultants
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- Allows Fiduciary Declaration 3(21)/3(38)
- Plan Sponsor Fiduciary Training
- Stable Value Analysis
- Minimum Fee Schedules

#### **Home Office Employees Supporting the Business**

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# ProCourse AN [M] COMPANY

Carmel, IN • procourseadv.com

# ProCourse Fiduciary Advisors

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#### **Firm Profile**

ProCourse, an MJ Company, specializes in advising over 401(k), 403(b), and other corporate retirement plans. As an independent RIA, we do not accept commissions or have conflicts of interest and take on fiduciary responsibility with every client. We bring a unique and distinctive method to total rewards consulting. By leveraging an integrated approach to data analytics, we provide insights and solutions to help your organization become more efficient, effective, and smarter. We aim to make a positive impact on people's lives by encompassing overall well-being.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million, Mega: >\$250 million

#### **Options Available**

- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- 408(b) (2) In-House or Outsourced
- Plan Sponsor Fiduciary Training
- Stable Value Analysis
- Minimum Fee Schedules

# Home Office Employees Supporting the Business 200



Shelton, CT • procyonpartners.net

# Procyon Partners

#### **Key Contact(s)**

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#### **Firm Profile**

We are our client's trusted partner, helping Plan Sponsors prudently address their fiduciary responsibilities in an increasingly litigious world while engaging with their employees to pursue the retirement outcome they deserve.

#### **Primary Market(s) Served**

**Small:** \$1-\$10 million, **Mid:** \$10-\$100 million, **Large:** \$100-\$250 million, **Mega:** >\$250 million

#### **Options Available**

- Preferred Provider Program
- Retirement Sales Desk Representative
- Business Development Consultants
- Recruiter for Retirement Plan Advisors
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- Internal Rollover Program
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- 408(b) (2) In-House or Outsourced
- Plan Sponsor Fiduciary Training
- Stable Value Analysis
- Minimum Fee Schedules

#### **Home Office Employees Supporting the Business**

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# **RAYMOND JAMES**

St. Petersburg, FL • raymondjames.com

# Raymond James

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#### Firm Profile

Business led by our principles. People-driven. Values-built. Future-focused. They're the core tenets that have been fundamental to our firm for almost six decades. They're also the ideals that drive environmental, social and governance best practices to build a more sustainable future. In other words, corporate responsibility is just another way to describe the way we've always done business.

People are the center of all we do. Raymond James has always been a different kind of financial services firm, embracing long-term planning, valuing methodical decision-making and remaining focused on what matters most: People.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million

#### **Options Available**

- Retirement Sales Desk Representative
- Field-Based Business Development Consultants
- Recruiter for Retirement Plan Advisors
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Services
- CRM/Data Aggregation
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- 408(b) (2) In-House or OutsourcedPlan Sponsor Fiduciary Training
- Stable Value Analysis

#### **Home Office Employees Supporting the Business**

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Wealth Management

Minneapolis, MN • rbcwealthmanagement.com/en-us

# RBC Wealth Management

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#### **Firm Profile**

RBC Wealth Management is a company with global resources and a small-firm feel. One that is distinguished by a long heritage of financial strength, integrity and unwavering dedication to our clients.

We are passionate about providing investment consulting services for retirement plans and service clients across public funds, corporations, religious organizations, foundations and endowments, health care and educational organizations, Taft-Hartley and municipalities. We do not offer proprietary recordkeeping products nor are we hindered by incentives or requirements to offer proprietary investments.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

**Large:** \$100-\$250 million, **Mega:** >\$250 million

#### **Options Available**

- Retirement Sales Desk Representative
- Business Development Consultants
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- Internal Rollover Program
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- 408(b) (2) In-House or Outsourced
- Plan Sponsor Fiduciary Training
- Stable Value Analysis

#### **Home Office Employees Supporting the Business**

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Sarasota, FL • rbfcapitalmanagement.com

# RBF Capital Management, Inc.

#### **Key Contact(s)**

#### Rafal R Baranski

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#### **Firm Profile**

Providing strategies, solutions and investment advisory services to corporations with qualified and non-qualified retirement plans. These solutions include qualified plan design consultation, fiduciary support, 3(38) & 3(21) investment advisory services and employee retirement readiness programs. In addition to, have over 12 years experience in the Multi-Employer Plan and Pooled Employer Plans market.

Our investment management arm has served for more than a decade as a trusted partner of individuals, families, offices, and institutions in more than 16 states

We are an RIA working in a Fiduciary capacity and our independence allows us to provide unbiased, conflict free advice.

#### **Primary Market(s) Served**

Mid: \$10-\$100 million

#### **Options Available**

Other Tools

#### **Home Office Employees Supporting the Business**

6



Alexandria, VA • retirementplanology.com

# Retirement Planology, Inc.

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#### Adam Jefferis

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#### **Firm Profile**

When growing organizations need assistance with their employee retirement plan, they come to us. Retirement Planology is a boutique consulting and investment advisory firm that navigates organizations to smart decisions on their employee retirement plan. Plans are complicated and highly regulated at every twist and turn. As your navigator and investment fiduciary, we help map out investment decisions, hire providers, plan features, engage employees, and take work off the plan sponsor's plate. Rely on us to keep the plan in alignment with your organization's goals.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

#### **Options Available**

- 3rd Party Vendor Analysis Tool
- Other Tools
- CRM/Data Aggregation
- Allows Fiduciary Declaration 3(21)/3(38)
- Plan Sponsor Fiduciary Training
- Stable Value Analysis
- Minimum Fee Schedules

#### **Home Office Employees Supporting the Business**

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Newport Beach, CA • sageviewadvisory.com

# SageView Advisory Group

#### **Key Contact(s)**

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#### Firm Profile

SageView Advisory Group, LLC is an independent Registered Investment Advisor with over 270 employees located in more than 30 offices nationwide. The firm provides unbiased retirement plan and wealth management consulting services to clients throughout the U.S. We have been evaluating and advising institutions and individuals since 1989.

SageView advises on over 2,100 defined contribution, defined benefit and deferred compensation plans and more than 4,000 households totaling \$151 billion of client assets. Our advisors each have extensive experience in the financial industry and have worked with some of the largest plans in the nation.

#### **Primary Market(s) Served**

**Small:** \$1-\$10 million, **Mid:** \$10-\$100 million, **Large:** \$100-\$250 million, **Mega:** >\$250 million

#### **Options Available**

- Retirement Sales Desk Representative
- Business Development Consultants
- Benchmarking Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- Plan Sponsor Fiduciary Training
- Stable Value Analysis
- Minimum Fee Schedules

#### **Home Office Employees Supporting the Business**

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NAPA**BLACK**B00K**2023** 



Carmel, IN • shepherdfin.com

# Shepherd Financial

#### **Key Contact(s)**

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Tom Mayer

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Alex Sylvester

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#### **Firm Profile**

The advisors at Shepherd Financial provide independent, unbiased, and objective consulting advice. Our passion is creating retirement-ready employees and responsible plan fiduciaries. We offer proactive leadership, advocacy, and extensive industry experience.

#### **Primary Market(s) Served**

Mid: \$10-\$100 million

#### **Options Available**

- Business Development Consultants
- Benchmarking Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- Internal Rollover Program
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- Plan Sponsor Fiduciary Training
- Stable Value Analysis
- Minimum Fee Schedules

#### **Home Office Employees Supporting the Business**

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#### Smith Bruer

Advisors

Tallahassee, FL • smithbrueradvisors.com

# Smith Bruer Advisors

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#### Firm Profile

As fee-only, fiduciary financial advisors, Smith Bruer Advisors strives to develop a relationship of trust by putting your interests first.

Smith Bruer Advisors is an independent registered investment adviser firm. We do not accept commissions. We have no proprietary products. We're transparent about our fees. Our financial advisors work alongside you to help you develop a personalized financial plan that empowers you to make informed financial decisions.

When it comes to having a retirement plan Smith Bruer Advisors applies a comprehensive retirement plan consulting and analysis process to evaluate your fiduciary responsibilities, plan objectives, and operating costs.

#### **Primary Market(s) Served**

Small: \$1-\$10 million, Mid: \$10-\$100 million

#### **Options Available**

- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- Allows Fiduciary Declaration 3(21)/3(38)

#### **Home Office Employees Supporting the Business**

6



Edina, MN • StilesFinancial.com

# Stiles Financial Services

#### **Key Contact(s)**

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#### Susan Stiles

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#### **Firm Profile**

For decades SFSI, a woman- and minority-owned business, has been an independent fee-based fiduciary consultant delivering unbiased advice. As experienced ERISA consultants, we maintain a neutral and autonomous position in the industry with regard to vendors, investments, research, and how we are compensated. We do not offer a cookie cutter output of reports, fund line-ups or utilize single- source research tools.

Our highly-experienced retirement plan consultants deliver proactive, customized, in-depth fiduciary oversight for plan sponsors on behalf of their 401(k) and pension plans. We partner with our clients to ensure that company and participant goals are being achieved and that fiduciary obligations are met..

#### **Primary Market(s) Served**

Mid: \$10-\$100 million, Large: \$100-\$250 million, Mega: >\$250 million

#### **Options Available**

- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- Internal Rollover Program
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- 408(b) (2) In-House or Outsourced
- Plan Sponsor Fiduciary Training
- Stable Value Analysis
- Minimum Fee Schedules
- Vendor Search
- Vendor Fee Negotiation

#### **Home Office Employees Supporting the Business**

11



Shorewood, IL • srpretire.com

# Strategic Retirement Partners

#### **Key Contact(s)**

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#### Jacqui Hendricks

866.777.4015 • jacquelynh@srpretire.com

#### **Firm Profile**

Strategic Retirement Partners is an independent retirement plan consulting practice whose professionals advise on plans representing the retirement aspirations of tens of thousands of employees. We support plan sponsors in understanding and managing their fiduciary responsibilities to their plan, their employees, and their beneficiaries. SRP has 30 offices throughout the United States and 110+ associates with significant retirement plan expertise. As of 07/01/2023, we serve over 1,150 corporate and non-profit plans, \$20.54 billion in retirement plan assets, and represent the retirement aspirations of 268,000+ plan participants.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million, Mega: >\$250 million

#### **Options Available**

- Retirement Sales Desk Representative
- Business Development Consultants
- Recruiter for Retirement Plan Advisors
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- Internal Rollover Program
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- 408(b) (2) In-House or Outsourced
- Plan Sponsor Fiduciary Training
- Stable Value Analysis

#### **Home Office Employees Supporting the Business**

4

NAPA**BLACK**B00K**2023** 91



Concord, MA • TwelvePointsRetirement.com

# Twelve Points Retirement Advisors

#### **Key Contact(s)**

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#### Tammie Kuhn

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#### **Firm Profile**

Twelve Points acts as an extension of a company's Human Resources Department. We work with our clients to enhance, coordinate and highlight the benefits being offered so that employees optimize and appreciate their total compensation package. Today's tight employment market accentuates the need for companies to showcase their their ability to recruit, reward and retain their most valuable asset - their employees.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million

#### **Options Available**

- Business Development Consultants
- 3rd Party Vendor Analysis Tool
- Benchmarking Tools
- Participant Advice/Participant Services
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- Plan Sponsor Fiduciary Training
- Minimum Fee Schedules

#### **Home Office Employees Supporting the Business**

15



Weehawken, NJ • ubs.com

# **UBS Financial Services**

#### **Key Contact(s)**

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#### **Firm Profile**

UBS Retirement Plan Services is a part of UBS Workplace Wealth Solutions (WWS) which delivers a holistic approach to the workplace. WWS has capabilities in a variety of focus areas including Retirement plans, Equity Plan Services and Financial Wellness. In retirement, UBS has a proven record in retirement plan consulting with more than 30 years of experience providing investment advice as a fiduciary. Through our Consulting programs, we provide advisory services to more than 7,000 retirement plans comprising over \$125 billion in assets. Our open architecture platform enables consultants to deliver services based on client needs. We recognize dedicated consultants with a Senior Retirement Plan Consultant designation, giving them access to specialized services and resources that help address a broad array of plan client needs related to fiduciary governance, plan health and participant retirement readiness. Being supported by one of the world's leading wealth managers. we combine our retirement plan consulting capabilities with our broad financial experience to help plan sponsors manage plan complexity and provide participants with relevant education. Additionally, UBS Retirement Plan Guided Solutions offers two advisory services options for the smaller plan market: UBS Retirement Plan Manager (RPM) and Retirement Plan Advisor (RPA). RPM brings simplicity for plan sponsors by offering discretionary investment management with UBS acting as an investment manager under ERISA Section 3(38). RPA provides investment advice and flexibility for plan sponsors as it is a nondiscretionary advisory program that offers investment advice with UBS acting as an investment advisor and fiduciary under ERISA Section 3(21).

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million, Mega: >\$250 million

#### **Options Available**

- Retirement Sales Desk
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Allows Fiduciary Declaration 3(21)/3(38)
- Plan Sponsor Fiduciary Training
- Stable Value Analysis
- Minimum Fee Schedules

#### **Home Office Employees Supporting the Business**

30<sup>+</sup>





Sylvania, OH • venturevp.com

# Venture Visionary Partners, LLC

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#### **Firm Profile**

Venture Visionary Partners is a distinguished, independent wealth management firm headquartered in Ohio. We specialize in traditional and innovative advisory solutions that address the needs of our clients. Our team of 38 professionals, including 15 advisors, routinely partner with our subject matter experts to further enhance our client-centric relationships.

Our Plan Consulting Team's subject matter experts specialize in the design, implementation, and ongoing management of employee benefit programs sponsored by corporate, non-profit, and small business organizations. With decades of focused experience and a national presence; they engage as a plan co-Fiduciary, with a participant outcome driven approach to plan governance.

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million

#### **Options Available**

- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- Plan Sponsor Fiduciary Training
- Stable Value Analysis

#### **Home Office Employees Supporting the Business**

38



Brentwood, TN • vision401k.com

# Vision401k

#### **Key Contact(s)**

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#### **Firm Profile**

Vision401k is a premier retirement plan advisory firm committed to securing clients financial future. With a wealth of experience and a deep understanding of retirement planning, our team of expert advisors specializes in guiding individuals, families, and businesses towards their retirement goals. We offer tailored solutions that align with your unique financial circumstances, focusing on 401(k), 403(b) and cash balance plans. Our dedicated advisors are well-versed in the ever-evolving landscape of retirement planning. At Vision401k, we are dedicated to delivering sound, personalized strategies that provide peace of mind and financial stability.

#### **Primary Market(s) Served**

Small: \$1-\$10 million, Mid: \$10-\$100 million

#### **Options Available**

- Preferred Provider Program
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- Internal Rollover Program
- Allows Fiduciary Declaration 3(21)/3(38)
- Plan Sponsor Fiduciary Training

#### **Home Office Employees Supporting the Business**

4



Chicago, IL • wintrustwealth.com/ people/teams/the-rba-team.html

# Wintrust Retirement Benefits Advisors

#### **Key Contact(s)**

#### Justin Levonyak

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#### **Firm Profile**

The Retirement Benefits Advisors Team works exclusively with Plan Sponsors to help navigate the ever-changing retirement planning landscape with specialized knowledge and a dedicated focus. Our experienced professionals will help you manage your fiduciary obligations and craft a customized and compliant plan that will empower your employees to achieve a comfortable and sustainable retirement. We will:

- Evaluate your current plan & Assist with plan design
- Conduct searches for new service providers
- Provide assistance in developing an Investment Policy Statement
- Execute quarterly investment manager selection/monitoring
- Participant Education
- Perform annual plan reviews
- Provide fiduciary support

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million, Mega: >\$250 million

#### **Options Available**

- Business Development Consultants
- 3rd Party Vendor Analysis Tool
- Benchmarking Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- 408(b) (2) In-House or Outsourced
- Plan Sponsor Fiduciary Training
- Stable Value Analysis
- Minimum Fee Schedules

#### **Home Office Employees Supporting the Business**

6



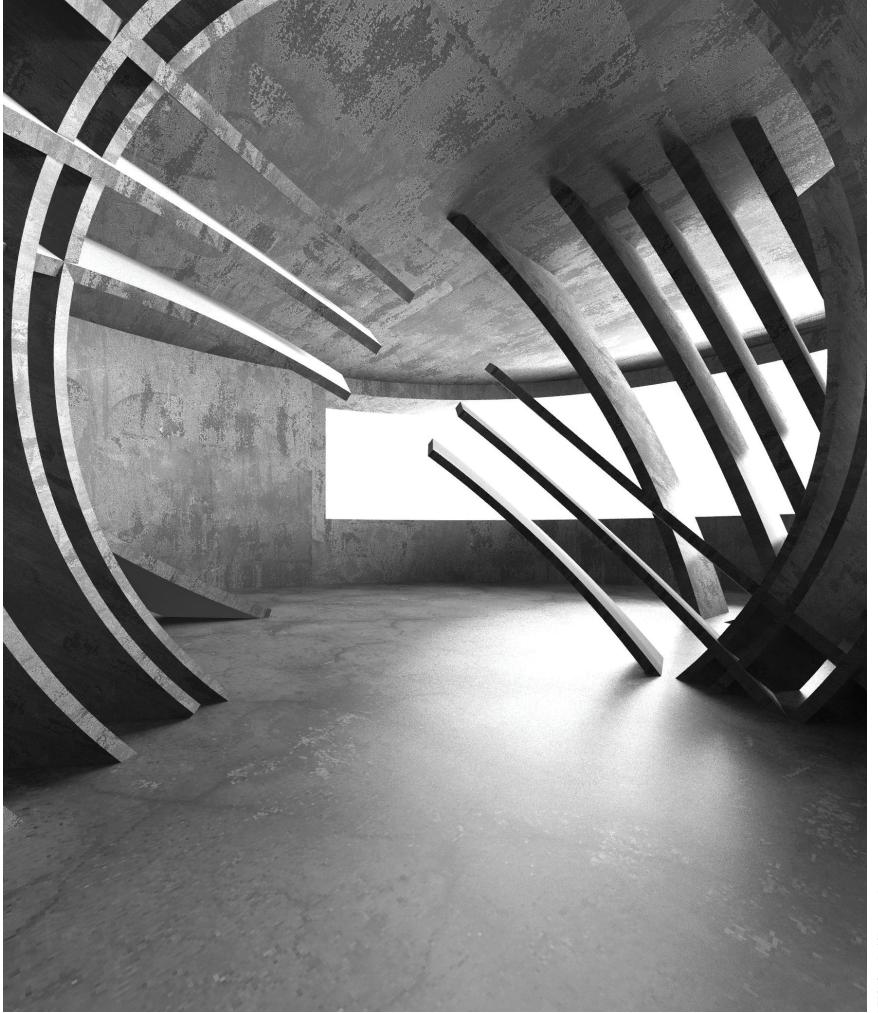
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# Brian Graff

Contact Kimberly Kelemen — Director of Media Sales, ARA — at 703-516-9300 (ext.305) or

kkelemen@usaretirement.org for more details.







# Third Party Administrators

It's getting complicated between new rules and regs, lawsuits, natural disasters, economic volatility, and the COVID recovery. It's so easy to get tripped up—and the retirement plan is no exception. Enter the third-party administrator (TPA).

Without question, a TPA can be an invaluable ally to the advisor in developing the plan design, keeping it compliant, and supporting the plan sponsor client tasked as the fiduciary. Yet, it's critically important that the culture fits to ensure the relationship lasts.

In that vein, the various types of TPAs available in all shapes and sizes mean there's something for everyone. A perfect example of the "outsource to us" movement begun decades ago (if it isn't a core competency, outsource so you can focus on what you do best), TPAs are happy to do what many plan sponsors used to do (largely before 401(k)s and before it all got so complicated).

A sampling of the services provided today include:

- Amending and restating the plan documents
- Preparing employer and employee benefits statements
- Assisting in the processing of distributions from the plan
- Preparing participant loan paperwork
- Testing the plan annually to gauge its compliance with all IRS nondiscrimination requirements and plan and participation contribution limits
- Allocation of employer contributions and forfeitures

- Calculating participant vested percentages
- Preparing annual returns and reports required by IRS, DOL or other government agencies

Choosing the right TPA can be the difference between a successful, well-run plan and one that blows up completely. The TPAs listed on the following pages are all focused on working with advisors, resulting in a symbiotic relationship that speaks to each other's skills and professional needs.

We'll echo Nevin Adams's previous sentiments by noting it's critically important to form a mutually beneficial partnership predicated on a solid appreciation for what each party brings relationship and does for shared clients.

— John Sullivan



# TPA / Compliance Administration Evaluation

Experience/Background	Administration/Compliance
1. Are you a member of the American Society of Pension Professionals and	Do you:
Actuaries (ASPPA)? Yes No	29. Perform eligibility verification prid
2. How many locations? Please list	Yes, prior to each eligibility e
	eligibility) Yes, annually durir
3. How many plans does your firm currently support?	Yes, but only upon request
4. What is your typical plan size (assets and participants)?	30. Provide/distribute required plan
	QDIA: O Employee O Employee
5. Which record keeping platform(s) do you most commonly work with?	Safe Harbor: O Employee
	Fee Disclosure: O Employee
6. Which plan type(s) do you work with regularly? 0 401(k) 0 403(b) 457	SAR: O Employee O Employ
○ NQDC ○ Cash Balance ○ DB ○ Profit-Sharing	Auto Enrollment: O Employee
7. Is a member of your staff the advisor of record, receiving commission or	Deferral Escalation: O Employ
advisory fee-based compensation on any plan(s)? O Yes O No	31. Perform the following compliand
8. What is your firm's client retention rate?	ADP: O Yes, included in base
9. Does your firm have the following:	ACP: O Yes, included in base
Error & Omission Insurance: O Yes O No	Top-Heavy: O Yes, included in
Cybersecurity Coverage: O Yes O No	Maximum Annual Addition (415)
10. Does your firm utilize a Client Relationship Management (CRM) software?	charge O No
○ Yes ○ No	402(g): Yes, included in bas
	Cross-Testing: Yes, include
Staffing/Support/Sales	401(a)(26) Minimum Participatio
11. How many staff do you have?	<ul><li>Yes, extra charge ○ No</li></ul>
12. How many client-facing/consultant versus back office/call center?	414(s) Compensation: O Yes,
/	O No
13. Which credential(s) do you require your staff to have/maintain?	410(b) Minimum Coverage: O
	O No
14. Do members of your sales team maintain those credentials? O Yes O No	Combined plan testing: O Yes
15. Is there a single point of contact for the plan sponsor? • Yes • No	○ No
16. How many plans are your client-facing consultants responsible for, on	32. Perform the following employer
average?	Year-end Match: Yes, include
17. Do you provide advisor education?  Yes  No	True-up: O Yes, included in ba
18. Do you provide customized proposals / illustrations? O Yes O No	Profit-sharing: Yes, included
	Corrective contribution: O Yes
Communication	○ No
19. What is your policy in responding to inquiries, and how is that monitored/	33. Reconcile contribution deposits
measured?	Yes, routinely Yes, upon
	34. Prepare plan filings (Form 5500,
20. What is your standard method of communicating important	Yes, routinely Yes, upon
plan-specific issues with clients? O Automated emails	35. Prepare and/or review distribution
O Personalized emails O Phone call O Other	Yes, routinely Yes, upon
21. Do you typically include the advisor of the plan on all correspondence to a	36. Prepare and/or review QDRO ar
client? ○ Yes ○ No ○ Upon request	Yes, routinely Yes, upon
	37. Speak with participants regardir
Services	○ Yes, routinely ○ Yes, upor
22. Is plan sponsor education (e.g., the meaning of terms in their	38. Prepare and/or review participal
plan document, legislative changes, plan design suggestions) part of your	<ul><li>Yes, routinely    ✓ Yes, upon</li></ul>
standard service? O Yes O No	39. Perform missed/late deferral cal
23. On what frequency? O Annually Upon request Upon role change	○ Yes, routinely ○ Yes, upon
24. Do you offer 3(16) services?	40. Take the lead on any required co
25. How do you take revenue-sharing into account when pricing your services for	(late deposit calculations, VCP, I
a client? O Full offset of fees O Custom pricing O No offset	Yes, routinely Yes, upon
O Partial consideration Other	41. Work directly with the plan's aud
26. Will you price your services on a revenue-neutral basis and direct-bill the	Yes, routinely Yes, upon
client? Yes No	42. Any other information about you
27. With regard to drafting plan amendments, your fee is:	
<ul> <li>○ Included in base fee</li> <li>○ Included in document maintenance fee</li> </ul>	
○ Billed separately ○ Not included in base fee	
28. With regard to plan restatements, is your fee:	
○ Included in base fee ○ Included in document maintenance fee	
Billed separately     Not included in base fee	

ı	Do	you:
ı	29.	Perform eligibility verification prior to each entry date?
ı		Yes, prior to each eligibility entry date (Prospectively including deferral
ı		eligibility) Yes, annually during compliance testing (Retroactively)
ı		
ı		Yes, but only upon request No
ı	30.	Provide/distribute required plan notices to (or "No", do not produce)?
ı		QDIA: O Employee O Employer O Record Keeper O No
ı		Safe Harbor: O Employee O Employer O Record Keeper O No
ı		Fee Disclosure: O Employee O Employer O Record Keeper O No
ı		SAR: O Employee O Employer O Record Keeper O No
ı		Auto Enrollment: O Employee O Employer O Record Keeper O No
ı		
ı		Deferral Escalation: O Employee O Employer O Record Keeper O No
ı	31.	Perform the following compliance tests:
ı		ADP: O Yes, included in base fee O Yes, extra charge O No
ı		ACP: O Yes, included in base fee O Yes, extra charge O No
ı		Top-Heavy: O Yes, included in base fee O Yes, extra charge O No
ı		Maximum Annual Addition (415):  Yes, included in base fee  Yes, extra
ı		
ı		charge O No
ı		402(g): Yes, included in base fee Yes, extra charge No
ı		Cross-Testing: O Yes, included in base fee O Yes, extra charge O No
ı		401(a)(26) Minimum Participation: O Yes, included in base fee
ı		<ul><li>○ Yes, extra charge</li><li>○ No</li></ul>
ı		414(s) Compensation: O Yes, included in base fee O Yes, extra charge
ı		O No
ı		410(b) Minimum Coverage:  Yes, included in base fee  Yes, extra charge
ı		
ı		O No
l		Combined plan testing:  Yes, included in base fee  Yes, extra charge
l		○ No
ı	32.	Perform the following employer contribution calculations:
ı		Year-end Match: Yes, included in base fee Yes, extra charge No
ı		True-up: O Yes, included in base fee O Yes, extra charge O No
ı		Profit-sharing: O Yes, included in base fee O Yes, extra charge O No
ı		Corrective contribution: O Yes, included in base fee O Yes, extra charge
l		O No
	33	Reconcile contribution deposits to participant contribution records?
ı	55.	
ı		Yes, routinely Yes, upon request No
ı	34.	Prepare plan filings (Form 5500, 8955, 5330, etc.)?
l		○ Yes, routinely ○ Yes, upon request ○ No
ı	35.	Prepare and/or review distribution calculations?
l		<ul><li>Yes, routinely</li><li>Yes, upon request</li><li>No</li></ul>
ı		Prepare and/or review QDRO analysis and process?
l		<ul><li>Yes, routinely</li><li>Yes, upon request</li><li>No</li></ul>
ı	27	Speak with participants regarding loans/distributions?
l	37.	
l		○ Yes, routinely ○ Yes, upon request ○ Noo
ı	38.	Prepare and/or review participant loan calculations?
ı		○ Yes, routinely ○ Yes, upon request ○ No
ı	39.	Perform missed/late deferral calculations (includ. missed earnings)?
ı		<ul><li>Yes, routinely</li><li>Yes, upon request</li><li>No</li></ul>
ı	40.	Take the lead on any required correction filings
ı		(late deposit calculations, VCP, EPCRS, etc.)
١		Yes, routinely Yes, upon request No
I	14	
١	41.	Work directly with the plan's auditor to resolve questions/issues?
I	ı	Yes, routinely Yes, upon request No
I	42.	Any other information about your firm/practice you'd like to share?
I		
١		
١		
I		
I		
۱		



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Utica, NY • BPAS.com

### BPAS

#### **Key Contact(s)**

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#### **Firm Profile**

Established: 1973

BPAS is a national provider of retirement plans, benefit plans, fund administration, and institutional trust services. We make it our mission to simplify the complicated by delivering benefit-plan services that solve client challenges without the need to engage multiple providers. One company. One call. We support 4,500 retirement plans, \$110 billion in trust assets, \$1.3 trillion in fund administration, and more than 650,000 participants. BPAS specialty plan administration practices include auto enrollment plans, multiple employer plans, plans with employer securities, PR 1081 plans, VEBA/115 Trust, HSAs, and cash balance plans.

#### State(s) Where We Have A Physical Presence

CA, FL, IL, KS, MA, MD, ME, NC, NH, NJ, NY, OH, OR, PA, PR, SC, SD, TX, VA, WA & WI

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million

#### Plans/Participants Served By Type\*

401(k): **277 / 5,862** 403(b): **6 / 322** 457: **1 / 10** 

Defined Benefit (Traditional): 200 / 2,500

Money Purchase: 1 / 20

NQDC: **0 / 0** Other: **59 / 708** 

#### **Total Assets Administered**

\$1,300,000,000

#### Custodian(s) Used

Custodians we work with include American Funds, Nationwide, John Hancock, Voya, along with many others. We are very flexible on the custodians that we work with.

#### **Fee Structure**

Per Participant Fee, Asset-based, Base Fee

#### Service(s) Provided

- Compliance Support
- Preparation of Loan Paperwork
- Processing of Loan Application
- Non-discrimination Testing
- Plan Design Consulting
- Actuarial Calculations & Support
- Form 5500 Preparation
- Plan Committee Meetings
- Employee Education
- Enrollment Meeting Support
- Call Center

100

Fiduciary Services



Cleveland, OH • cbiz.com/retirement

# CBIZ Benefits & Insurance Services, Inc.

#### **Key Contact(s)**

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#### **Firm Profile**

Established: 1998

CBIZ Benefits & Insurance Services, Inc. delivers a broad range of third party administration (TPA), pension administration, actuarial, and other retirement consulting services to defined contribution, defined benefit, and other retirement plans.

#### State(s) Where We Have A Physical Presence

AZ, CA, FL, IL, MD, MO, OH, PA & TX

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million

#### **Plans/Participants Served By Type\***

401(k): **4230 / -**403(b): **150 / -**457: **40 / -**

Cash Balance: 750 / -

Defined Benefit (Traditional): 350 / -

Money Purchase: 30 / -

NQDC: **20 / -** Other: **350 / -**

#### Custodian(s) Used

Independent TPA across all platforms

#### **Fee Structure**

Per Participant Fee, Asset-based, Base Fee

#### Service(s) Provided

- Compliance Support
- Preparation of Loan Paperwork
- Processing of Loan Application
- Non-discrimination Testing
- Plan Design Consulting
- Actuarial Calculations & Support
- Form 5500 Preparation
- Plan Committee Meetings
- Employee Education
- Enrollment Meeting Support
- Call Center
- Fiduciary Services

\*as of 6.30.23

NAPA**black**book**2023** 





Broadview Heights, OH • creben.com

# Creative Benefit Strategies, Inc.

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Jennifer L. Bufe

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**Brian Secrest** 

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#### **Firm Profile**

Established: 1995

Creative Benefit Strategies (CBS) was founded in 1995. With offices in Ohio, Minnesota and Indiana, we service clients throughout the United States and Guam. CBS specializes in providing administration, actuarial and consulting services to small and mid-sized companies. Our main focus is on designing and maintaining cash balance and cross-tested plans to provide maximum benefits for owners and other key employees in a tax-favored manner. Our actuaries are also experienced in providing services to plans of state and local governments, including GASB 68 reports.

#### State(s) Where We Have A Physical Presence

IN, MN & OH

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million

#### Plans/Participants Served By Type\*

401(k): **200 / 5,000** 

Cash Balance: 230 / 3,450

Defined Benefit (Traditional): 75 / 450

Other: 27 / 325

#### **Total Assets Administered**

\$845,000,000

#### Custodian(s) Used

Schwab, VOYA, American Funds, John Hancock, TD Ameritrade, UBS, Fidelity

#### **Fee Structure**

Per Participant Fee, Base Fee

#### Service(s) Provided

- Compliance Support
- Preparation of Loan Paperwork
- Processing of Loan Application
- Non-discrimination Testing
- Plan Design Consulting
- Actuarial Calculations & Support
- Form 5500 Preparation
- Plan Committee Meetings
- Employee Education
- Enrollment Meeting Support

# **DEFINITI**

Houston, TX • definiti.com

# Definiti

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#### **Firm Profile**

Established: 2020

From 401(k) plan design and fiduciary administration, compliance and actuarial consulting, to pension outsourcing and recordkeeping, Definiti helps organizations deliver smart retirement solutions to employees. With hundreds of retirement plan experts across the country, including in-house actuarial consultants, ERISA attorneys, document specialists and retirement plan consultants, Definiti helps clients define what's possible with their workplace retirement plans.

#### State(s) Where We Have A Physical Presence

AL, AZ, AR, CA, CO, CT, FL, GA, HI, ID, IL, IN, IA, KS, KY, LA, ME, MD, MA, MI, MN, MS, MO, NE, NH, NJ, NM, NY, NC, ND, OH, OK, OR, PA, RI, SC, SD, TN, TX, VA, WA, WV & WI

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million

#### **Plans/Participants Served By Type\***

401(k): **10,000 / 318,000** Cash Balance: **1400 / 19,000** 

#### **Total Assets Administered**

\$17,000,000

#### Custodian(s) Used

Empower, John Hancock, American Funds, Voya, Nationwide, Principal, Vanguard, Transamerica, Lincoln Financial, T. Rowe Price, The Standard

#### **Fee Structure**

Per Participant Fee, Base Fee

#### Service(s) Provided

- Compliance Support
- Preparation of Loan Paperwork
- Processing of Loan Application
- Non-discrimination Testing
- Plan Design Consulting
- Actuarial Calculations & Support
- Form 5500 Preparation
- Call Center
- Fiduciary Services

\*as of 6.30.23





Dresher, PA • futureplan.com

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#### **Firm Profile**

Established: 1980

FuturePlan by Ascensus is one of America's largest retirement TPAs and a preferred partner for many of the nation's leading recordkeepers and financial advisory firms. With a team of 1,500 retirement plan professionals dedicated to making life easier for clients and partners by relieving the burden of plan administration, consulting, and compliance. FuturePlan currently serves 43,000+ plans, with \$104+ billion in assets under administration. Our growing team of talent includes 62 sales consultants covering all 50 states, 470 credentialed plan professionals, 60 actuaries, and many other outstanding associates specializing in client service, IT, compliance, marketing, and more (as of 6/30/2023).

#### State(s) Where We Have A Physical Presence

AL, AZ, CA, CO, FL, GA, IL, IN, MA, MO, NJ, NC, NY, OH, PA, TN, TX, VA, VT AW &

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million

#### Plans/Participants Served By Type\*

401(k): **24,847 / 652,544** 403(b): **803 / 69,942** 457: **307 / 7,793** 

Cash Balance: 3,899 / 52,644

Defined Benefit (Traditional): 5,797 / 111,458

Money Purchase: 193 / 11,202

NQDC: 78 / 1.149 Other: 21 / 1,187

#### **Total Assets Administered**

\$104,000,000,000

#### Custodian(s) Used

N/A

#### **Fee Structure**

Per Participant Fee, Asset-based, Base Fee

#### Service(s) Provided

- Compliance Support
- Preparation of Loan Paperwork
- Processing of Loan Application
- Non-discrimination Testing
- Plan Design Consulting
- Actuarial Calculations & Support
- Form 5500 Preparation
- Plan Committee Meetings
- Employee Education
- Enrollment Meeting Support
- Call Center
- Fiduciary Services



Seattle, WA • nwrpc401k.com

# Northwest Retirement Plan Consultants

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#### **Debbie Smith**

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#### Derek Finch

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#### **Firm Profile**

Established: 2014

Customized Plan Design, Consulting, and Administration.

- 401(k) / Traditional / Safe-Harbor
- Profit-Sharing Plans / Traditional / Cross-Tested / New-Comparability
- Money Purchase Pension Plans
- Traditional Defined Benefit Pension Plans
- Cash Balance Pension Plans

We maintain our own actuarial staff and do not outsource these services. We do not represent or sell any insurance or investment-related products. We partner with independent financial advisors.

#### State(s) Where We Have A Physical Presence

AR, CA, GA, IL, OR, SC, TX & WA

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million

#### **Plans/Participants Served By Type\***

401(k): **835 / 45,000** 403(b): 10 / 275 457: **5 / 50** 

Cash Balance: 125 / 750

Defined Benefit (Traditional): 10 / 55

Money Purchase: 5 / 35

NQDC: 0 / 0 Other: 0 / 0

#### **Total Assets Administered**

\$1,000,000,000

#### Custodian(s) Used

Ascensus, Ameritas, CUNA, Empower, John Hancock, Lincoln, MassMutual, Nationwide, OneAmerica, Principal, T.RowePrice, The Standard, Transamerica, VOYA, and others

#### **Fee Structure**

Per Participant Fee, Base Fee

#### Service(s) Provided

- Compliance Support
- Preparation of Loan Paperwork
- Processing of Loan Application
- Non-discrimination Testing
- Plan Design Consulting
- Actuarial Calculations & Support
- Form 5500 Preparation
- Plan Committee Meetings
- Enrollment Meeting Support

\*as of 6.30.23





Philadelphia, PA • pcsretirement.com

# PCS Retirement, LLC

#### **Key Contact(s)**

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Reno Regalbuto

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#### **Firm Profile**

Established: 2001

PCS Retirement is among the nation's largest independent and conflict-free retirement solution providers in the industry. PCS Retirement offers Recordkeeping services to over 32,000 plans and 850,000 eligible participants representing \$28+ billion in retirement assets. PCS allows mutual fund companies, investment managers and other financial institutions to offer leading white label and branded retirement solutions for the complete spectrum of retirement plans and accounts.

#### State(s) Where We Have A Physical Presence

FL, PA & UT

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

Large: \$100-\$250 million, Mega: >\$250 million

#### **Plans/Participants Served By Type\***

401(k): **8,400 / 177,000** 403(b): **17,700 / 147,000** 457: **1,200 / 9,000** Cash Balance: **46 / 118** 

Defined Benefit (Traditional): 118 / -

Money Purchase: 12 / 500

NQDC: **15 / 80** Other: **4,300 / 27,000** 

#### **Total Assets Administered**

\$28,000,000,000

#### Custodian(s) Used

Advisor Trust, Matrix, Schwab, Fidelity, MidAtlantic

#### **Fee Structure**

Base Fee

#### Service(s) Provided

- Compliance Support
- Preparation of Loan Paperwork
- Processing of Loan Application
- Non-discrimination Testing
- Plan Design Consulting
- Actuarial Calculations & Support
- Form 5500 Preparation
- Plan Committee Meetings
- Employee Education
- Enrollment Meeting Support
- Call Center
- Fiduciary Services

#### RETIREMENT



Norfolk, NE • retirementplanconsultants.info

# Retirement Plan Consultants, LLC

#### **Key Contact(s)**

#### Alex Elwood

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#### **Firm Profile**

Established: 2006

Retirement Plan Consultants is a firm committed to providing quality service and focusing on the success of our clients. We strive to make the retirement process as easy as possible by providing superior recordkeeping and administrative services for our Plan Sponsors, Participants, and Advisors. Our flexible, open architecture platform allows Advisors to create a retirement plan that best suits the company goals.

#### State(s) Where We Have A Physical Presence

CA, NE & NJ

#### **Primary Market(s) Served**

Micro: < \$1 Million, Small: \$1-\$10 million, Mid: \$10-\$100 million

#### Plans/Participants Served By Type\*

401(k): **1,800 / 35,000** 403(b): **1,200 / 7,000** 457: **30 / 600** 

Cash Balance: **50 / 600** 

#### **Total Assets Administered**

\$2,000,000,000

#### Custodian(s) Used

Matrix

#### **Fee Structure**

Per Participant Fee, Asset-based, Base Fee

#### Service(s) Provided

- Compliance Support
- Preparation of Loan Paperwork
- Processing of Loan Application
- Non-discrimination Testing
- Plan Design Consulting
- Actuarial Calculations & Support
- Form 5500 Preparation
- Plan Committee Meetings
- Employee Education
- Enrollment Meeting Support
- Call Center
- Fiduciary Services

\*as of 6.30.23





Bonita Springs, FL • rmcgp.com

# RMC Group/ First Actuarial Corporation

#### **Key Contact(s)**

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**Thomas Bacharach** 

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**Firm Profile** 

Established: 1974

First Actuarial Corporation, an affiliate of RMC Group, has specialized in helping small to medium-sized companies provide attractive benefits programs for their employees. We offer the entire spectrum of retirement plan services, including needs analysis, plan design, and administration. Together we work with advisors to develop the most efficient retirement program to meet their client's goals. We offer a national organization of actuaries, benefit plan administrators, consultants, and advisors who have specialized in retirement planning for small business owners. Our clients trust us to install customized, efficient, and affordable benefit plans.

#### State(s) Where We Have A Physical Presence

AZ, FL, PA, SC & VT

**Primary Market(s) Served** 

Micro: < \$1 Million, Small: \$1-\$10 million, Mid: \$10-\$100 million

Plans/Participants Served By Type\*

401(k): **46 / 1,500** 403(b): **0 / 0** 457: **0 / 0** 

Cash Balance: 13 / 150

Defined Benefit (Traditional): 30 / 125

Money Purchase: 0 / 0

NQDC: 0 / 0 Other: 57 / 100

#### **Total Assets Administered**

\$80,000,000

#### Custodian(s) Used

John Hancock, Principal, American Funds, The Standard, Schwab, National Life, NYL, Lafayette Life

#### **Fee Structure**

104

Per Participant Fee, Asset-based, Base Fee

#### Service(s) Provided

- Compliance Support
- Preparation of Loan Paperwork
- Processing of Loan Application
- Non-discrimination Testing
- Plan Design Consulting
- Actuarial Calculations & Support
- Form 5500 Preparation
- Plan Committee Meetings
- Employee Education
- Enrollment Meeting Support



Tacoma, WA • spectrumpension.com

# Spectrum Pension Consultants, Inc.

#### **Key Contact(s)**

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#### **Firm Profile**

Established: 1978

Spectrum Pension Consultants delivers products, services, and solutions which support 401(k) and other employer-sponsored retirement plans. Our capabilities focus on retirement plan administration, consulting, documentation, and recordkeeping. Headquartered 30 miles south of Seattle in Tacoma, Washington, Spectrum Pension Consultants has worked for thousands of employer organizations since its founding in 1978. Today, our diverse client roster covers every industry vertical, and spans nearly every state in the country.

#### State(s) Where We Have A Physical Presence

AZ, CA, CO, GA, HI & WA

#### **Primary Market(s) Served**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: \$10-\$100 million,

#### **Plans/Participants Served By Type\***

401(k): **273 / 4,946** 403(b): **3 / 42** 457: **2 / 2** 

Cash Balance: 24 / 117

Defined Benefit (Traditional): 18 / 45

Money Purchase: 7 / 19

NQDC: **0 / 0** Other: **41 / 105** 

#### **Total Assets Administered**

\$665,735,924

#### Custodian(s) Used

ADP, AIG, American Funds, American Trust, Ascensus, Betterment, Charles Schwab, Empower, Fidelity, John Hancock, Lincoln, Nationwide, Principal, Prudential, OneAmerica, Standard, Transamerica, Vestwell

#### **Fee Structure**

Per Participant Fee, Base Fee

#### Service(s) Provided

- Compliance Support
- Preparation of Loan Paperwork
- Processing of Loan Application
- Non-discrimination Testing
- Plan Design Consulting
- Actuarial Calculations & Support
- Form 5500 Preparation
- Plan Committee Meetings
- Employee Education
- Enrollment Meeting Support
- Call Center
- Fiduciary Services

\*as of 6.30.23



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#### Ace Pension Solutions, LLC

Tarrytown, NY • AcePensions.com

#### **Key Contact(s)**

Rick Misrok

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Jim Kwan

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#### **Firm Profile**

Established: 2014

We partner with advisors to grow their practices and build their AUM by providing the expertise to help bring in pension plan assets from their small business owner and not-for-profit clients. We custom design retirement plans, including 401k, Profit Sharing, Defined Benefit, and Cash Balance Plans, specializing in small entities with less than 100 employees. Our focus is on maximizing tax-deductible contributions for the business owner and AUM for the advisor. We also fix plans that are not working up to their potential. Contact us for a free consultation or a second opinion on any retirement plan issue.

#### State(s) Where We Have A Physical Presence

NJ & NY

#### **Primary Market(s) Served**

**Micro:** < \$1 Million, **Small:** \$1-\$10 million, **Mid:** \$10-\$100 million

#### **Fee Structure**

Per Participant Fee, Base Fee

#### Service(s) Provided

- Compliance Support
- Preparation of Loan Paperwork
- Processing of Loan Application
- Non-discrimination Testing
- Plan Design Consulting
- Actuarial Calculations & Support
- Form 5500 Preparation
- Enrollment Meeting Support

#### **FGPS**

New York, NY • egps.com

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#### **Firm Profile**

Established: 1971

Our firm began in 1971 with a focus on pension plans and expanded to specialize, consult, and serve all types of employer-sponsored plans from the sole proprietor to the large corporation. We are privately owned, nationally available, and locally engaged.

#### State(s) Where We Have A Physical Presence

AL, CA, FL, GA, IL, KS, LA, MN, NC, NJ, NY, OR, PA, SC, TX

#### **Primary Market(s) Served**

**Micro:** < \$1 Million, **Small:** \$1-\$10 million, **Mid:** \$10-\$100 million, **Large:** \$100-\$250 million

#### **Plans/Participants Served By Type\***

401(k): **4,655 / 209,500** 403(b): **81 / 3,650** 457: **28 / 1,200** 

Cash Balance: 867 / 12,200

Defined Benefit (Traditional): 1,040 / 17,600

Money Purchase: 52 / 2,300

NQDC: **28 / 475** Other: **58 / 2,400** 

#### **Total Assets Administered**

\$16,200,000,000

#### **Custodian(s) Used**

American Funds, Ascensus, CUNA Mutual, Empower, Equitable, Fidelity, John Hancock, JP Morgan, Lincoln Financial, Nationwide, OneAmerica, PCS, Principal, T. Rowe Price, The Standard, Transamerica, Vanguard, Vestwell, Voya

#### **Fee Structure**

Per Participant Fee, Base Fee

#### Service(s) Provided

- Compliance Support
- Preparation of Loan Paperwork
- Processing of Loan Application
- Non-discrimination Testing
- Plan Design Consulting
- Actuarial Calculations & Support
- Form 5500 Preparation
- Plan Committee Meetings
- Employee Education
- Enrollment Meeting Support
- Call Center
- Fiduciary Services

#### Financial Technology, Inc.

East Lansing, MI • financialtec.com

#### **Key Contact(s)**

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#### **Firm Profile**

Established: 1980

Financial Technology, Inc. has managed retirement plans since 1980. We function as a producing Third-Party Administrator, 3(38) Plan Fiduciary, and provide a full array of plan services including active mutual fund research, plan administration, employee education, document support, loan administration, discrimination testing and 5500 preparation. We are one of the few firms that are active in the start-up market. Our firm also provides financial planning, group benefits advising and administration, and insurance.

#### State(s) Where We Have A Physical Presence

MI

#### **Primary Market(s) Served**

Micro: < \$1 Million, Small: \$1-\$10 million,

Mid: \$10-\$100 million

#### Plans/Participants Served By Type\*

401(k): **65 / 1,200** 403(b): **1 / 10** 457: **1 / 5** 

Cash Balance: 5 / 40

Defined Benefit (Traditional): 0 / 0 Money Purchase: 0 / 0

NQDC: 0 / 0

Other: 9 / 80

#### **Total Assets Administered**

\$165,000,000

#### Custodian(s) Used

National Financial Services, Empower

#### **Fee Structure**

Asset-based

#### Service(s) Provided

- Compliance Support
- Preparation of Loan Paperwork
- Processing of Loan Application
- Non-discrimination Testing
- Plan Design Consulting
- Form 5500 Preparation
- Plan Committee MeetingsEmployee Education
- Enrollment Meeting Support
- Fiduciary Services

\*as of 6.30.23







### Incentive Benefits, Inc.

Pasadena, CA • incentivebenefits.com

### **Key Contact(s)**

### Al Cannata

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Brian Lamb

818.515.7414 • brian@incentivebenefits.com

### **Firm Profile**

#### Established: 1968

At Incentive Benefits, Inc., our plan administrators and technicians strive to understand your business and the impact of administering a retirement plan. We create a relationship of trust in order to match a client's retirement objectives with the perfect retirement plan. We accomplish this through experienced administrators who understand your organization and its structure. This personal interest in our clients has driven Incentive Benefits' growth and success. We advise you of the many plan options available, and the advantages and disadvantages of each, so that, together, our administrators and clients can make decisions based on a solid foundation.

### State(s) Where We Have A Physical Presence

### **Primary Market(s) Served**

Micro: < \$1 Million, Small: \$1-\$10 million,

Mid: \$10-\$100 million

### **Plans/Participants Served By Type\***

401(k): **385 / 27,720** 403(b): **0 / 0** 457: **0 / 0** 

Cash Balance: 49 / 686

Defined Benefit (Traditional): 82 / 1,640

Money Purchase: 36 / 432

NQDC: **0 / 0** Other: **0 / 0** 

### **Total Assets Administered**

\$1,277,500,000

### Custodian(s) Used

ADP, AIG, American Funds, American Trust, Ascensus, Betterment, Charles Schwab, Empower, Fidelity, John Hancock, Lincoln, Nationwide, Principal, Prudential, OneAmerica, Securian, Transamerica

### **Fee Structure**

Per Participant Fee, Base Fee

### Service(s) Provided

- Compliance Support
- Preparation of Loan Paperwork
- Processing of Loan Application
- Non-discrimination Testing
- Plan Design Consulting
- Actuarial Calculations & Support
- Form 5500 Preparation
- Plan Committee Meetings
- Employee Education
- Enrollment Meeting Support
- Call Center
- Fiduciary Services

### Integrity Pension Services, LLC

Las Vegas, NV • integritypension.com

### **Key Contact(s)**

### Benjamin Biscoe

800.652.7067 • benjaminbiscoe@integritypension.com

#### Firm Profile

#### Established: 2014

At Integrity Pension Services (IPS), we believe that small business is just as important as big business. That's why we offer service model flexibility and extensive support for plans of all sizes and types. The IPS portfolio of clients ranges from small business start-ups to established companies with millions in assets. Integrity Pension Services offers a wide range of solutions and when combined with our "high-touch" comprehensive client support strategy, we can help you stay efficient and profitable. The team at IPS wants to help you succeed and will go the extra mile to get you there.

### State(s) Where We Have A Physical Presence NV & WA

### **Primary Market(s) Served**

Micro: < \$1 Million, Small: \$1-\$10 million,

Mid: \$10-\$100 million

### **Plans/Participants Served By Type\***

401(k): **225 / 7,500** 403(b): **0 / 0** 457: **0 / 0** 

Cash Balance: **65 / 1,050**Defined Benefit (Traditional): **5 / 60** 

Money Purchase: 5 / 60

NQDC: **0 / 0** Other: **0 / 0** 

### **Total Assets Administered**

\$755,000,000

### Custodian(s) Used

ADP, AIG, American Funds, American Trust, Ascensus, Betterment, Charles Schwab, Empower, Fidelity, John Hancock, Lincoln, Nationwide, Principal, Prudential, OneAmerica, Securian, Transamerica

### **Fee Structure**

Per Participant Fee, Base Fee

### Service(s) Provided

- Compliance Support
- Preparation of Loan Paperwork
- Processing of Loan Application
- Non-discrimination Testing
- Plan Design Consulting
- Actuarial Calculations & Support
- Form 5500 Preparation
- Plan Committee Meetings
- Employee Education
- Enrollment Meeting Support
- Call Center
- Fiduciary Services

### Pinnacle Plan Design, LLC

Tucson, AZ • Pinnacle-plan.com

#### **Key Contact(s)**

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#### Amanda Iverson

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### Bill Presson

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### **Firm Profile**

### Established: 2001

Pinnacle Plan Design, LLC was established in 2001. As a CEFEX-certified TPA, we collaborate with employers and their advisors to design and administer retirement plans that turn tax dollars into retirement benefits. In addition to our robust 401(k)/profit sharing plan practice, we are industry leaders in the traditional defined benefit and cash balance plan arena, having authored the Defined Benefit Answer Book. Business owners who desire larger tax deductions and accelerated retirement savings can benefit from layering a cash balance plan on top of their existing 401(k) plan.

### State(s) Where We Have A Physical Presence

ΑZ

### **Primary Market(s) Served**

Micro: < \$1 Million, Small: \$1-\$10 million,

Mid: \$10-\$100 million

### Plans/Participants Served By Type\* Other: 2,000 / 20,000

### \$2,000,000,000

**Total Assets Administered** 

**Custodian(s) Used** All

### **Fee Structure**

Per Participant Fee, Base Fee

### Service(s) Provided

- Compliance Support
- Preparation of Loan Paperwork
- Processing of Loan Application
- Non-discrimination Testing
- Plan Design Consulting
- Actuarial Calculations & Support
- Form 5500 Preparation
- Plan Committee Meetings

\*as of 6.30.23

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### ProTPA, LLC

Mansfield, OH • protpa.com

### **Key Contact(s)**

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Courtney A. Zanghi

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### **Firm Profile**

Established: 1950

ProTPA is a third-party administration and record-keeping firm focusing primarily on 401k plans. The company was originally part of the E.S. Beveridge family of companies, which started in 1950 and was predominantly focused on life insurance. During the next 25-30 years, the firm expanded into servicing pension plans and other employee benefits. In the late 1980s, the third-party administration firm was started to service our 401k plan business. Through the 1990s the company continued to grow the 401k administration business and began providing 401k administration for outside advisor plans.

### State(s) Where We Have A Physical Presence

AL & OH

### **Primary Market(s) Served**

Micro: < \$1 Million, Small: \$1-\$10 million,

Mid: \$10-\$100 million

### **Plans/Participants Served By Type\***

401(k): **122 / 3,500** 403(b): **0 / 0** 457: **0 / 0** 

Cash Balance: 3 / 25

Defined Benefit (Traditional): 0 / 0

Money Purchase: 0 / 0

NQDC: **0 / 0** Other: **0 / 0** 

### **Total Assets Administered**

\$132,000,000

### Custodian(s) Used

American Funds, Matrix

### **Fee Structure**

Per Participant Fee, Asset-based, Base Fee

### Service(s) Provided

- Compliance Support
- Preparation of Loan Paperwork
- Processing of Loan Application
- Non-discrimination Testing
- Plan Design Consulting
- Actuarial Calculations & Support
- Form 5500 Preparation
- Plan Committee Meetings
- Employee Education
- Enrollment Meeting Support
- Call Center
- Fiduciary Services

### Qualified Pension Consultants, Inc.

Cleveland, OH • qualified-pension.com

#### **Key Contact(s)**

### Anthony Chiera

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216.525.5229 • bill@qualified-pension.com

### **Firm Profile**

Established: 1978

Qualified Pension Consultants, Inc. is a Third Party Administration (TPA) firm that provides support to companies that maintain a wide variety of retirement plan arrangements. From 401(k) plans and Roth deferrals, to Defined Contribution and Defined Benefit plans and combination arrangements, QPC delivers an unmatched level of expertise in plan design, annual administration, support services, and filings.

### State(s) Where We Have A Physical Presence

OH

### **Primary Market(s) Served**

Micro: < \$1 Million, Small: \$1-\$10 million,

Mid: \$10-\$100 million

### Plans/Participants Served By Type\*

401(k): **300 / 10,000** 403(b): **0 / 0** 

457: **0 / 0**Cash Balance: **40 / 1,500** 

Defined Benefit (Traditional): 20 / 750

Money Purchase: 0 / 0

NQDC: **0 / 0** Other: **0 / 0** 

### **Total Assets Administered**

\$500,000,000

### **Custodian(s) Used**

John Hancock, Transamerica, Empower, Voya, Principal, Ascensus, Fidelity, Vanguard, Schwab, Prudential, TROWE, CapGroup, Lincoln

### **Fee Structure**

Per Participant Fee, Base Fee

### Service(s) Provided

- Compliance Support
- Preparation of Loan Paperwork
- Processing of Loan Application
- Non-discrimination Testing
- Plan Design Consulting
- Actuarial Calculations & Support
- Form 5500 Preparation
- Plan Committee Meetings

### Tycor Benefit Administrators, Inc.

Berwyn, PA • tycorplan.com

### **Key Contact(s)**

### **Kelton Collopy**

610.251.0670 • kcollopy@tycorplan.com

#### **Firm Profile**

Established: 1980

The Partner Every Financial Advisor Needs and Every

Plan Sponsor can count on

No two employers are alike, and there is no single retirement solution that applies for every business. The ultimate retirement plan design requires professional guidance and detailed expertise to evaluate the available options and arrive at an informed decision. As your retirement plan expert by your side, Tycor will give you all the tools you need to expertly sell and service 401(k) retirement plans, enhancing your existing client relationships and moving you along the right path for growth.

### State(s) Where We Have A Physical Presence

PΑ

### **Primary Market(s) Served**

Micro: < \$1 Million, Small: \$1-\$10 million,

Mid: \$10-\$100 million

### Plans/Participants Served By Type\*

401(k): **325 / 20,000** 403(b): **10 / 500** 

Cash Balance: 100 / 1,250

Defined Benefit (Traditional): 50 / 250

### **Total Assets Administered**

\$1,100,000,000

### **Custodian(s) Used**

Any

### **Fee Structure**

Per Participant Fee, Base Fee

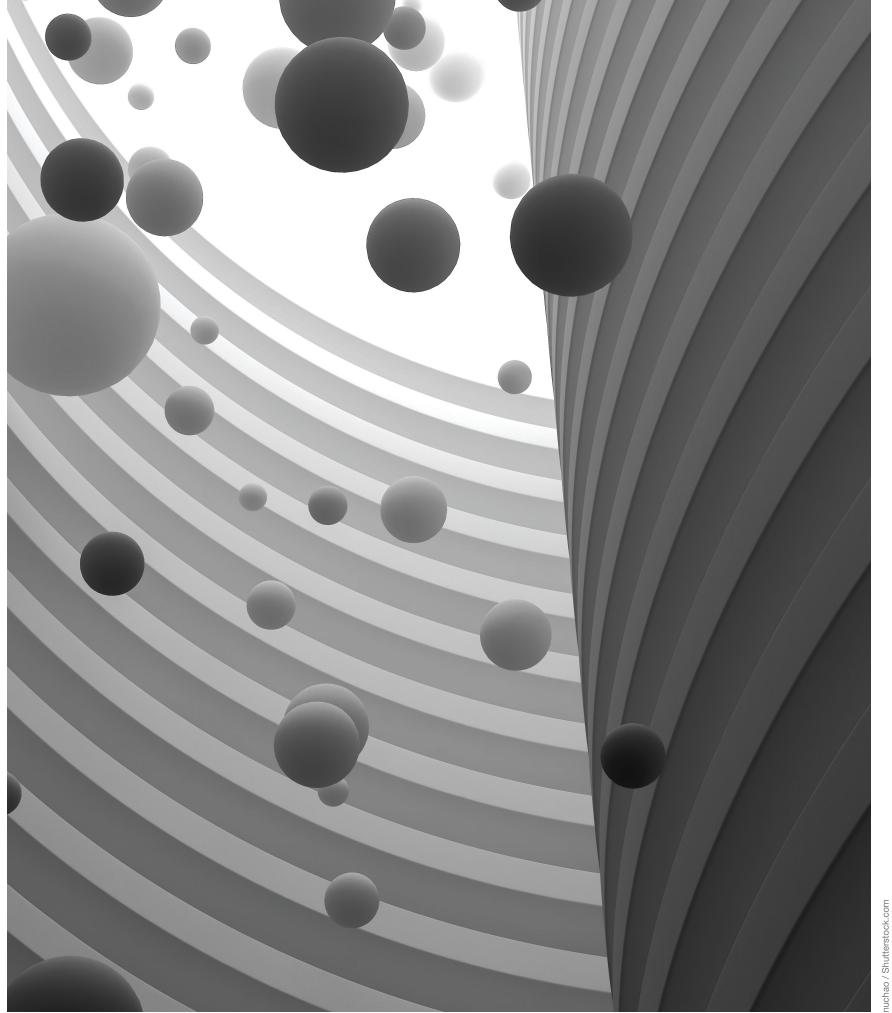
### Service(s) Provided

- Compliance Support
- Preparation of Loan Paperwork
- Processing of Loan Application
- Non-discrimination Testing
- Plan Design Consulting
- Actuarial Calculations & Support
- Form 5500 Preparation

\*as of 6.30.23









# FinTech

We can't help but wonder when fintech (a mashup of financial technology) will become FinAl or maybe fautomated intelligence. It's all happening at breakneck speed, as we've said, even for the notoriously slow-adopting financial services space.

It's happening so quickly that we launched a new weekly news item, Fintech Friday, to address, evaluate, and spotlight the new "new" thing, referencing author Michael Lewis.

Like every industry, digital disrupters are, well, disrupting, and as with Robo advisors over a decade ago, it has certain sectors nervous and anxious, others excited and optimistic.

Regardless, fintech, combined with recent legislation like SECURE 2.0, will have (and is having) a massive impact on retirement plan coverage, making 401(k) and similar defined contribution-style plans more affordable and accessible to small businesses and their employees.

As an example, the recordkeeping space, in particular, is ripe for digital disruption. Plan costs and an uncertain economic outlook are driving plan sponsors to look to digital recordkeepers, "representing an opportunity to solve a need and unexpectedly disrupt the market," according to a recent Cogent Syndicated report from Escalent.

It found that digital recordkeepers' ability to offer lower fees or better cost structures was a primary motivator for more than four in 10 (43%) plan sponsors to consider working with them this year.

Payroll integration (33%), better digital capabilities with online dashboards (36%), easier participant onboarding (34%), and innovative

technology platforms (31%) also add to the appeal of working with digital plan providers.

Again, it's just one area where technology has a massive impact. It's incredibly exciting to see the advances in innovation each year, something only slated to increase.

The companies listed in this section of the Black Book are varied. However, all say they offer products, services, and support with a distinctive technological edge, something that could differentiate your business as well.

John Sullivan





New York, NY • Broadridge.com

### Broadridge Financial Solutions

### **Key Contact(s)**

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**Advisor Sales** 

866.390.5080 • Fi360Sales@Broadridge.com

#### **Firm Profile**

In Business Since: 1962

Broadridge Retirement and Workplace is the premier independent provider of technology, analytics, and education solutions for advisors, investment managers, and retirement providers. The end-to-end offering helps clients scale their business, improve risk management, and accelerate topline growth. Solutions like trust and custody services, trade processing, fiduciary practice management tools and training, participant communications, investment reporting, business intelligence, and more help the industry engage, educate, and support Americans saving for retirement. Today, Broadridge Retirement and Workplace administers over \$700B in assets, serving more than 30,000 retirement plan advisors, over 12,000 AIF® designees, and over 500 financial services providers of all sizes.

### **Product / Service Category**

- Advice/Guidance
- Administrative Services
- Trustee/Custody
- Consulting/Plan Design
- Participant Communications
- Tracking/identifying lost Participants
- Software
- Advisor dashboard
- Other

### **Product / Service Description**

Retirement plan advisors are equipped with a comprehensive set of specialized tools to help distinguish their practice and grow their business.

- Scale your business with innovative technologies and services. Select from over 32,000 non-proprietary mutual funds, CITs, and ETFs from over 700 asset management firms within our omnibus trading platform. Increase operational efficiencies with industry-leading retirement plan trust and custody, payment processing, and participant communications solutions.
- Improve risk management by implementing prudent investment processes. Enhance practices by using our award-winning Fiduciary Focus Toolkit™ and Decision Optimizer to gain better oversight and management of your book of business. Increase consistency and adherence to fiduciary standards with industry-leading training and certifications like the AIF® and CEFEX®. Reduce risk and errors through advanced automation and real-time trading capabilities of our trading platform.
- Accelerate topline growth with award-winning, innovative technology, industry
  access, and best practices. Increase effectiveness to attract, acquire,
  nurture, and retain strong client relationships with our full suite of marketing
  and sales tools. And maximize your growth potential with valuable business
  intelligence and innovative technologies that support day-to-day client portfolio
  management.

Learn more about how solutions offered by Broadridge Retirement and Workplace can provide the confidence you need to grow your business: Broadridge.com/RetirementandWorkplace



New York, NY • getcandidly.com

### Candidly

### **Key Contact(s)**

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### **Firm Profile**

In Business Since: 2016

Candidly is an Al-driven student debt and savings optimization platform that addresses the full lifecycle of education expenses and empowers people to make simultaneous progress on paying down student debt and building wealth. Candidly partners with leading employers, and financial services companies serving the workplace like 401(k) and 403(b) record keepers, retirement plan advisors, and more, creating a holistic and inclusive workplace benefit with its embedded finance solution.

### **Product / Service Category**

- Financial wellness
- Software
- Other

### **Product / Service Description**

Candidly helps users optimize their student loan repayment strategies by selecting and applying for income driven repayment plans and public service loan forgiveness. It also enables users to make extra payments on their student loans by rounding up spare change, setting up autopayments, and turning cashback dollars into payments. Candidly also provides financial literacy content, and a curated lending marketplace that enables users to access the lowest cost of capital when borrowing to pay for college.

Candidly also facilitates employer-sponsored benefits like tax-free contributions to student loans (up to \$5,250 annually), SECURE Act 2.0-compliant student loan retirement match programs and emergency savings plans, and other services like coaching and tuition reimbursement.

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Catonsville, MD • clearsageadvisorygroup.com

### ClearSage Advisory Group

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### **Firm Profile**

#### In Business Since: 2018

ClearSage Advisory Group is an objective, independent, retirement and health plan industry consulting firm leveraging scalable technology to provide strategic consulting and fiduciary oversight services to the Retirement and Health Plan industries.

### **Product / Service Category**

- Consulting/Plan Design
- Software
- Banking/finance
- Other

### **Product / Service Description**

ClearSage provides deep data analysis and automated data solutions, including benchmarking, prospecting, and fiduciary analysis services. ClearSage provides automated data delivery and batch processing analytics for clients with several custom applications including competitive RFP/RFI search processes, benchmarking, prospecting, and book-of-business fee analysis to support client retention.



Jersey City, NJ • drivewealth.com

### DriveWealth

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### **Firm Profile**

In Business Since: 2012

DriveWealth, Brokerage infrastructure as a Service (BiaS), provides solutions that transform the investing landscape. Our award-winning APIs power investing for 100+ digital wallets, neo banks, Broker Dealers, national Credit Unions, HSA providers and Advisors worldwide. DriveWealth is one of the only Broker Dealers to go back to 8 decimal points and invest as well as \$1.

### **Product / Service Category**

- Asset Allocation
- Advice/Guidance
- Administrative Services
- Software
- Advisor dashboard

### **Product / Service Description**

DriveWealth is a modern Broker Dealer offering everything in real time and 100% API based. We have a Fracker technology that democratizes investing to as low as \$1. Proprietary portfolio management system, called AutoPilot with administrative capabilities via DriveHUB.





JBerwyn, PA • envestnet.com

### Envestnet, Inc.

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### **Firm Profile**

In Business Since: 1999

Envestnet is Fully Vested™ in connecting people's daily lives with their long-term goals.

Envestnet Retirement Solutions delivers a complete retirement practice suite of solutions. Whether you select all or a portion, our solutions are designed to fill the gaps and complement your team - and enhance your client support to power your practice.

### **Product / Service Category**

- Asset Allocation
- Advice/Guidance
- Administrative Services
- Financial wellness
- Consulting/Plan Design
- Software
- Advisor dashboard



Murfreesboro, TN • fiduciaryedge.com

### Fiduciary Compliance Corporation

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### **Firm Profile**

In Business Since: 2007

Fiduciary Compliance Corporation is a compliance technologies company that provides management solutions for plan sponsors and plan advisers. FiduciaryEdge® is our patented compliance system created for plan sponsors of both single-employer and multiple-employer plans and for pooled plan providers and their PEPs.

FiduciaryEdge® was designed to systematize and document effective management of a retirement plan. All administrative and operational tasks are measured for a timely response with a compliance score assigned to each plan. Compliance responsibilities and workflow activities are clearly defined, assigned, and managed for accountability.

### **Product / Service Category**

- Administrative Services
- Software
- Other

### **Product / Service Description**

Maintaining an effective, efficient, and compliant benefit or retirement plan often seems like an impossible task for employers and is challenging for PPPs responsible for oversight of all participating employers. Due to the complex nature of plan management and the changing compliance and regulatory environment, more plan sponsors and plan fiduciaries are looking for customizable workflows along with sound compliance guidance and support as opportunities to mitigate their corporate and personal fiduciary risk. FiduciaryEdge® is the solution.

FiduciaryEdge® tracks and provides transparency of the actions and activities of the employer's and the service provider's staff who are responsible for the administration and management of their plan. FiduciaryEdge® provides plan sponsors and plan fiduciaries peace of mind by ensuring their retirement plan is compliant with administrative requirements, applicable laws, regulations, and industry best practices.

Fiduciary Compliance. Simplified!™





Tigard, OR • fiduciarydecisions.com

### Fiduciary Decisions

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### **Firm Profile**

### In Business Since: 2007

Fiduciary Decisions provides technology, tools and research that are independent, comprehensive and actionable to Recordkeepers, Broker Dealers, Advisor/Consultants, Banks, DCIOs, and TPAs. We build services that are winwin-win for Service Providers, Plan Sponsors and their Participants. Our services range from benchmarking to practice management to plan design and more. Bottom line – we will do the right thing to ensure that our clients and their clients can achieve the outcomes that they are pursuing.

### **Product / Service Category**

- Advisor dashboard
- Other

### **Product / Service Description**

Fiduciary Decisions is the industry leader for independent, comprehensive and actionable value and fee benchmarking services for the defined contribution space. Value and Fee Benchmark reports are available in a number of different formats and levels of detail but all follow our patented process and contain FEEPOINT®. FEEPOINT® is our proprietary estimate of what a Service Provider's fee could be if their extra work and fiduciary status were considered.

### In addition, FDI service offerings include:

- Business Management Dashboard a next level practice management solution for advisors and home offices which consolidates plan data and tools, wraps them in efficiency driving workflows, provides customizable management reporting and more.
- Retirement Outcomes Evaluator an interactive Plan Design tool that uses a 5-step method to improve Participant outcomes by making changes to 12 plan design variables that are shown to improve Saving, Investing and Spending behavior.
- Rollover Decision Support System workflow, compliance and data offerings to support advisors and home offices looking to address the requirements of DOL 2020-02. Two core solutions offered: Full Service ideal for firms that want a turn-key solution and Data Only ideal for firms that want to incorporate benchmark data into their current workflows and disclosures when a 404a-5 is unavailable.
- Research the industry's best information and insights delivered with expert interpretation. Our capabilities span from pricing and compensation to investment, design and success metrics derived from the industry's largest and most accurate plan dataset. Custom research is also available.



Tacoma, WA • groupira.com

### GROUPIRA, Inc.

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### **Firm Profile**

### In Business Since: 2011

We incorporated in Washington State under the name GROUPIRA, Inc. on September 8, 2011. GROUPIRA, Inc. is completely independent and is financed exclusively by employee shareholders. We have not accepted any external capital, so we are free of conflicts of interest, and are not influenced by venture capitalists or external private equity investors. As a Financial Technology (fintech) Company, our Members benefit from our conflict-free approach to service, access to quality advice, and leading technology, all of which facilitate a simple and cost effective way to invest better for whatever comes next in life.

### **Product / Service Category**

- Asset Allocation
- Advice/Guidance
- Administrative Services
- Trustee/Custody
- Financial wellness
- Consulting/Plan Design
- Participant Communications
- Tracking/identifying lost Participants
- Savings/budgeting
- Software
- Advisor dashboard
- Banking/finance
- Other

### **Product / Service Description**

At GROUPIRA, we realize Advisors face many challenges managing client accounts. Plan leakage, minimum purchase requirements and fragmented technology services make it difficult to advise many IRA Account Holders. GROUPIRA changes that. Our program allows advisory firms to retain and grow assets. With our technology solutions and dedicated member services support team, we create opportunity for your firm to service IRA's that previously went to the retail marketplace. With GROUPIRA you can provide investment advice, manage model portfolios with institutional funds and efficiently manage rebalances and fee processing with our scalable technology solutions. Avoid workplace retirement plan leakage by creating a scalable IRA offering to the average participant and capture assets that previously went to other providers. Not only can you advise on retirement plan rollovers, but through our innovative technology solutions and marketing support, we also help you create a customized, scalable solution. We provide one portal to access all member accounts, manage one fund lineup, generate reports and streamline transaction processing. With access to 15,000+ mutual funds, ETFs, and equities, advisors craft their preferred fund menu, model portfolios for all members. Choose your member experience with customizable account origination and co-branded website or simply use our pre-built experience. We support all member services questions from account origination, web access, processing transactions, government forms, etc.

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San Francsico, CA • humaninterest.com

### Human Interest

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#### **Firm Profile**

### In Business Since: 2015

Human Interest is an affordable, full-service 401(k) and 403(b) provider that aims to make it easy for small and medium-sized businesses to help their employees save for retirement. We serve people in all lines of work, including almost 350,000 employees at 17,000+ businesses across the US.

### **Product / Service Category**

- Asset Allocation
- Advice/Guidance
- Administrative Services
- Trustee/Custody
- Financial wellness
- Consulting/Plan Design
- Participant Communications
- Tracking/identifying lost Participants
- Software
- Advisor dashboard

### **Product / Service Description**

Human Interest is designed to be an easy-to-use, affordable retirement solution for small and medium-sized businesses. Our solutions are designed to fix what we see as a broken industry. Traditional retirement plans can be exorbitant and complex, but we believe we have risen to the challenge by offering modern 401(k) plans that are not only affordable but can also be set up in minutes.

Our low pricing is achieved through technology and automation, not by compromising on service. We emphasize providing unparalleled service while maintaining a cost-effective structure. We help ensure that our clients can benefit from flexibility without the burden of undue costs through pre-built plan design options. We seamlessly integrate with 500+ payroll providers, which helps automate plan administration by syncing employee data and processing contributions. We can also handle recordkeeping tasks and help ensure ongoing plan compliance through our 3(16) administrative services.

Employers can get a 360-degree view of their plan through a dashboard where they can create and view customized reports, streamline employee sign-up, and monitor the plan. Employees can sign up for an easy-to-use account in minutes with no paperwork. Built-in education, including timely nudges and a recommended default contribution rate at the plan level, can help ensure that all participants are making more informed saving decisions. With access to an always-on educational Learning Center and Support Center, plus the option of adding dedicated account managers, employers and employees alike can get the help they need when it matters.



Austin, TX • leafhouse.com

### LeafHouse

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### **Firm Profile**

### In Business Since: 2009

LeafHouse is an experienced, national discretionary investment manager and consultant for the industry. The company collaborates with advisors, recordkeepers, asset managers, and administrators to create investment solutions for retirement plans including: investment fiduciary services, manufacturing investment vehicles, managed account programs and enterprise technology solutions.

The firm aims to modernize technologies, increase communication, and improve data insights to drive change tomorrow. LeafHouse works with over 1,300 advisors to customize unique investment lineups based on suitability conversations and participant demographics for each retirement plan. LeafHouse has a vision to transform systems and build new paradigms to make people's financial lives better.

### **Product / Service Category**

- Asset Allocation
- Advice/Guidance
- Savings/budgeting
- Software
- Advisor dashboard

### **Product / Service Description**

A technology company that creates investment solutions for the retirement plan industry.

investGrade™ is smart analytics controlled by the user in an interactive ecosystem. This cloud-based solution incorporates over a decade of investment research and technology development. The platform allows retirement plan service providers to aggregate data, provide data transparency, and help advisors operate their retirement plan business.

The Advisor edition is a centralized retirement plan book-of-business analyzer that captures every plan and its lineup across all recordkeepers, and it includes a fund monitoring process at no cost. This tool aggregates all plans at recordkeepers quarterly, manages plan lineups by tracking and verifying fund changes, and reports on investments. Advisors access a performance dashboard that easily tracks the least and highest performing plans and funds, along with overall plan performance metrics in one place.

reallocateIT™ is an API based software that delivers custom managed accounts for retirement plan investors. This is a low-cost, automated managed account technology that brings personalization to the masses with no human interaction.

- Automated system for selecting fund allocations (input include age, risk, funds, and score system)
- Automated system for rebalancing
- Capable of generating over 25 custom portfolios per second with up to 30 data points utilized
- Approximately 3 million people can be reallocated per day
- Utilizes plan's existing investment lineup managed by the advisor
- Cost effective

People are unique. Their portfolios should be, too.





### PCS Retirement, LLC

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### **Firm Profile**

### In Business Since: 2001

PCS Retirement is among the nation's largest independent and conflictfree retirement solution providers in the industry. PCS Retirement offers Recordkeeping services to over 32,000 plans and 850,000 eligible participants representing \$28+ billion in retirement assets. PCS allows mutual fund companies, investment managers and other financial institutions to offer leading white label and branded retirement solutions for the complete spectrum of retirement plans and accounts.

### **Product / Service Category**

- Asset Allocation
- Administrative Services
- Trustee/Custody
- Financial wellness
- Consulting/Plan Design
- Participant Communications
- Tracking/identifying lost Participants
- Software
- Advisor dashboard
- Other

### **Product / Service Description**

PCS Retirement has created the AdvisorLab, an advisor-centric technology that helps plan advisors build, grow, and maintain retirement plan business. The Advisor Lab is the culmination of years of research, development, and designed by PCS Retirement to be your most powerful partner for retirement plan growth.



La Mesa, CA • penchecks.com

### PenChecks Trust®

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### **Firm Profile**

In Business Since: 1994

PenChecks Trust is a state-chartered, non-depository trust company that provides a comprehensive suite of Retirement Distribution Services to Recordkeepers, Third-Party Administrators (TPAs), Advisors and Plan Sponsors. We combine nearly 30 years of retirement benefits processing expertise, innovative services and secure technologies that enable retirement plan and financial service providers to work faster, improve efficiency, and deliver better service to their clients.

### **Product / Service Category**

- Administrative Services
- Trustee/Custody
- Participant Communications
- Tracking/identifying lost Participants
- Other

### **Product / Service Description**

PenChecks started out with one service - efficiently processing retirement plan checks for plan sponsors and TPAs. Since then, we've expanded our services to meet the needs of a growing client base by creating innovative solutions for missing/nonresponsive participants, uncashed checks, and unclaimed retirement accounts. These solutions included the first Missing Participant IRA program in the U.S., the first Missing Distributee® service to facilitate uncashed participant distribution checks, and the first independent online benefit distribution processing software...

As our industry continues to undergo rapid change, PenChecks is evolving into an innovative fintech company. Our latest technology advancements include Amplify, a distribution processing platform that automates and streamlines the entire benefit payment workflow, and our new traditional IRA product, which simplifies the process of rolling over company sponsored retirement accounts into traditional IRAs.

Learn how PenChecks Trust® can help clean up your retirement plan with a full range of comprehensive Premier Level Distribution services including:

- Fast, Efficient Payment Processing Services
- ESOP Distributions
- Timely Tax Withholding, Remittance & Reporting
- Automatic Rollover / Missing Participant IRAs
- Advanced Missing Participant Search Services
- ERISA Compliant Uncashed Check Solutions

PenChecks helps companies of all types and sizes save time and money by streamlining their retirement plan distribution processing, taking time-consuming administrative tasks off their plate, and freeing up their time to focus on highervalue client activities





Charlotte, NC • RCH1.com

### Retirement Clearinghouse, LLC

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### **Firm Profile**

#### In Business Since: 2001

Charlotte, NC-based Retirement Clearinghouse (RCH) is a financial technology services organization that works with plan sponsors and service providers to move participants' retirement savings forward as they change jobs. RCH is an innovator, pioneering solutions proven to deliver unprecedented benefits to America's defined contribution system, including auto portability. RCH, along with six top ten DC owner member recordkeepers, created an industry-led utility to accelerate adoption of auto portability – the automatic transfer of small balance retirement accounts as workers shift employers. Auto portability helps America's under-served and under-saved workers, especially minorities, women & low-income workers, improve their retirement outcomes.

### **Product / Service Category**

- Administrative Services
- Trustee/Custody
- Participant Communications
- Tracking/identifying lost Participants
- Other

### **Product / Service Description**

**Auto Portability:** For participants subject to their plan's automatic rollover provisions, auto portability automatically transfers a safe harbor IRA or plan balance to a participant's new, active plan as they change jobs. In 2023, auto portability commenced operations via the Portability Services Network, LLC, an industry-led utility. Visit PSN1.com for more information.

**RCH Automatic Rollover Service:** The most fiduciary-friendly automatic rollover service in the market and the only automatic rollover service proven to reduce cash outs, to offer safe harbor IRA account holders with a beneficial monthly fee structure, and with a proven track record of consolidating former participants' retirement savings.

**RCH Managed Portability Service:** Delivers state-of-the-art, facilitated roll-in services for new/active participants, and provides unbiased assistance for terminated participants to consolidate their savings into an existing IRA or to a new employer's plan. Increases retirement readiness, while improving a broad range of plan metrics.

**RCH's Address Location Service:** Helps plan sponsors and their providers locate missing participants, fulfilling the plan's fiduciary responsibilities while minimizing administrative burdens. The service offers multiple search levels which vary search intensity as required.

RCH Uncashed Distribution Check Service: Solves the uncashed check problem through an automatic rollover to an RCH Safe Harbor IRA, established in the name of the participant or beneficiary. Participants with uncashed distributions receive an enhanced standard of care for an uncashed check program.

**RCH Terminating Plan Service**: A comprehensive, one-stop, fully integrated solution for terminating plans, including participant notifications, missing participant search services, Call Center services and Safe Harbor IRA.



Dallas, TX . RetireReady.com

### RetireReady Solutions

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**Key Contact** 

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#### **Firm Profile**

In Business Since: 1986

RetireReady Solutions has been helping financial advisors engage and educate individuals toward retirement readiness since 1986. We were initially focused on helping 403(b) advisors engage their clients, and today, we illustrate cash flow from over 700 public pension plans. We were ranked a Fortune 100 Company 403(b)-division's best sales tool by focusing on understandable and actionable education. We have used what we have learned about engagement and are helping plan advisors increase their assets through higher participant deferrals and finding assets out side of the plan.

### **Product / Service Category**

- Financial wellness
- Participant Communications
- Software

### **Product / Service Description**

Our solutions help advisors engage 401(k) plan participants with educational tools for funding their retirement. Our easy-to-understand and actional reports show the need for increased contributions and the impact on their take-home pay. The report can also include how to take baby steps towards retirement readiness, showing smaller increases in their retirement contributions. It also naturally facilitates the discussion of rolling outside assets into the plan.





Nashville, TN • smartretire.com

### Smart

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Daniella Moiseyev

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### **Firm Profile**

In Business Since: 2014

Smart was founded to address a global retirement challenge and seeks to modernize workplace retirement solutions. To deliver upon its mission, Smart built proprietary cloud-native platform solutions focusing on turnkey retirement plan offerings from the smallest to the largest plan sponsors; delivering outcome-oriented participant solutions for an efficient savings journey to, and spending through, retirement; and using current technology designed to help deliver cost-effective solutions to employers and participants.

In the US, Smart is focused on delivering solutions that will help close the coverage gap, drive personalized outcomes and deliver retirement income solutions for millions of participants.

### **Product / Service Category**

Software

### **Product / Service Description**

### **Fiduciary Services**

A modular approach to fiduciary oversight that can remove barriers to plan sponsorship to help make workplace savings available to more workers.

### Pooled Employer Plan Enablement

Professionally managed PEPs with Smart's Pooled Plan Provider services, scalability, efficient digital experience and investment option versatility.

### **Smart Link**

A comprehensive connectivity solution for 401(k) recordkeeping and plan administration service providers to seamlessly integrate customer journeys and operational capabilities.

### Digital Plan Setup/Onboarding

A business-changing digital plan setup journey and onboarding technology that can support increasing startup plan volume.

### **Smart Managed Solutions**

Outcome-oriented managed account solutions available across every plan size via customized solutions for employers and participants.

### Smart Retire\*

A retirement income platform that guides savers on how to plan retirement spending and create withdrawal strategies.

### Financial Wellness

A comprehensive financial wellness solution via our BeFine application which gives users information, tools and guidance with specific, actionable, reasonable next steps.

\*Offering in development



Watkinsville, GA • stadionmoney.com

### Stadion Money Management

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### **Firm Profile**

In Business Since: 1993

Stadion is an investment management firm that provides custom solutions to retirement plan advisors, plan sponsors and participants. We provide advisors turnkey managed account services, target date solutions, and the opportunity to build custom managed accounts. Our technology platform provides the capability of offering multiple variations of a managed account offering to meet the needs of plan sponsors and participants to and through retirement.

Stadion is a subsidiary of Smart, a global retirement technology provider that partners with financial institutions and financial advisors to deliver retirement savings and income solutions that are digital, customized, and cost-efficient.

### **Product / Service Category**

- Asset Allocation
- Advice/Guidance
- Software

### **Product / Service Description**

StoryLine managed account is a professionally managed investment service designed to improve participant outcomes through personalization. Stadion uses multiple data points from the recordkeeper to create personalized participant allocations. Participants can further customize through engagement. Allocations are constructed using the plan's investment lineup or with Collective Investment Trusts (CITs). The StoryLine participant experience includes post-retirement income modeling.

StoryLine Dynamic is a QDIA solution that combines a target date fund for younger workers with the StoryLine managed account service.

Advisor Managed Account Service gives advisors the ability to play a role in the construction and delivery of managed accounts leveraging Stadion technology. Advisors may select the underlying investments, determine the core asset allocations and/or determine the participant-level allocation methodology.

Stadion Technology powers managed account solutions by leveraging our technology framework. Whether it's utilizing the interfaces we have in place with recordkeepers or building new connections, Stadion can be a partner to a firm looking to roll out a managed account solution.

Stadion Money Management, LLC (Stadion) is an investment adviser registered with the U.S. Securities and Exchange Commission. Registration does not imply a certain level of skill or training. More information about Stadion's investment advisory services can be found in its Form ADV Part 2, which is available upon request. The investment strategy or strategies discussed may not be suitable for all investors. Investors must make their own decisions based on their specific investment objectives and financial circumstances. Past performance not indicative of future results. SMM-2309-36

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Chicago, IL • thewealthpool.com

### The Wealth Pool

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### **Firm Profile**

#### In Business Since: 2021

The Wealth Pool (TWP) is an online, self-directed financial planning tool that collects, cleans, and organizes "pools" of household data to help consumers with their cash flow and household spending. TWP empowers advisors to lead with financial planning, save time and help bridge Retirement and Wealth. We generate a range of FICO-like scores on participant households for partnering advisors to identify their ideal prospects and drive conversions for advanced planning, wealth management and other advisory services.

### **Product / Service Category**

- Financial wellness
- Savings/budgeting
- Software
- Advisor dashboard
- Other

### **Product / Service Description**

TWP helps participants gain confidence, clarity, and control over their finances.

### TWP

- Guides participants to take a complete inventory of their current finances
- Presents easy-to-use Goal and Life Event planning modules
- Provides insightful feedback through aggregated and anonymized data

### **Participants**

- Get their financial houses in order and keep it there
- Get a handle on spending and automate expense management
- Break the stigma of talking about finances and learn from others through data

TWP identifies an advisor's best prospects for wealth management and other financial services.

### TWP

- Offloads time-consuming data gathering and financial planning to participants
- Sets the table for meaningful one-on-one consultations
- Bridges Retirement and Wealth for advisors

### Advisors

- Promote their brand and services at scale
- Identify their ideal prospects through simple scorecards
- Monetize participants beyond the "F" services fees, funds, fiduciary

# EXPANDYOUR REACH...

With all NAPA Media products, you know you are reaching your target audience because our members are your target audience.

### NAPA Net the Magazine (in print and online)

Provides in-depth analysis of the most critical issues facing retirement plan advisors. Exclusive distribution to NAPA members. Both traditional advertising and thought leadership Executive Interviews are available.

### NAPA-net.org (on the web)

NAPA members have exclusive access to invaluable resources and regular news. Reach both members and nonmember advisors as they are utilizing tools and resources provided by NAPA to improve their business.

### NAPA Net Daily (e-newsletter)

NAPA Net Daily is a 6x per week e-newsletter and is the trusted news source for over 35,000 NAPA members. Both traditional banner ads and sponsored content opportunities are available.

### NAPA Product Profile

(dedicated eblast)

A sponsored product profile allows you to reach the NAPA network with your product or service message. You choose the date (subject to availability) and ARA will send the message on your behalf.

### NAPA Sponsored Webcast

(live webinar)

You choose the date (subject to availability), the topic, and the speaker (ARA will provide a moderator if desired), and NAPA will promote your webcast to its vast network. All sponsored webcasts are included as a member benefit and are therefore complimentary. Continuing Education credit is available (subject to review/approval).

### NAPA Black Book (in print and online)

The annual NAPA Black Book serves as the definitive guide for America's retirement industry leaders - the serious retirement plan advisor's "Go-To" guide.

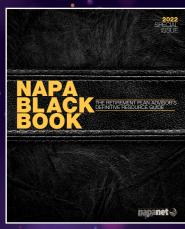
# NAPA Executive Interview Podcast Series (online)

Reach plan advisors with a 10 to 20 minute podcast (audio only). You choose the timing, the topic, and the interviewee, and NAPA will promote the podcast series on our website, in the e-newsletter, through dedicated e-mails, and on social media.

## TO ADVERTISE, CONTACT:

KIM KELEMEN 703.516.9300 | ext 305 kkelemen@usaretirement.org













# Tools & Technology

The lines are increasingly blurred between tools and technology and Fintech featured in the previous section. It honestly became a toss up as to where they'd be included, but we of course left it to the companies to decide, as it's an opportunity to put their best foot forward.

Honestly, the sophistication of some of what's offered—by large, entrenched players and smaller nimble newbies—had us wondering what the difference really was, but without question, the innovation in the tools and technology to help advisor grow their business and—more importantly—better serve their clients are beyond anything previously seen, in keeping with the march of progress overall.

Simply put, we've come a long way from online retirement calculators. Enhanced advice and guidance capabilities, help with asset allocation, those that expand the reach and quality of participant communication and internal marketing, as well as fee monitoring and all-important benchmarking.

The tools and techniques detailed in the following pages give advisors a way to improve, expand and enhance their practices.

— John Sullivan

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San Diego, CA • 401k-marketing.com

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### **Firm Profile**

### In Business Since: 2014

401(k) Marketing is the modern marketing agency for the retirement plan industry. We are proud to help clients share their stories through custom marketing engagements, business development, sales enablement materials, marketing campaigns, thought-leadership consulting, interactive workshops and speaking events.

### **Product / Service Category**

Other

### **Product / Service Description**

#### ONGOING DRIP CAMPAIGNS

Engage and nurture clients and prospects with an effective communication strategy. Showcase your experience and grow your 401(k) business with engaging compliance-friendly business development campaigns.

- Newsletters
- Blog articles
- Plan sponsor guides
- Participant education
- Videos
- · Social media & email campaigns

### 401(k) SALES MATERIAL

Enhance your sales pitch and earn more business by highlighting your specialized retirement plan experience.

- Firm brochures
- Executive overview
- Pitch deck
- Factfinder
- Service calendars
- Education overview

### ROBUST CONTENT LIBRARY

Strengthen relationships with dynamic and engaging content.

- Compliance calendar
- Fiduciary best practices
- Financial wellness
- Employee education
- Plan administration & design
- Investment oversight

401(k) Marketing is the one-stop shop for retirement plan advisors, TPAs and industry partners.



St. Paul, MN • alerusrb.com

### Alerus Retirement and Benefits

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### **Firm Profile**

### In Business Since: 1944

Alerus Retirement and Benefits is a valued partner to employers, advisors and brokers who rely on our expertise and personal service to establish and manage successful retirement plan and benefit administration solutions. Alerus provides a suite of services covering retirement plans, financial wellness, health savings accounts, flexible spending accounts, health reimbursement arrangements, and COBRA. Alerus maintains a national presence, with offices in Minnesota, Michigan, New Hampshire and Arizona.

### **Product / Service Category**

Asset Allocation, Advice/Guidance, Administrative Services, Trustee/Custody, Consulting/Plan Design, Participant Communications, Lost Participants

### **Product / Service Description**

SmartPlan is designed to educate and engage employees from virtually any location, day or night. The system is a helpful interactive video-based system that walks participants through the enrollment process. In conjunction with our retirement administration services, Alerus assists you in increasing plan participation and participant understanding.

MY ALERUS is a comprehensive online financial hub for participants, with the ability to bring all of their current Alerus and outside accounts into one place. It's included as part of our retirement plan offering. My Alerus is the landing page for the participant interface to their retirement account.

Once logged in, participants can perform the following:

- Ensure they are saving for emergencies
- Help them work toward retiring on-time
- Assist them in managing their overall debt
- · Maximize the benefit of health savings
- Be confident that their insurance coverage will protect them from unexpected events

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New York, NY • Broadridge.com

### Broadridge Financial Solutions

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**Advisor Sales** 

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### **Firm Profile**

In Business Since: 1962

Broadridge Retirement and Workplace is the premier independent provider of technology, analytics, and education solutions for advisors, investment managers, and retirement providers. The end-to-end offering helps clients scale their business, improve risk management, and accelerate topline growth. Solutions like trust and custody services, trade processing, fiduciary practice management tools and training, participant communications, investment reporting, business intelligence, and more help the industry engage, educate, and support Americans saving for retirement. Today, Broadridge Retirement and Workplace administers over \$700B in assets, serving more than 30,000 retirement plan advisors, over 12,000 AIF® designees, and over 500 financial services providers of all sizes.

### **Product / Service Category**

Advice/Guidance, Administrative Services, Trustee/Custody, Consulting/Plan Design, Participant Communications, Lost Participants, Software, Other

### **Product / Service Description**

Retirement plan advisors are equipped with a comprehensive set of specialized tools to help distinguish their practice and grow their business.

- Scale your business with innovative technologies and services. Select from over 32,000 non-proprietary mutual funds, CITs, and ETFs from over 700 asset management firms within our omnibus trading platform. Increase operational efficiencies with industry-leading retirement plan trust and custody, payment processing, and participant communications solutions.
- Improve risk management by implementing prudent investment processes. Enhance practices by using our award-winning Fiduciary Focus Toolkit™ and Decision Optimizer to gain better oversight and management of your book of business. Increase consistency and adherence to fiduciary standards with industry-leading training and certifications like the AIF® and CEFEX®. Reduce risk and errors through advanced automation and realtime trading capabilities of our trading platform.
- Accelerate topline growth with award-winning, innovative technology, industry access, and best practices. Increase effectiveness to attract, acquire, nurture, and retain strong client relationships with our full suite of marketing and sales tools. And maximize your growth potential with valuable business intelligence and innovative technologies that support day-to-day client portfolio management.

Learn more about how solutions offered by Broadridge Retirement and Workplace can provide the confidence you need to grow your business: Broadridge.com/RetirementandWorkplace



Catonsville, MD • clearsageadvisorygroup.com

### ClearSage Advisory Group

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#### **Firm Profile**

In Business Since: 2018

ClearSage Advisory Group is an objective, independent, retirement and health plan industry consulting firm providing strategic consulting and fiduciary oversight services to the Retirement and Health Plan industries.

### **Product / Service Category**

Administrative Services, Consulting/Plan Design, Software, Other

### **Product / Service Description**

ClearSage provides deep data analysis and automated data solutions, including benchmarking, prospecting, and fiduciary analysis services. ClearSage provides automated data delivery and batch processing analytics for clients with several custom applications including competitive RFP/RFI search processes, benchmarking, prospecting, and book-of-business fee analysis to support client retention.





East Windsor, CT • eachenterprise.com

### EACH Enterprise, LLC

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### **Firm Profile**

In Business Since: 2007

EACH Enterprise helps client firms establish and maintain a clear position in target markets with coordinated marketing initiatives involving meeting planning, research, reporting, advocacy, news release, social media, public speaking, and campaign management services. Our services are tailored to meet each client's specific needs and focus on serving the institutional retirement plans and financial well-being market.

### **Product / Service Category**

Other

### **Product / Service Description**

Meeting planning, Research, reporting, advocacy, news release, social media, public speaking. EACH Enterprise manages several programs for the retirement plans, financial well-being, and human capital management / payroll sector including the Retirement Advisor Council, the Retirement Plan Services Roundtable, the Conversion / Implementation Team Leader Roundtable, the Coalition for Payroll Excellence, and FinLitFuture\$.

## *e*Money

Radnor, PA • emoneyadvisor.com

### eMoney Advisor

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### **Firm Profile**

In Business Since: 2000

eMoney Advisor, LLC ("eMoney") provides technology solutions and services that help people talk about money. Rooted in holistic financial planning, eMoney solutions strengthen client relationships, streamline business operations, enhance business development, and drive overall growth. More than 106,000 financial professionals across firms of all sizes use the eMoney platform to serve more than 5.8 million households throughout the U.S.

### **Product / Service Category**

Software

#### **Product / Service Description**

eMoney Advisor provides comprehensive goals-based and cash flow planning tools that unlock the full potential of your clients' financial journeys and effortlessly handle complexity, ensuring you stay ahead of evolving client needs.

### **Product Offering Overview:**

- eMoney Plus: a streamlined, goals-based planning solution for building more planning relationships and delivering more plans to more clients.
- eMoney Pro: The most comprehensive cash flow-based financial planning solution for addressing clients' most complex planning needs.
- eMoney Premier: Goals-based and cash flow planning solutions in a single platform that enables planning for all clients regardless of financial situations.

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Atlanta, GA • erisapedia.com

### ERISApedia

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### **Firm Profile**

In Business Since: 2014

ERISApedia.com is the premier provider of business development and marketing tools for financial Advisors and CPAs in the Employee Benefit Plan space, offering from its exclusive database of benefit plans. Sourced from Form 5500 filings and enriched with operational benchmarking and validated emails, the Plan Data Intelligence product is a vital tool for industry insights. As the foremost provider of compliance resources, ERISApedia.com delivers online compliance solutions and a renowned free webcast series for retirement plan administrators, sponsors, and legal professionals. Our platform boasts a powerful search function paired with an intuitive design, ensuring our clients have the edge in securing new opportunities.

### **Product / Service Category**

Software

### **Product / Service Description**

ERISApedia's qualified plan data mining tool redefines the landscape of plan prospecting and analysis for financial advisors. At its core, the tool provides unparalleled operational benchmarking, allowing users to swiftly and efficiently compare any plan against a chosen peer group. Whether you're using standard benchmarks or prefer custom criteria tailored to specific needs, our solution has you covered.

With the integration of cutting-edge Generative AI technology, users can design highly customized emails. These emails aren't just generic templates; they are tailored based on the specific benchmarking Key Performance Indicators (KPIs) you select, ensuring that every communication is relevant, precise, and effective.

For those who need a quick overview or in-depth understanding of a plan, our tool offers concise summaries, prepared using custom data. These summaries not only provide a snapshot of the plan's features but also present an in-depth review of the associated documents.

In the vast realm of data, identifying the right opportunities can be like finding a needle in a haystack. Our tool simplifies this with its robust filters and features, granting you the ability to zero in on the most promising plan opportunities with

Yet, with all its features and sophistication, our tool is competitively priced, ensuring value without compromising on capability. In essence, it's the ultimate tool for retirement advisors looking to optimize their plan prospecting.



Murfreesboro, TN • ifiduciary.com

### Fiduciary Consulting Group, Inc.

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#### **Firm Profile**

In Business Since: 2003

Fiduciary Consulting Group (FCG) is an industry leading Independent Fiduciary that provides compliance consulting and outsourced management services to plan sponsors, institutional clients, and municipalities throughout the US. FCG is one of the longest serving independent fiduciary firms providing compliance support around administrative, operational, and regulatory compliance.

FCG serves as the 3(16) Plan Administrator and 402 Named Fiduciary for single and multiple-employer plans. FCG also serves as an independent PPP for pooled employer plans. Our team of professionals support plan advisers and service providers by providing an Independent Fiduciary solution to support their business and to protect their clients.

### **Product / Service Category**

Other

### **Product / Service Description**

Fiduciary Consulting Group (FCG) is an Independent Fiduciary firm not owned by or affiliated with a service provider (TPA, recordkeeper, etc.). FCG will accept the role as the Responsible Plan Fiduciary and serve as the 3(16) Named Plan Administrator and 402 Named Fiduciary, and as the Pooled Plan Provider (PPP) for pooled employer plans. Our "conflict-free" full-scope, high-touch service model allows a plan sponsor, and participating employers in a PEP, to transfer their responsibility for plan management, service provider engagement and oversight, along with their administrative, operational, and regulatory compliance to our firm.

We welcome the opportunity to discuss the details of our services and technology solutions for plan sponsors, plan advisers, and service providers looking for an edge in today's marketplace.

### Types of Clients Served

- Multiple Employer Plans (MEP)
- Pooled Employer Plans (PEP)
- Group of Plans (GoP)
- Single employer plans (401k, 403b, 457, etc.)
- Defined Benefit Plans
- Post Retiree Medical Trusts
- Group Investment Trusts
- Investment & Plan Advisers
- Endowments & Foundations





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### Fiduciary Decisions

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### **Firm Profile**

In Business Since: 2007

Fiduciary Decisions provides technology, tools and research that are independent, comprehensive and actionable to Recordkeepers, Broker Dealers, Advisor/Consultants, Banks, DCIOs, and TPAs. We build services that are winwin-win for Service Providers, Plan Sponsors and their Participants. Our services range from benchmarking to practice management to plan design and more. Bottom line – we will do the right thing to ensure that our clients and their clients can achieve the outcomes that they are pursuing.

### **Product / Service Category**

Other

### **Product / Service Description**

Fiduciary Decisions is the industry leader for independent, comprehensive and actionable value and fee benchmarking services for the defined contribution space. Value and Fee Benchmark reports are available in a number of different formats and levels of detail but all follow our patented process and contain FEEPOINT®. FEEPOINT® is our proprietary estimate of what a Service Provider's fee could be if their extra work and fiduciary status were considered.

In addition, FDI service offerings include:

- Business Management Dashboard a next level practice management solution for advisors and home offices which consolidates plan data and tools, wraps them in efficiency driving workflows, provides customizable management reporting and more.
- Retirement Outcomes Evaluator an interactive Plan Design tool that uses a 5-step method to improve Participant outcomes by making changes to 12 plan design variables that are shown to improve Saving, Investing and Spending behavior.
- Rollover Decision Support System workflow, compliance and data
  offerings to support advisors and home offices looking to address the
  requirements of DOL 2020-02. Two core solutions offered: Full Service ideal for firms that want a turn-key solution and Data Only ideal for firms
  that want to incorporate benchmark data into their current workflows and
  disclosures when a 404a-5 is unavailable.
- Research the industry's best information and insights delivered with expert interpretation. Our capabilities span from pricing and compensation to investment, design and success metrics derived from the industry's largest and most accurate plan dataset. Custom research is also available.



San Francisco, CA • tryfinch.com

### Finch

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#### **Firm Profile**

#### In Business Since: 2020

Finch is the #1 unified API for employment systems, with industry-leading coverage across 200+ payroll and HRIS providers. Our technology underpins the employment ecosystem, helping employers share organization, pay, and benefits data securely. Finch powers integrations for hundreds of platforms including Human Interest, ForUsAll, Ubiquity, and Penelope.

### **Product / Service Category**

Software

### **Product / Service Description**

API for applications looking to connect with payroll & HRIS systems. One single integration to Finch unlocks access to over 200+ payroll & HRIS providers.

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New York, NY • judydiamond.com

### Judy Diamond Associates

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### **Firm Profile**

In Business Since: 1986

Judy Diamond Associates has been synonymous with the Form 5500 since 1986. JDA, now a part of ALM, Global, LLC, is the industry-leader in turning raw 5500 data into actionable intelligence. Our Retirement Plan Prospector platform is used daily by thousands of brokers and advisors to help them identify, contact, and win new clients.

Judy Diamond provides the only suite of performance-based benchmarking tools in an easy-to-use online database. Our sole focus is ensuring that your sales and marketing efforts are effectively directed at the plan sponsors most likely to make a significant change in their plan this year.

### **Product / Service Category**

Advice/Guidance, Software

### **Product / Service Description**

Retirement Plan Prospector uses a unique combination of plan performance metrics to quantitatively score every Defined Contribution plan in the country. With over 800,000 total records, finding your next big client has never been easier.

Our team has distilled 40 years of market experience down to the essentials, and has embraced the lessons taught to us by our most successful clients. Employers often consider changing their advisor based on issues with plan design, administration, or performance. We've built Retirement Plan Prospector to recognize these signs, and have developed a set of tools to help you take advantage of these precursors to change.

- Red Flags: 20 plan characteristics that indicate problems with the plan
- Plan Scorecard: Evaluate plan performance across 7 key metrics
- Performance-based Benchmarking: Show the plan sponsor how their plan stacks up against their closest competitors
- Pre-generated Talking Points: Plain English descriptions of how to discuss issues in a language that the plan sponsor can understand
- Dynamic Marketing Letters: A dozen professionally written marketing letters that auto-populate relevant data from the plan and the broader industry
- Graphic-Rich Report Builder: Leave behind a Judy Diamond plan report complete with your own company's logo

With Judy Diamond's Retirement Plan Prospector, you can boost your sales effectiveness for as little as \$69/month. Start your free trial and book a demo with our team to learn more.



Summit, NJ • markovprocesses.com

# Markov Processes International (MPI)

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#### **Firm Profile**

In Business Since: 1996

Markov Processes International (MPI) is a global leader in software and services for investment analytics, monitoring, and reporting that illuminate the forces driving fund behavior. MPI products allow investment professionals to enhance their due diligence, asset allocation, risk analysis, and content distribution, empowering them to be more efficient and scalable while differentiating themselves in a crowded marketplace.

### **Product / Service Category**

Software

### **Product / Service Description**

STYLUS WEB - Advisor Workflow Institutional Strength.

MPI knows the challenges advisors face. With streamlined workflows backed by the analytic strength of our institutional tools, advisors can protect and enhance their practices and increase competitiveness with flexible plan reporting, unmatched QDIA monitoring with TDF suitability reviews, and custom scorecards powered by MPI's best-in-class analytics that alert advisors to key changes in funds.

- Custom fund scorecards with 100+ analytic options. Use defaults or specify thresholds, weights, and watchlist criteria.
- Target-date suitability analysis helps sponsors determine the TDF family that best fits the needs of their participants.
- On-the-fly analytics allows unparalleled flexibility such as ability to change a fund'sbenchmark and peer group.
- Powerful, customizable reporting differentiates advisor practices through better analytics and unique content.
- Global fund view aggregates investment products across an advisor's book of business, allowing efficient commentary and replacement of problematic funds

### TDF RADAR - TDF Selection & Monitoring

MPI Target Date Radar, available within Stylus Web, is the most effective advisor tool to evaluate and monitor TDFs and help plan sponsors choose suitable funds for their plans.

### **Key Features:**

- Suitability Questionnaire
- TDF Comparison Dashboard
- Industry's Most Comprehensive Reporting



## M RNINGSTAR®

Chicago, IL • morningstar.com/ business/brands/retirement

# Morningstar Investment Management, LLC

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### **Firm Profile**

In Business Since: 1999

Morningstar Investment Management LLC is a subsidiary of Morningstar, Inc. and a registered investment adviser. The mission of our parent company, Morningstar, Inc., is to empower investor success and our advocacy for the individual investor extends to the workplace retirement market as well. Our products and services are designed to help individuals reach their retirement goals and enable industry players to differentiate their services, stay competitive, and reach new markets. Together, we are building a better retirement system and making retirement a reality.

### **Product / Service Category**

Asset Allocation, Advice/Guidance, Consulting/Plan Design, Software, Other

### **Product / Service Description**

Morningstar Investment Management combines its investment expertise with Morningstar Inc.'s data, research, and technology to design innovative services for the retirement market. We provide some of the industry's leading off-the-shelf offerings and can collaborate with our clients to design new products from the ground up using our unique data integrations, distribution networks, investment expertise, and methodologies.

As of 6/30/2023, 28 million participants have access to our services. Our core products include managed accounts, fiduciary services, and targetdate models - with approximately 90 plan providers, RIAs, and brokerdealers using our services. As an extension of our core offerings, we also provide a suite of services for the retirement plan advisor and asset manager markets. Advisor managed accounts is designed to integrate with a range of recordkeepers - where RIAs can incorporate their asset allocation and fundselection capabilities into our managed accounts program. Morningstar® Plan Advantage<sup>SM</sup> is an online platform designed to help financial professionals onboard new plans, obtain plan provider pricing, and offer investment lineups with our integrated 3(21) or 3(38) fiduciary service. Both advisor managed accounts and Morningstar Plan Advantage include data connectivity with plan providers to help ensure a seamless experience for advisors, their firms, and plan participants. Our personal target-date fund services leverage Morningstar Investment Management's extensive network of recordkeepers, as well as its scalable technology platform, to help bring the power of personalization to asset managers by helping them build and power a more individualized target-date fund allocation for retirement plan participants.

Disclosures: https://www.morningstar.com/company/disclosures/workplace



Philadelphia, PA • pcsretirement.com

### PCS Retirement, LLC

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### **Firm Profile**

In Business Since: 2001

PCS Retirement is among the nation's largest independent and conflict-free retirement solution providers in the industry. PCS Retirement offers Recordkeeping services to over 32,000 plans and 850,000 eligible participants representing \$28+ billion in retirement assets. PCS allows mutual fund companies, investment managers and other financial institutions to offer leading white label and branded retirement solutions for the complete spectrum of retirement plans and accounts.

### **Product / Service Category**

Asset Allocation, Administrative Services, Trustee/Custody, Consulting/Plan Design, Participant Communications, Software, Other

### **Product / Service Description**

The Advisor Lab is an advisor's single source for the complete retirement plan client lifecycle—from acquisition to conversion to retention. Some of the features of the Advisor Lab include: Geo-location functionality to make the search for retirement opportunities intuitive and interactive; analytics and insights that give advisors an edge throughout the acquisition process; the ability to maintain investment models, lineups, and fee schedules through the Investment Management Center; and proposals and reporting that put your brand in the forefront.





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### Pension Resource Institute

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### **Firm Profile**

In Business Since: 2010

Integrating expertise across ERISA, tax and securities laws, and regulations, PRI delivers compliance, training, and practice management resources to broker-dealers, RIAs, banks, and their advisors and representatives. Our technology platform includes a fully customizable suite of essential forms, agreements, disclosures, policies/procedures, and training to provide comprehensive solutions for retirement plans, IRAs, and rollovers. Our rule monitoring and unlimited consulting allows firms to keep pace with evolving technical requirements and best practices without increasing cost.

### **Product / Service Category**

Other

### **Product / Service Description**

At PRI, we have a singular mission: to make compliance accessible and affordable to help broker-dealers, RIAs, and banks save time and manage risk in their retirement business. We understand that compliance can be costly and cumbersome, but, done properly, can help firms improve their competitiveness in the marketplace. Combining leading-edge technology and unlimited consulting, the three pillars of our RetirementAdvantage program are:

- Compliance: PRI's cost-effective compliance framework, model forms. and rule-monitoring services are tailored to meet the individual business requirements of broker-dealers, investment advisors, and banks;
- Strategy: PRI's strategic consulting is designed to balance risk management with growth and marketability in a manner that leads to profitable and sustainable outcomes for member firms;
- Practice Management: PRI works with each member firm to ensure advisors and supervisors develop the knowledge and skills to promote and keep pace with growth. Our technology platform can be configured to allow access based on the skills, knowledge, and experience of your advisor groups.

As the regulatory landscape changes, so do our resources, with PRI team members at-the-ready to answer questions as they arise, with no hidden fees or additional hourly costs, enabling member firms to have the right information for critical decision-making without added expense.

In addition to RetirementAdvantage, PRI offers our proprietary practice management Governance Model Administrative Procedures, or G-MAP, to broker-dealers, RIAs, and banks. PRI is also available for one-time consulting projects and speaking engagements.



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#### **Firm Profile**

In Business Since: 2019

PlanFees is a revolutionary technology platform that allows financial professionals to create the most accurate, yet easy-to-use, retirement plan fee benchmarking reports. Our platform offers a seamless and efficient fee benchmarking experience for advisors, institutions and their clients. Through cutting-edge technology, such as proprietary optical character recognition (OCR) of fee disclosure documents, advisors can help their clients with their fiduciary responsibilities while creating successful outcomes for their participants. Learn more at www.planfees.com.

### **Product / Service Category**

Advice/Guidance, Software, Other

### **Product / Service Description**

Features Include:

- Customizable benchmark bands
- Custom report branding
- · Ability to toggle off High, Mid or Low benchmarks
- Competitive bid benchmark universe
- Advisor Fee and Service Benchmarking





Chicago, IL • retirementlc.com

### Retirement Learning Center (RLC)

### **Key Contact(s)**

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#### **Firm Profile**

#### In Business Since: 2003

RLC is an independent, third-party consulting firm offering multidimensional, business-building solutions to the financial services industry, designed to help asset managers, broker dealers, financial advisors and independent financial planners identify retirement sales opportunities and grow revenue. RLC is the go-to expert for over 43,000 professionals, helping them navigate the ever-changing and complex ERISA regulatory landscape. With more than 180 combined years of industry experience, you can count on RLC's team of consultants for in-depth analyses delivered with the highest standards of customer service. Make RLC your personal ERISA team!

### **Product / Service Category**

Advice/Guidance, Consulting/Plan Design, Content, Training & Education, Other

### **Product / Service Description**

#### Key benefits include:

As a thought leader in the retirement space, RLC's goal is to provide information, knowledge and support that can help grow your business. We have the services and tools you need to do just that!

### Resource Desk

- Real-time telephone access to expert ERISA consultants
- Coverage of rules and regulations that lead to practical and tactical sales applications
- Expertise in IRA, 401(k), DC, corporate DB, cash balance, Social Security, nonqualified, stock and executive compensation plans

### Deep Dives & Plan Design Analyses

- In-depth plan reviews designed to help identify retirement sales opportunities and support existing plan sponsor clients
- Plan design insight, compliance assistance and merger/acquisition support and much more
- Customized reports prepared by senior ERISA consultants overviewing key areas and offering discussion points to help advisors address plan deficiencies, corrective actions, etc., that may arise during meetings with plan sponsors

### O3 Edge Prospecting Tool & Plan Snapshot Library

- An extensive DC/DB prospecting database developed by October Three based on DOL and PBGC filings
- A proprietary library of over 6,000 unique retirement plan documents
- Detailed plan information for cash balance, 401(k), 403(b), pension, governmental and nonqualified deferred compensation plans for employers across the country

### **Content Resources**

- Expansive content library
- Whitepapers, articles, presentations, and thought leadership that can be fully-branded
- Custom content creation available

### Training & Education

- Over 22 CE-approved courses available for live or online presentation
- Nationally recognized Speakers Bureau
- Turn-key event support for virtual presentations, including CE filing for industry designations



New York, NY • rixtrema.com

### RiXtrema, Inc.

### **Key Contact(s)**

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### **Firm Profile**

#### In Business Since: 2010

RiXtrema serves over 7 thousand advisors. Our mission is to help you grow your business and comply with fiduciary regulations. RiXtrema originated as an institutional risk management platform. In 2015, we launched our first product for advisors shortly after that, in 2016 we launched our first product utilizing machine learning. Our long history in machine learning resulted in the launch of our suite of AI tools that have changed how advisors analyze retirement plans, communicate with clients and prospects, and even do financial research. Our AI tools utilize our secure AI model, which is critical for privacy.

### **Product / Service Category**

Software

#### **Product / Service Description**

The RPAG platform helps advisors and institutions with operational efficiencies, scalable solutions and building unique differentiators.

### Key benefits include:

**Larkspur Executive (LE):** Retirement plan database with data and analytics on 850k+ plans, daily updates plus 3.1M+ executives with contact info.

**Larkspur Executive Pro:** All the features in LE, plus the ability to create targeted email campaigns to reach your prospect list efficiently. You can use our templates or create your own to build campaigns and contact leads.

**401kAl:** The only Al tool that understands qualified accounts. With 401kAl you can summarize plans, ask questions about the auditor's notes, "read" scanned documents, write emails, and more. 401kAl can help plan advisors complete 3 hours in just minutes, saving advisors a massive amount of time.

**Portfolio Crash Testing (PCT):** PCT is a premier portfolio analytics and financial planning tool created by Wall Street quants with decades of experience. Separate yourself from the pack with top-notch analytics.

**AdvisorAI:** Unlike ChatGPT or other AI models, AdvisorAI is our proprietary and secure AI model behind our firewall. This security enables you to ask questions about risks and positioning of client accounts without worrying about where the data is going. AdvisorAI frees advisors to interpret results, not collect data.

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Aliso Viejo, CA • rpag.com

### **Key Contact(s)**

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### **Firm Profile**

In Business Since: 2004

Since 2004, RPAG has inspired retirement plan advisors and institutions to reach their highest potential. RPAG's exclusive alliance of more than 2,000 independent retirement advisors and institutions leverage the platform's technology, systems, training and resources to create successful outcomes by protecting plan fiduciaries and engaging plan participants. Collectively serving over 120,000 plan sponsors representing more than \$1.25 trillion in assets, RPAG members are recognized as the leading association of independent retirement advisors. Learn how you can leverage RPAG's innovative technology and best practices to run a more efficient, profitable and scalable retirement plan advisors practice. Visit RPAG.com

### **Product / Service Category**

Advice/Guidance, Administrative Services, Consulting/Plan Design, Software, Other

### **Product / Service Description**

The RPAG platform helps advisors and institutions with operational efficiencies, scalable solutions and building unique differentiators.

### Key benefits include:

- Scale your business with the comprehensive advisory platform available
- Efficient investment analysis and recommendation process using the Scorecard System
- Live-bid Provider Analysis & RFP system
- Data integration with every top provider
- Predictive analytics through Advisor iQ and Enterprise iQ dashboards
- Next-gen TDF analysis and suitability
- Stable Value Analyzer compares 50+ cash equivalent investments
- Custom-built CITs, TDFs and Turnkey Solutions
- Proactive practice management and business consulting
- Live, virtual, and on-demand training programs
- Fiduciary Education, Content Marketing, Sales Support, 5500 Search, Advisor Compensation Calculator, Document Vault and more



Chicago, IL • thewealthpool.com

### The Wealth Pool

### **Key Contact(s)**

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312.307.2565 • troy@thewealthpool.com

#### **Firm Profile**

In Business Since: 2021

The Wealth Pool (TWP) is an online, self-directed financial planning tool that collects, cleans, and organizes "pools" of household data to help consumers with their cash flow and household spending. TWP empowers advisors to lead with financial planning, save time and help bridge Retirement and Wealth. We generate a range of FICO-like scores on participant households for partnering advisors to identify their ideal prospects and drive conversions for advanced planning, wealth management and other advisory services.

### **Product / Service Category**

Software, Other

### **Product / Service Description**

TWP helps participants gain confidence, clarity, and control over their finances.

### **TWP**

- Guides participants to take a complete inventory of their current finances
- Presents easy-to-use Goal and Life Event planning modules
- Provides insightful feedback through aggregated and anonymized data

### **Participants**

- · Get their financial houses in order and keep it there
- Get a handle on spending and automate expense management
- Break the stigma of talking about finances and learn from others through

TWP identifies an advisor's best prospects for wealth management and other financial services.

### **TWP**

- Offloads time-consuming data gathering and financial planning to participants
- Sets the table for meaningful one-on-one consultations
- Bridges Retirement and Wealth for advisors

### Advisors

- Promote their brand and services at scale
- Identify their ideal prospects through simple scorecards
- Monetize participants beyond the "F" services fees, funds, fiduciary





Jupiter, FL • TRAUniversity.com

### TRAU

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### **Firm Profile**

In Business Since: 2010

Since 2010, The Retirement Advisor University, Inc. ("TRAU"), in collaboration with UCLA Anderson School of Management Executive Education designed the first retirement advisor certification program for advisors and wholesalers. TRAU confers the C(k)P Designation, the highest level industry accreditation for focused Defined Contribution ("DC") advisors and professionals. TRAU includes online courses and programs presented in person by UCLA Anderson Professors on the UCLA campus in Los Angeles, California.

### **Product / Service Category**

Other

### **Product / Service Description**

**TRAU C(k)P Designation:** This comprehensive and highly specialized certification program requires academic aptitude, real-world experience and application of core competencies.

**TRAU, Inc. dba TPSU ("The Plan Sponsor University"):** National fiduciary education programs for Plan Sponsors/Finance and HR Professionals who oversee their company's 401(k) Plan.

**401kTV:** A leading resource for financial professionals responsible for creating and maintaining retirement benefit programs for their company employees. Written by leading experts and contributors we are focused on the areas of: Plan creation and optimization, compliance and collaborative resources. Timely articles and video interviews are updated daily, and our email newsletters provide a continuously active environment to assist the busy Human Resource professional or Financial Advisor stay up to date on: important issues, industry developments, investment strategies, legal affairs and continuing education topics essential to maintaining professional skills. See Fred Barstein's "Real Talk".

The Retirement Plan Advisor Due Diligence Center ("rpaDD"): Help Plan Sponsors find new advisor or conduct due diligence on their current advisor.



Carlsbad, CA • vikingcoveinstitute.com

### Viking Cove Institute

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### **Firm Profile**

In Business Since: 2001

Established in 2001, Viking Cove Institute offers exclusive resources and consultancy to foster collaborative growth and advocacy within our member practices. Our primary focus encompasses diversified business lines, including Retirement Plan and Employee Benefits, Insurance, and Wealth Management. We address various facets, such as Financial Wellness, Small Market Solutions, fintech, and practice management tools, demonstrating our unwavering commitment to pioneering trends for genuine innovation and member firm value.

### **Product / Service Category**

Advice/Guidance, Consulting/Plan Design, Software, Other

### **Product / Service Description**

- ELITE ADVISOR NETWORK
- CONSULTING
- PRACTICE MANAGEMENT
- MEMBER ADVOCACY
- EXCLUSIVE PRODUCTS
- START-UP & 5500 PROSPECTING TOOLS
- ERISA HELP DESK
- INSURANCE COUNSEL
- CYBERSECURITYVCI TOOLBOX
- VCI WIRE
- FINANCIAL WELLNESS
- ADVISOR SUMMITS
- WOMENS LEADERSHIP GROUP
- FINTECH

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## Wilshire

Santa Monica, CA • wilshire.com

### Wilshire Advisors, LLC

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Leah Emkin

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### **Firm Profile**

In Business Since: 1972

Wilshire is a global provider of market-leading indexes, advanced analytics, and multi-asset investment solutions. A trusted partner to a diverse range of more than 500 leading institutional investors and financial intermediaries, our clients rely on us to improve investment outcomes for a better future. Wilshire advises on over \$1.3 trillion in assets and manages \$86 billion in assets and is headquartered in the United States with offices worldwide.

### **Product / Service Category**

Asset Allocation, Advice/Guidance, Consulting/Plan Design, Other

#### **Product / Service Description**

Wilshire oversees defined contribution solutions representing \$205 billion in assets (as of June 30, 2023), including a comprehensive suite of institutionalcaliber ERISA 3(21) and ERISA 3(38) plan fiduciary services, along with participant advice and managed account solutions. Today more than 73,000 plans utilize Wilshire's plan fiduciary services, and more than 280,000 plan participants utilize our managed account solutions. Wilshire is dedicated to expanding retirement plan coverage by empowering employers, their advisors and service providers with independent investment solutions focused on driving better outcomes.



Charleston, SDC • wiserhinogroup.com

### Wise Rhino Group

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### **Firm Profile**

In Business Since: 2018

Wise Rhino Group provides M&A Advisory Services for Retirement and Wealth Advisory, Third-Party Administration and Financial Services Industry Technology firms. Founded in 2018, our team brings over one hundred years of cumulative experience in the Retirement, Wealth, TPA and Insurance verticals to deliver unbiased counsel and guidance to every engagement. Providing an array of services, we leverage an extensive network of industry relationships, internal research, and proprietary data to offer valuable go-forward strategies for key partners. Our unbiased approach combined with our knowledge of the overall marketplace helps our clients meet their specific goals, maximize enterprise value, and stay ahead.

### **Product / Service Category**

Advice/Guidance, Other

### **Product / Service Description**

Consistently focusing on the "Business" of your Retirement & Wealth Advisory Firm is critical for the impactful alignment of owners, staff, and clients. As consolidation continues and scaled players continue applying pressure to smaller Firms, plan sponsor and participant service models evolve, and fees compress – it will be more important than ever for owners to build more resilient businesses that drive increased enterprise value.

Just as ERISA suggests with your institutional clients, advisory Firm leaders should consider prioritizing a period benchmarking of their business relative to other Firms in the broader marketplace.

We have 75 years of combined experience in retirement and wealth and 5 years of specific experience providing valuations/assessments for more than 375+ Retirement & Wealth Advisory Firms. Only one-third of our clients have ultimately gone to market. With the other two-thirds, we assisted in the decision to either remain independent, merge or acquire.

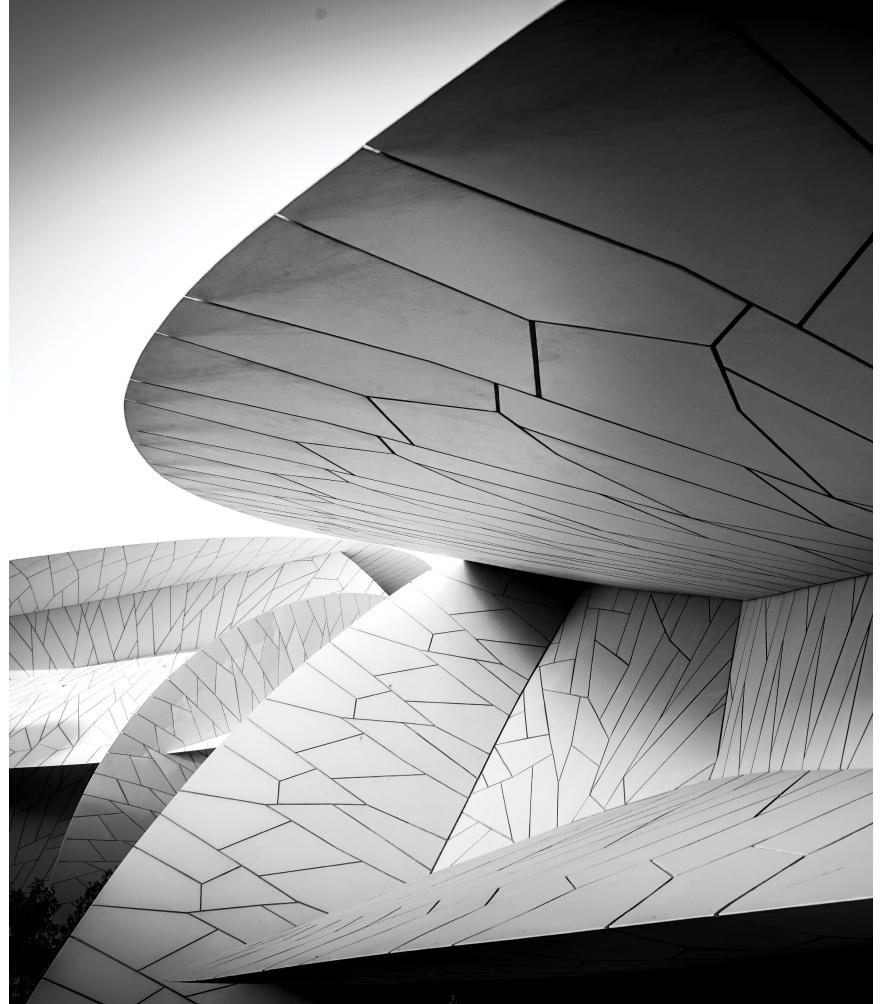
Wise Rhino Group is equipped with experience, data on hundreds of transactions and critical insights to help Firm leaders make the adjustments needed to survive and thrive going forward, while maximizing enterprise value growth. Our unbiased approach combined with our knowledge of the overall marketplace helps our clients meet their specific goals and get ahead of the

### **Our Core Services Include:**

- Valuations & Financial Benchmarking
- Mergers, Acquisitions & Sale Advisory
- Business Strategy Consulting
- Succession Planning
- Industry Analytics & Perspectives

For more information about Wise Rhino Group and our trusted clients, visit our website at www.wiserhinogroup.com.







# Financial Wellness

Financial wellness is everywhere in retirement plan and financial services circles. Seeking to mimic the success of corporate health and wellness initiatives, financial wellness continues to gain traction as the country regains its post-COVID pandemic footing.

"Productivity and employee satisfaction were the primary reasons for employers to offer financial wellness benefit programs," according to the sixth annual *Financial Wellbeing Employer Survey* from the Employee Benefit Research Institute (EBRI). "Benefits decision makers cited high costs of living as the top issue to address with financial wellness initiatives, supplanting retirement preparedness for the first time ever."

While retirement preparedness remained an important focus for employers (the second-most cited area to address), EBRI said health care costs, budgeting and money management, and daily living expenses rounded out the top five, "perhaps signaling an increase in employers' concern for their workers' day-to-day finances."

According to EBRI, other key survey findings include:

- **Measuring Success**—The top factors in measuring financial wellness initiatives' success were increased employee productivity and improved overall worker satisfaction.
- Cost-Benefit Analysis Eighty-seven percent of the companies reported having explicitly developed a cost-benefit analysis based on employee satisfaction, employee attraction/retention, employee productivity, or medical/mental health claims to evaluate their financial wellness offerings.
- Caregiving Benefits—Six in 10 employers allowed flexible work arrangements (e.g., teleworking or compressing the work week), which was the most offered caregiving benefit.

• Specific Steps Taken to Understand Diverse Needs—Surveying employees was the most common step to understanding diverse workers' needs. Interestingly, implementing an industry or government financial wellbeing score or metric or creating a financial wellbeing score or metric were the steps least likely to be undertaken.

While opinions differ on the definition of financial wellness and its effectiveness, healthy finances and bodies (and minds) are, without question, intertwined. More information about the providers, their size, and their specialties are detailed in the following pages.

— John Sullivan

NAPABLACKB00K2023 137





St. Paul, MN • alerusrb.com

### Alerus Retirement and Benefits

### **Key Contact(s)**

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### **Firm Profile**

Alerus Retirement and Benefits is a valued partner to employers, advisors and brokers who rely on our expertise and personal service to establish and manage successful retirement plan and benefit administration solutions. Alerus provides a suite of services covering retirement plans, financial wellness, health savings accounts, flexible spending accounts, health reimbursement arrangements, and COBRA. Alerus maintains a national presence, with offices in Minnesota, Michigan, New Hampshire and Arizona.

### **Primary Market(s) Served**

**0-50** Employees, **50-100** Employees, **100-500** Employees, **500-1,000** Employees, **1,000-5,000** Employees

### **Employer-Clients / Participants Served \***

8,200 / 3,940,000

### **Total Support Staff**

213

### **Focus Areas Supported**

- · Focus on outcomes/retirement readiness
- Debt management/reduction
- Establishment of emergency savings reserves
- Budgeting
- Financial literacy

### **Other Services**

Alerus Retirement and Benefits offers retirement recordkeeping, administration services (including cash balance), health savings accounts (HSAs), flexible spending accounts (FSAs), health reimbursement arrangements (HRAs), COBRA and financial wellness services.

### **Advisor Support Service(s)**

Plan design, compliance testing, document services, trustee services, self-directed brokerage account (SDBA) services, quarterly plan health report, required notice fulfillment services, 3(16) services, and a dedicated webpage, with single sign on, to participants, advisors and plan sponsors.

### **Other Differentiating Factors**

For over century, Alerus has taken great pride in delivering a top-shelf experience. We believe in partnership and providing named, dedicated contacts to sponsors and advisors, regardless of plan size. Our expert staff, consultative approach and intuitive technology make Alerus one of the Nation's leading independent recordkeepers.



Utica, NY • BPAS.com

### BPAS

### **Key Contact(s)**

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### **Firm Profile**

BPAS is a national provider of retirement plans, benefit plans, fund administration, and institutional trust services. We make it our mission to simplify the complicated by delivering benefit-plan services that solve client challenges without the need to engage multiple providers. One company. One call. We support 4,500 retirement plans, \$110 billion in trust assets, \$1.3 trillion in fund administration, and more than 650,000 participants. BPAS specialty plan administration practices include auto enrollment plans, multiple employer plans, plans with employer securities, PR 1081 plans, VEBA/115 Trust, HSAs, and cash balance plans.

### **Primary Market(s) Served**

**0-50** Employees, **50-100** Employees, **100-500** Employees, **500-1,000** Employees, **1,000-5,000** Employees, **> 5,000** Employees

### **Employer-Clients / Participants Served \***

4,500 / 650,000

### **Total Support Staff**

80

### **Focus Areas Supported**

- Focus on outcomes/retirement readiness
- Debt management/reduction
- Establishment of emergency savings reserves
- Budgeting
- Financial literacy
- Other Services

### Other Services

Retirement Readiness and Plan Analytics | Education & Financial Wellness Program | Workplace Retirement Plans | Actuarial & Pension | Healthcare Consulting | IRA | VEBA HRA | Health & Welfare Plans | Fiduciary | Collective Investment Funds | Fund Administration | Institutional Trust

### **Advisor Support Service(s)**

BPAS offers a wide range of customizable educational content for advisors, including ready-to-go content, plan-level reports, and targeted communications. This allows advisors to quickly and easily provide a personalized educational campaign to their clients. BPAS can also design a customized education strategy tailored to your plan's unique needs.

### **Other Differentiating Factors**

BPAS University and the BPAS University Financial Wellness Center: Two powerful educational tools come together within the BPAS platform to offer financial wellness and retirement readiness at your fingertips. This unique combination, offered to all participants, delivers one of the most competitive and comprehensive participant education models in the industry.

\*as of 6.30.23





Cleveland, OH • cbiz.com/retirement

### CBIZ Investment Advisory Services, LLC

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### **Firm Profile**

CBIZ Investment Advisory Services, LLC, a registered investment adviser, provides investment advisory and investment management services for defined contribution, defined benefit, and other post-employment benefit (OPEB) retirement plans, corporations, trusts, endowments, foundations, and individuals. The RIA provides investment advice to clients with approximately \$58 billion in assets as of December 31, 2022.

### **Primary Market(s) Served**

**0-50** Employees, **50-100** Employees, **100-500** Employees, **500-1,000** Employees, **1,000-5,000** Employees, **> 5,000** Employees

#### **Employer-Clients / Participants Served \***

47 / 31,000

### **Total Support Staff**

10

### **Focus Areas Supported**

- Focus on outcomes/retirement readiness
- Debt management/reduction
- Establishment of emergency savings reserves
- Budgeting
- Financial literacy

### **Other Services**

CBIZ FIT helps people create an actionable plan to become focused, inspired, and transformed through participant education, point-in-time participant advice, financial wellbeing, and advisor managed accounts. All services within our FIT program are provided directly to your employees through your larger benefits package.

### **Advisor Support Service(s)**

- Participant education
- Participant point-in-time advice
- Ongoing participant advice through advisor managed accounts
- Financial wellbeing

### **Other Differentiating Factors**

- Personalized online HUB with more than 5,000 unique materials and resources created in collaboration with Financial Finesse
- Financial wellness can be supplemented by our affiliate CBIZ Engagement & Wellbeing Consulting to offer guidance on physical and emotional wellbeing



Berwyn, PA • envestnet.com

### Envestnet, Inc.

### **Key Contact(s)**

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### **Firm Profile**

Envestnet is Fully Vested  $^{\text{TM}}$  in connecting people's daily lives with their long-term goals.

Envestnet Retirement Solutions delivers a complete retirement practice suite of solutions. Whether you select all or a portion, our solutions are designed to fill the gaps and complement your team - and enhance your client support to power your practice.

### **Primary Market(s) Served**

1,000-5,000 Employees

### **Focus Areas Supported**

• Focus on outcomes/retirement readiness

### **Advisor Support Service(s)**

As Envestnet's portfolio consulting group, Envestnet | PMC is the ultimate "advisor to the advisor."

### **Other Differentiating Factors**

Our goal is to strengthen the relationship between advisors and their clients, by helping advisors and institutions leverage all the tools, capabilities and resources of the Envestnet platform.

\*as of 6.30.23





El Segundo, CA • financialfinesse.com

### Financial Finesse

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### **Firm Profile**

Our PoweredBy division customizes financial wellness solutions for financial institutions including broker-dealers, RIAs, recordkeepers, employee benefit firms, investment firms, and the advisors they work with. Founded in 1999, we have 20+ years of R&D/results, thought leadership from our Think Tank (featuring the former vice-chair of EBRI's Financial Wellbeing Research Center), and an Al-based platform that changes financial lives and improves retirement preparedness at scale. Clients include Ascensus, Capital Group, ABG, CBIZ, Assurex Global, and Sentinel.

### **Primary Market(s) Served**

**0-50** Employees, **50-100** Employees, **100-500** Employees, **500-1,000** Employees, **1,000-5,000** Employees, **> 5,000** Employees

### **Employer-Clients / Participants Served \***

12,000 / 3,000,000

### **Total Support Staff**

54

### **Focus Areas Supported**

- Focus on outcomes/retirement readiness
- Debt management/reduction
- Establishment of emergency savings reserves
- Budgeting
- Financial literacy

### Other Services

Financial wellness is our only business. Our financial coaches offer guidance only and do not sell any products or services. Therefore, we partner well with financial institutions/advisors. Additionally, partners have access to industry-leading reports, data, and custom studies from our Financial Wellness Think Tank™ and tailored DE&I strategy consulting.

### **Advisor Support Service(s)**

We support advisor partners in differentiating themselves/growing their businesses with turnkey sales/marketing materials, educational webcasts, brandable education decks/action plans for digital/in-person use, a participant hub filled with actionable resources, participant financial wellness assessments, and plan reporting that advisors can leverage and scale. Plus, our PR team works to highlight partners.

### **Other Differentiating Factors**

Financial Finesse is a results-driven innovation partner deeply committed to driving ROI for financial institutions while accelerating growth. With Aimee, the first AI-powered virtual financial coach designed to diagnose users' most significant challenges and provide concrete action steps, participants progress faster and save more for retirement than ever before.



Chicago, IL . hubinternational.com

### **HUB** International

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James Owen

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### **Firm Profile**

Headquartered in Chicago, Illinois, HUB International Limited advises businesses and individuals on how to reach their goals. HUB offers risk, insurance, employee benefits, retirement benefits and wealth management services. With more than 17,000 employees in offices located through North America, HUB is the 5th largest insurance broker worldwide. HUB works to bring clarity to a changing world with tailored solutions and unrelenting advocacy. For more information, please visit www.hubinternational.com.

### **Primary Market(s) Served**

**0-50** Employees, **50-100** Employees, **100-500** Employees, **500-1,000** Employees, **1,000-5,000** Employees, **> 5,000** Employees

### **Employer-Clients / Participants Served \***

9,200 / 2,200,000

### **Total Support Staff**

654

### **Focus Areas Supported**

- Focus on outcomes/retirement readiness
- Debt management/reduction
- Establishment of emergency savings reserves
- Budgeting
- Financial literacy

### **Other Services**

HUB Retirement and Private Wealth was formed to offer comprehensive client services at the plan sponsor, employee and individual level. HUB offers retirement plan consulting on 401(k), 403(b), 457(b), 409(a) non-qualified deferred compensation, 162 bonus and defined benefit plans. In addition, HUB is a leading full-service global insurance broker.

### **Advisor Support Service(s)**

Investment research, monitoring and reporting - 3(21) or 3(38) fiduciary services, development and monitoring of investment policy statement, quarterly investment reviews, plan design consulting, expense and vendor benchmarking and analysis, performance monitoring, plan committee meeting coordination, employee and plan success measures and retirement readiness reporting, fiduciary risk management and governance.

### **Other Differentiating Factors**

We feature a HUB Dashboard made up of the following elements:

- Fiduciary Decisions: a value and fee benchmark tool
- PlanTools: an investment management tool
- Catapult: a vendor RFP tool

\*as of 6.30.23

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Atlanta, GA • joinsmartpath.com

### SmartPath

### **Key Contact(s)**

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### Kendra Warlow

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#### Ryan McPherson

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### **Firm Profile**

SmartPath is the leading provider of comprehensive financial education solutions in the country. Its robust offering includes daily educational classes, one-on-one coaching, and digital tools that empower individuals on the journey to financial freedom. Founded in 2010 and supporting over 600,000 individuals, SmartPath delivers its financial education solutions in partnership with financial institutions, fintech companies, and employers nationwide. For more information, visit www. joinsmartpath.com.

### **Primary Market(s) Served**

**50-100** Employees, **100-500** Employees, **500-1,000** Employees, **1,000-5,000** Employees, **> 5,000** Employees

### **Employer-Clients / Participants Served \***

N/A / 600,000

### **Total Support Staff**

2

### **Focus Areas Supported**

- Focus on outcomes/retirement readiness
- Debt management/reduction
- Establishment of emergency savings reserves
- Budgeting
- Financial literacy

### **Advisor Support Service(s)**

SmartPath Coach gives users access to a dedicated financial professional who offers guidance on a wide range of personal finance topics, including debt management, college financial aid, retirement planning, home ownership, and more. All coaches are certified and licensed financial professionals who uphold the highest fiduciary standards.

### **Other Differentiating Factors**

We offer daily classes, spanning over 130 topics, with a certified financial professional. We can support Spanish-speaking individuals through a fully translated user experience, including our entire platform, communications, and classes. Our solution includes lead generation and marketing capabilities for advisors.



Chicago, IL • thewealthpool.com

### The Wealth Pool

### **Key Contact(s)**

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#### Troy Tai

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#### **Firm Profile**

The Wealth Pool is an online, self-directed financial planning tool that collects, cleans, and organizes "pools" of household data to help consumers with their cash flow and household spending. TWP empowers advisors to lead with financial planning, save time and help bridge Retirement and Wealth. We generate a range of FICO-like scores on participant households for partnering advisors to identify their ideal prospects and drive conversions for advanced planning, wealth management and other advisory services.

### **Primary Market(s) Served**

**0-50** Employees, **50-100** Employees, **100-500** Employees, **500-1,000** Employees, **1,000-5,000** Employees, **> 5,000** Employees

### **Total Support Staff**

5

### **Focus Areas Supported**

- Focus on outcomes/retirement readiness
- Debt management/reduction
- Establishment of emergency savings reserves
- Budgeting
- Financial literacy

### **Other Services**

- Self-directed financial planning
- Account aggregation
- Personal support
- Advisor co-branding
- Advisor lead-gen

### **Advisor Support Service(s)**

### **TWP**

- Offloads time-consuming data gathering and financial planning to participants
- Sets the table for meaningful one-on-one consultations
- Bridges Retirement and Wealth for advisors

### Advisors:

- Promote their brand and services at scale
- Identify their ideal prospects through simple scorecards
- Monetize participants beyond the "F" services fees, funds, fiduciary

### **Other Differentiating Factors**

### **TWP**

- Guides participants to take a complete inventory of their current finances
- Presents easy-to-use Goal and Life Event planning modules
- Provides insightful feedback through aggregated and anonymized data

### **Participants**

- Get their financial houses in order and keep it there
- Get a handle on spending and automate expense management

\*as of 6.30.23





Maitland, FL • mywellcents.com

### WellCents Financial Wellness

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### **Firm Profile**

WellCents is a beginning to end financial wellness solution to help your employees create confidence in their financial life. Our goal is to help reach a successful and financially secure retirement by becoming financial well.

### **Primary Market(s) Served**

**0-50** Employees, **50-100** Employees, **100-500** Employees, **500-1,000** Employees, **1,000-5,000** Employees, **> 5,000** Employees

### **Employer-Clients / Participants Served \***

300 / 300,000

### **Total Support Staff**

30

### **Focus Areas Supported**

- Debt management/reduction
- Establishment of emergency savings reserves
- Budgeting
- Financial literacy
- Estate Planning

### Other Services

- Financial Wellness Assessment
- One-on-one meetings
- Quarterly Newsletter
- Quarterly Show
- Group Workshops

### **Advisor Support Service(s)**

Group workshops are customized and presented to employees along with one-on-one meetings to establish any action plans. The financial professionals assist employees to take action to better their financial well-being. Results are measured at the company level and shared with the employer.

### **Other Differentiating Factors**

WellCents is a financial wellness program that is outsourced off the plate of the employer so they can focus on their daily duties to grow their business. All employee outreach, engagement, campaign development, implementation, management, and success metrics are monitored ongoing by WellCents and reported to the employer quarterly.

\*as of 6.30.23



San Diego, CA Feb. 25-27, 2024





ntsa403bsummit.org









# Nonqualified Deferred Compensation

# C-suite relationships can be significantly enhanced if advisors include nonqualified deferred compensation plans (NQDC) in their suite of product offerings.

And employers looking to differentiate themselves and their benefit offerings—particularly in a tight labor market—continue to rely on NQDC plans to make their benefits packages more competitive.

According to NAPA sister organization Plan Sponsor Council of America's most recent NQDC Plan Survey, a desire to have a competitive benefits package (87.9% of respondents) and to retain eligible employees (83.6% of respondents) remain the top motivations underlying these programs.

A full 30% of respondents offered a NQDC plan to help eligible employees raise their income replacement ratio, and 30% did so to allow highly compensated employees to defer the same portion of income as other workers.

In addition to leveraging the NQDC plan to attract talent, the product designs also have ways to emphasize the retention of key workers. Nearly 40% of plans have a bad actor forfeiture clause, and nearly 30% have a non-compete provision that forfeits the NQDC benefit if the employee leaves to work for a competitor.

Advisors looking for competitive differentiation in the knowledge, expertise, and service they provide while solving a clear employer need would do well to offer NQDC plans. Supporting resources can be found in the pages that follow.

John Sullivan

NAPA**BLACK**B00K**2023** 





# Broadridge Financial Solutions

Denver, CO Broadridge.com

#### **Key Contact(s)**

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#### **Advisor Sales**

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#### **Firm Profile**

Broadridge Retirement and Workplace combines the power of Matrix and Fi360 to streamline the ways you engage investors and help them reach their goals. Thrive amid change with a partner that always puts you first. As an independent platform, we'll help you seize opportunities with greater speed and fewer worries.

- Accelerate growth by incorporating next-gen technologies and services that maximize business intelligence and performance.
- Improve risk management with comprehensive oversight tools and industry-leading certification resources.
- Scale your business using automation, real-time analytics, and an industry-leading retirement plan trust and custody along with an omnibus trading platform.

For non-qualified plans specifically, you can rely on the vital trading, custodial, and consultation services needed for these unique plan types. From plan inception through change in control transactions, you get flexible funding options, discretionary trustee services, paying agent services, and so much more. Leverage Broadridge Retirement and Workplace as your independent third party with 25+ years' experience dedicated to non-qualified plan services.

#### **Primary Market(s) Served**



**Micro:** < 10 eligible participants and < \$250,000 in annual contributions

**Small:** 11 to 50 eligible participants and \$250,001 to \$500,000 in annual contributions,

**Mid:** 51 to 100 eligible participants and \$500,001 to \$1,000,000 in annual contributions

Large: 101 to 500 eligible participants and \$1,000,001 to \$5,000,000 in annual contributions

**Mega:** 500 eligible participants and > \$5,000,000 in annual contributions

#### **Informal Funding Supported**

Separate Account Life Insurance, General Account Life Insurance, Institutional Investments, Annuities, Exchanged-Traded Funds (ETFs), Company Stock, Mutual Funds, Unfunded – Springing Trust, Alternative Investments, Hybrid Financing

#### Other Services

In-House Legal Staff, RFP Director, Business Intelligence and Data Aggregation Tools

#### **Key Differentiating Services**

- Serves as an experienced directed trustee, discretionary trustee and/or custodian for both revocable and irrevocable trusts from plan inception through change in control transactions
- Over 25 years of experience in trust/custody administration for NQDC plans and a dedicated NQDC client services team servicing 1,600+ plans and \$25 billion in assets
- COLI servicing and reporting with automated links to most major carriers for cash surrender values
- 1041 Informational Tax Letter preparation and filing
- Automated trading links with many TPA partners
- Paying agent services and participant tax reporting for both W2 and 1099-NEC tax forms
- Mutual fund revenue sharing collection services
- Online web portal provides plan investment holdings, transactions history and activity details for benefit payments
- Directed trustee/custodian consolidated reporting services for assets held away at your preferred custodian
- Educational opportunities via webinar series
- Sponsor of NAPA Non-Qualified Designation Program
- Discretionary Trustee Services upon Change in Control

### Broadridge Retirement and Workplace

# Confidence without compromise

Trade, transact, and engage clients with far greater efficiency.



Trust and custody



Investment evaluation



(\$) Trading



Business intelligence



Data aggregation



Fiduciary standards and certifications



Participant communication



Payment solutions





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Dresher, PA • ascensus.com

# Ascensus

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#### **Firm Profile**

As an Ascensus company, Newport helps millions of people save for a better future. Our independence and flexible product suite enable advisors to tailor solutions for their clients. From pre-sales support through closing, Ascensus is proud to offer unparalleled choice and a commitment to our partners' success. Ascensus' data reflects full-service plans on our proprietary platform and doesn't include plans administered as part of FuturePlan by Ascensus.

#### **Primary Market(s) Served**

Micro: < 10 eligible participants and < \$250,000 in annual contributions

**Small:** 11 to 50 eligible participants and \$250,001 to \$500,000 in annual contributions

Mid: 51 to 100 eligible participants and \$500,001 to \$1,000,000 in annual contributions

Large: 101 to 500 eligible participants and \$1,000,001 to \$5,000,000

in annual contributions

Mega: 500 eligible participants and > \$5,000,000 in annual contributions

#### **Plans/Participants Served By Type\***

Other Defined Contribution (Account Balance Plan): 1,622 / 140,479

Defined Benefit (Non-account Balance Plan): 46 / 929

457(f) Plans: **44 / 1,093** 

Phantom Stock/Stock Appreciation Rights Plan: 169 / 15,908

#### **Informal Funding Supported**

Separate Account Life Insurance, General Account Life Insurance, Institutional Investments, Fixed Indexed Life, Letters of Credit, Annuities, Hybrid Financing, Alternative Investments, Exchange-traded Funds (ETFs), Company Stock, Mutual Funds, Unfunded

#### **Key Differentiating Services**

#### Unique Depth and Breadth of Nonqualified Services

- Centralized point of contact—Relationship Manager with a comprehensive NQ support team
- Leading market share of 1,600+ nonqualified plans
- 350+ NQ professionals—accountants, attorneys, actuaries, and consultants

#### Market-Leading Nonqualified Technology

- Customized NQ-specific web tools
- Fully optimized for mobile and tablet devices

#### High-Touch Participant Communication and Education

- Customized communication strategy/campaign
- Comprehensive participant education tools

Newport, an Ascensus company, is the industry leader in the nonqualified market and has the staff available to assist advisors with sales support, plan design consulting, participant education and funding strategies.

#### **Recordkeeping Platforms Used**

Newport's nonqualified recordkeeping system is a state-of-the-art, in-house proprietary platform. This platform has been built using complete open architecture allowing for easy systems integration and customization.



Yardley, PA • newcleus.com

### Newcleus

#### **Key Contact(s)**

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#### **Firm Profile**

Newcleus is an industry leader focused on developing innovative compensation, benefits, investment, and finance strategies for employers and their communities. Our personalized product selections, carrier solutions, and talent retention programs are specifically designed to optimize benefits and enhance your investment portfolio. We are committed to fostering lifelong partnerships and unparalleled success. Our state-of-the-art technology platform, MINTS, allows clients to conveniently, and securely, manage their investments and insurance holdings.

#### **Primary Market(s) Served**

Micro: < 10 eligible participants and < \$250,000 in annual contributions

**Small:** 11 to 50 eligible participants and \$250,001 to \$500,000 in annual contributions

**Mid:** 51 to 100 eligible participants and \$500,001 to \$1,000,000 in annual contributions

**Large:** 101 to 500 eligible participants and \$1,000,001 to \$5,000,000 in annual contributions

#### **Plans/Participants Served By Type\***

Other Defined Contribution (Account Balance Plan): **114 / 468**Defined Benefit (Non-account Balance Plan): **206 / 925** 

Other: 230 / 1,600

#### **Informal Funding Supported**

Separate Account Life Insurance, General Account Life Insurance, Institutional Investments, Annuities, Hybrid Financing, Alternative Investments, Company Stock, Mutual Funds, Unfunded

#### **Key Differentiating Services**

Our personalized product selections, carrier solutions and talent retention programs are individually curated to optimize benefits and improve ROI for each and every client. Newcleus is able to do so, by listening to clients needs, understanding their goals, and continuously monitoring changes in products, tax, interest rates, and market trends to ensure that client investments and plans remain valuable. With this approach and mindset, our proactive consulting, servicing, and support ensures NQDC plan and program success at every level.

#### **Recordkeeping Platforms Used**

Newcleus' recordkeeping system is an in-house, proprietary platform that also leverages an open architecture framework to allow for seamless integration and configuration with other third-party platforms.

\*as of 6.30.23





Des Moines, IA • principal.com

# Principal Financial Group

#### **Key Contact(s)**

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#### **Firm Profile**

At the Principal Financial Group®, we strive to help employers realize the full potential of their executive benefit program, while helping participants achieve improved outcomes. Through industry leadership, a flexible service model, investment expertise, and participant education, we offer plans that you can customize based on the needs of plan sponsors and their key employees. Principal® offers a wide range of financial products and services, including retirement, asset management and insurance through our family of financial services companies.

#### **Primary Market(s) Served**

Micro: < 10 eligible participants and < \$250,000 in annual contributions

Small: 11 to 50 eligible participants and \$250,001 to \$500,000

in annual contributions

 $\textbf{Mid:}\ 51\ \text{to}\ 100\ \text{eligible}\ \text{participants}\ \text{and}\ \$500,001\ \text{to}\ \$1,000,000$ 

in annual contributions

Large: 101 to 500 eligible participants and \$1,000,001 to \$5,000,000

in annual contributions

Mega: 500 eligible participants and > \$5,000,000 in annual contributions

#### Plans/Participants Served By Type\*

Other Defined Contribution (Account Balance Plan): 2,699 / 67,640

Defined Benefit (Non-account Balance Plan): 124 / 1,070

457(f) Plans: **277 / 1,464** Other: **1,141 / 41,752** 

#### **Informal Funding Supported**

Separate Account Life Insurance, General Account Life Insurance, Institutional Investments, Exchange-traded Funds (ETFs), Company Stock, Mutual Funds, Unfunded

#### **Key Differentiating Services**

Principal provides plan sponsors and their participants comprehensive solutions, innovative plan designs, multiple financing options and administrative and onboarding services. Plan sponsors receive a service model with features, tools and coordinated support at a national and local level. Our experienced staff sets a high standard of service for both clients and their advisors, with the goal of building lasting relationships that meet their ongoing needs. We deliver nonqualified plan solutions for all sizes and types of employers and organizations.

#### **Recordkeeping Platforms Used**

Proprietary recordkeeping platform



Windsor, CT • Voya.com

# Voya Financial

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#### **Firm Profile**

Voya Financial, Inc. is a leading health, wealth and investment company that serves the financial needs of 14.7 million individual and institutional customers across the US. As part of our workplace solutions, Voya offers an integrated and simplified qualified and nonqualified plan experience. For more than 50 years, Voya has provided clients with the highest level of quality and service in the design, implementation, and administration of employee and executive benefit plans.

#### **Primary Market(s) Served**

Micro: < 10 eligible participants and < \$250,000 in annual contributions

**Small:** 11 to 50 eligible participants and \$250,001 to \$500,000 in annual contributions

**Mid:** 51 to 100 eligible participants and \$500,001 to \$1,000,000 in annual contributions

**Large:** 101 to 500 eligible participants and \$1,000,001 to \$5,000,000 in annual contributions

**Mega:** 500 eligible participants and > \$5,000,000 in annual contributions

#### **Informal Funding Supported**

Separate Account Life Insurance, General Account Life Insurance, Institutional Investments, Fixed Indexed Life, Letters of Credit, Annuities, Hybrid Financing, Alternative Investments, Exchange-traded Funds (ETFs), Company Stock, Mutual Funds, Unfunded

#### **Key Differentiating Services**

- Consultative plan design support to achieve an employer's executive compensation goals
- Sophisticated funding structures, including mutual funds and corporateowned life insurance (COLI)
- Tailored services that include participant web tools, enrollment, education and communication resources
- Plan administration and trust services built around a recordkeeping system designed to support the most complex nonqualified plans

#### **Recordkeeping Platforms Used**

Voya uses the Relius trading platform supplemented with proprietary capabilities that support a wide range of non-qualified plans. Voya also uses the FIS OMNI platform.

\*as of 6.30.23







# Health Savings Account Providers

# Health Savings Accounts (HSA) are a great savings vehicle on their own, and even more so when complementing a 401(k) plan, and their triple tax advantage cannot be overstated.

HSA assets are showing solid growth as the space matures. Morningstar's 7th annual landscape study on HSAs evaluated 10 of the top HSA providers on two different uses:

- (1) as investment accounts to save for future medical expenses and
- (2) as spending accounts to cover current medical costs.

Overall, the study found that HSA features have improved in the past year, with several plans cutting fees and offering higher-quality investment menus. However, the industry is still developing and needs to catch up on several issues, including transparency, ease of use, and costs.

Not surprisingly, the increase in the adoption of high-deductible health plans (HDHPs) and the growth of HSA assets have gone together, as one must have an HDHP to contribute to an HSA. Through mid-year 2023, total assets in HSAs reached roughly \$116 billion—a 21-fold increase since 2006. Meanwhile, the percentage of workers who are

covered by employer-sponsored medical insurance and have chosen an HDHP grew from roughly 7% in 2006 to 32% by the end of 2022. HSA assets over the same period rose from close to \$5 billion to more than \$100 billion.

However, the process of investigating account details, signing up for one, and funding it remains complicated. In addition, some of the top providers still charge maintenance and/or investment fees and require a minimum account balance before participants can invest.

Overall, HSAs continue to grow, and the future looks bright. Advisors who might have dismissed HSAs for any number of reasons would be wise to take another look. You'll find a number of firms more than eager to help you hone your skills and grow your business.

Ted Godbout



# ALERUS

RETIREMENT AND BENEFITS

St. Paul, MN • alerusrb.com

# Alerus Retirement and Benefits

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#### **Firm Profile**

Alerus Retirement and Benefits is a valued partner to employers, advisors and brokers who rely on our expertise and personal service to establish and manage successful retirement plan and benefit administration solutions. Alerus provides a suite of services covering retirement plans, financial wellness, health savings accounts, flexible spending accounts, health reimbursement arrangements, and COBRA. Alerus maintains a national presence, with offices in Minnesota, Michigan, New Hampshire and Arizona.

#### **Assets Managed\***

Total AUM: \$250,000,000

Asset Allocation Fund: \$173,000,000

**Average Balance / Investment Balance** 

\$3,520 / \$17,050

**Monthly Account Fee\*** 

\$2.75

**Minimum Investment Threshold \*** 

\$2,000

#### **Investment Options Available**

Alerus offers an open architecture investment platform. Clients may utilize the standard managed lineup including low-cost/zero rev-share, non-proprietary, active and passive managed funds, including the Vanguard Target Date Series Funds. Clients may also mirror their existing 401(k) investment lineup.

#### **Advisor Support Service**

Proposals, Online Demos, Enrollment Meetings/Employee Education, Single Sign on, Debit Cards.

#### Other Services

152

Retirement administration services (including cash balance), flexible spending accounts (FSAs), health reimbursement arrangements (HRAs), COBRA, retiree billing, lifestyle spendings accounts (LSAs), and financial wellness services.



Houston, TX • BPAS.com

### BPAS

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#### **Firm Profile**

BPAS is a national provider of retirement plans, benefit plans, fund administration, and institutional trust services. We make it our mission to simplify the complicated by delivering benefit-plan services that solve client challenges without the need to engage multiple providers. One company. One call. We support 4,500 retirement plans, \$110 billion in trust assets, \$1.3 trillion in fund administration, and more than 650,000 participants. BPAS specialty plan administration practices include auto enrollment plans, multiple employer plans, plans with employer securities, PR 1081 plans, VEBA/115 Trust, HSAs, and cash balance plans.

#### **Assets Managed\***

Total AUM: \$14,145,409

Asset Allocation Fund: \$14,145,409

**Average Balance / Investment Balance** 

\$3,075 / \$3,075

**Monthly Account Fee\*** 

\$3.00

#### **Minimum Investment Threshold \***

None

#### **Investment Options Available**

First-dollar investing. True open architecture; may elect same investment options as DC plan

#### **Advisor Support Service**

Participant Education & Tools, Secure Online Portal, Co-branding, Advisor support and toolbox.

#### Other Services

VEBA HRA, Health & Welfare, Workplace Retirement Plans, Actuarial & Pension, Healthcare Consulting, IRA, Fiduciary, Collective Investment Funds, Fund Administration, Institutional Trust

\*as of 6.30.23

NAPA**black**book**2023** 







Milwaukee, WI . hsabank.com

# HSA Bank

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#### **Firm Profile**

HSA Bank services an array of tax-advantaged accounts and administrative solutions designed to help employers better manage health insurance costs, offer greater depth and flexibility in benefit packages, and promote healthy lifestyles. HSA Bank is the only provider that offers a custom solution designed to be used by Retirement Plan advisors.

#### **Assets Managed\***

Total AUM: **\$12,300,000,000** 

#### **Average Balance / Investment Balance**

\$4,000 / \$16,000

#### **Monthly Account Fee\***

\$0

#### Minimum Investment Threshold \*

\$1,000

#### **Investment Options Available**

Open Architecture platform where advisors can create a Custom Lineup, potentially mirroring the retirement plan lineup. In the absense of an advisor, we offer a Curated Mutual Fund Lineup and Brokerage Platform through Schwab.

#### **Advisor Support Service**

Specialized team exclusive to Retirement Plan Advisors. HSA only call center for account support.

#### Other Services

Full suite of products including FSA, HRA, Commuter, Limited Purpose FSA and LSA accounts.



#### **Healthcare Services**

Kansas City, MO • UMB.com/HSA

# **UMB** Healthcare Services

#### **Key Contact(s)**

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#### **Firm Profile**

UMB makes it easy to plan, save, and pay for healthcare, dependent, and commuter expenses. As both the HSA custodian and plan administrator for benefits accounts, UMB provides the seamless administration and support you need to bring your benefit strategy to life. Attract and retain employees with financial wellness tools that help them plan, save, and pay for healthcare expenses. You need a partner that's stable, flexible, efficient, and driven to delight. That's UMB.

#### **Assets Managed\***

Total AUM: \$33,500,000,000

Asset Allocation Fund: \$3,750,000,000

#### **Monthly Account Fee\***

\$0

#### **Minimum Investment Threshold \***

\$1.000

#### **Investment Options Available**

UMB HSA Saver® has been designed to provide a simplified approach to your HSA investments. Backed by UMB's experience and insight, HSA Saver is a powerful tool that just made investing a whole lot easier. Using time-tested mutual fund selection methodologies, UMB has hand-picked quality funds for accountholder's personal UMB HSA Saver® portfolio.

#### **Advisor Support Service**

UMB's HSAs offer a tax-free way to save and pay for health care expenses and Medicare premiums.

\*as of 6.30.23





Minneapolis, MN • Voya.com

# Voya Benefits Company, LLC, a member of the Voya® family of companies

#### **Key Contact(s)**

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#### **Firm Profile**

Voya's Health Account Solutions include HSA, FSAs, Commuter Accounts, HRAs, Direct Billing and COBRA Administration. Saving for healthcare expenses is a significant challenge for individuals to achieve a secure financial future. These solutions, combined with Voya's Wealth, Health, and Investment Management expertise, will help individuals optimize financial wellness. Voya retirement plan participants utilizing our HSA will see their HSA savings automatically integrated into our Voya retirement participant experience.

#### **Assets Managed\***

Total AUM: \$200,000,000+

#### **Average Balance / Investment Balance**

\$2,525 / \$8,500

#### **Minimum Investment Threshold \***

\$1,000

#### **Investment Options Available**

Voya provides a robust fund lineup, which currently consists of 31 mutual funds and is managed in-house by Voya Investment Management. Voya provides competitive investment fees and all inclusive administration fees.

#### **Advisor Support Service**

Robust advisor & participant support, and in-house Voya investment management expertise.

#### Other Services

Voya also offers FSAs, HRAs, Commuter Benefits, COBRA, and Direct Bill capabilities.

\*as of 6.30.23

#### CARE ABOUT YOU AND YOUR PRACTICE



More than 300 firms have stepped up with their check books, business intelligence, and "can do" attitude to support NAPA, the only organization that educates and advocates specifically for plan advisors like you. NAPA is grateful for its Firm Partners. We hope you appreciate them too. Shouldn't your firm be on this list and enjoy the benefits of NAPA Firm Partnership? To learn more contact SAMTeam@usaretirement.org

napa-net.org

401GO, Inc. 401(k) Marketing AB (AllianceBernstein) Accelerate Retirement ADP Retirement Services

Advus Financial Partners

Aldrich Wealth

Alera Group

Alerus Retirement and Benefits Alexander & Williams, LLC Alliance Benefit Group - National Alliant Retirement Consulting

Allianz Life

Allmerits Asset, LLC Allspring Global Investments Alpha Financial Partners

American Century Investments

American Funds American Trust Retirement

Ameritas

Amundi Asset Management US Annexus Retirement Solutions Arista Wealth Management

Artisan Partners

Ascensus, LLC

Ashford Investment Advisors AssetMark Retirement Services AssuredPartners Investment

Advisors, LLC

Avantax Banc Consulting Partners Bank of America Merrill Lynch

BayBridge Capital Group, LLC BCG Securities Inc.

Beltz lanni & Associates, LLC Benefit Financial Services Group

Benefit Trust Company

Benetic, Inc.
Betterment for Business LLC
BlackRock

Blue Ocean Strategies

BNY Mellon

Boyce & Associates Wealth Consulting

Brio Benefit Consulting, Inc. Broadstone Advisors, LLC Buckingham Strategic Partners Burrmont Compliance Labs LLC Cambridge Investment Research, Inc.

Candidly
Cannon Capital Management Inc. Capital Wealth Management, LLC CAPTRUST Financial Advisors Carillon Tower Advisors
CBIZ Financial Solutions, Inc.

CBS Funding, Inc. Cerity Partners

Cetera Fianancial Group Charles Schwab & Co.

Christian Brothers Investment Services Inc.

Clear Investment Research, LLC ClearSage Advisory Group

Clearstead Cohen & Steers Capital Management

Colonial

Columbia Threadneedle Investments Commonwealth Financial Network Concurrent Investment Advisors

Corebridge Financial

CoSource Financial Group, LLC Creative Planning, Inc.

Cuna Mutual Group/TruStage Dahring | Cusmano and Associates

D.B. Root & Company, LLC DecisionPoint Financial LLC

Definiti

Delaware Avenue Wealth Planners Deschutes Investment Consulting, LLC

Dietrich

Dimensional Fund Advisors DoubleLine

DriveWealth

DWC - The 401(k) Experts Dynamique Capital Advisors, LLC EACH Enterprise, LLC

Eagle Asset Management Elevatus Wealth Management eMoney Advisor Empower Retirement

Enterprise Iron Financial

Industry Solutions, Inc.

Envestnet Retirement Solutions

Equitable ERISA360.COM

(Pension Data Resources, Inc.) Federated Hermes Fidelity Investments Fiduciary Advisors, LLC Fiduciary Benefits Group Fiduciary Consulting Group, Inc.

Fiduciary Decisions & Insights Financial Finesse FinDec Wealth Services, Inc.

First Dollar

First Eagle Investment Management

First Heartland Capital, Inc. Fisher Investments Fluent Technologies
Fort Washington Financial Franklin Templeton

Gallagher

German American Wealth Advisory Group

Goldman Sachs Asset Management, LLC Gordon Asset Management, LLC

Great Gray Trust Company

Green Retirement, Inc. Greenspring Advisors GSM Marketing, LLC

GROUPIRA
Guardian Wealth Partners Hahn Financial Group Inc. Harbor Capital Advisors, Inc

Harbor View Advisors

Hartford Funds

Hauser Retirement Solutions, LLC HighTower Advisors HSA Bank

HTLF Retirement Plan Services

HUB International Human Interest

Huntington National Bank

Hurlow Wealth Management Group, Inc.

iCaptial, LLC iGrad dba Enrich IMA Wealth

Impax Asset Management

Income America Independent Financial Partners Insight Financial Partners, LLC Institutional Investment Consulting

intellicents Invesco Invest Titan

Invst Financial IPX Retirement iraLogix, Inc.

ISS Market Intelligence J.P. Morgan Asset Management

Janus Henderson Investors Jemma Investment Advisors

John Hancock Investments John Hancock Retirement Plan Services Judy Diamond Associates (ALM)

July Business Services

KerberRose Retirement Plan Services

Kestra Financial

Kingsview Partners KWP Consulting Latus Group, Ltd.

Lazard Asset Management LeafHouse Financial Advisors Leatherback Investments Lebel & Harriman, LLC

Lee CPA Audit Group Legacy Retirement Solutions, LLC Legacy 401k Partners, LLC

Lincoln Financial Group Lord Abbett

LPL Financial M Financial Group

Macquarie Investment Management Marcum Wealth

Marietta Wealth Management Mariner Retirement Advisors

Marsh & McLennan

Marsh, Berry & Company, LLC Matrix Financial Solutions Mayflower Advisors, LLC MCF Advisors

Mesirow Financial MFS Investment

Management Company

Micruity, Inc.

Midwestern Securities Millennium Trust Company, LLC

Milliman

MissionSquare Retirement MML Investors Services Momenta Benefits Morgan Stanley

Morningstar, Inc. MPI (Markov Processes International)

Multnomah Group, Inc.
Mutual of America Financial Group

My Corporate Ally, LLC National Association

of Real Estate Investment Trusts

Nashional Financial Nationwide Financial

Natixis Investment Managers Neuberger Berman

Newcleus

Newfont Retirement Services New York Life Investment

Management, LLC

NestEggs Retirement Plan Services, Inc.

Nicklas Financial Companies

Nolan Financial North American KTRADE Alliance

North Pier Fiduciary Management, LLC Northwest Retirement Plan Consultants

Northwestern Mutual Note Advisors, LLC Nottingham Advisors Inc. NPPG Fiduciary Services, LLC

Oakhourne Advisors October Three

OneAmerica OneDigital Investment Advisors, LLC Osaic

OurSphere

Pacific Life Insurance Company

Paychex, Inc. Payden & Rygel PCS Retirement

Penchecks, Inc. Pension Assurance LLP
Pensionmark Financial Group
Pension Resource Institute, LLC

Pentegra Retirement Services PGIM Investments

PIMCO PlanGen, LLC Plan Notice

Plexus Financial Services, LLC Precept Advisory Group

PriceKubecka

Princeton Financial Consultants Principal Financial Group ProCourse Fiduciary Advisors, LLC

Procyon Partners, LLC
Professional Benefit Services, Inc. PTE CRPA (Comparative Rollover

Plan Assessment) Quintes Administrative and Insurance Services. Inc Raymond James

RBC Wealth Management RBF Capital Management RCM&D

Reedmark Advisors, LLC

Retirement Planology

Renasant Bank Retire Ready Solutions

Retirement Clearinghouse, LLC Retirement Fund Management Retirement Learning Center

Retirement Plan Advisory Group (RPAG)

Schneider Downs Wealth Management Advisors, L.P. Schroders

Sanctuary Wealth
Schlosser, Fleming, & Associates LTD

Retirement Resources Investment

Rockefeller Capital Management

Roehl & Yi Investment Advisors, LLC

Retirement Solutions Advisors

RMR Wealth Builders, Inc.

Rogers Wealth Group, Inc.

RPS Retirement Plan Advisors

Safeguard Asset Management SageView Advisory Group Saling Simms Associates Sallus Retirement

Roush Investment Group

Corporation

RiXtrema, Inc.

RPSS

Robert W. Baird

Securian Retirement Shepherd Financial, LLC Slavic401k

Smart USA SmartPath, Inc. Smith Bruer Advisors Soltis Investment Advisors

Spectrum Investment Advisors Southbridge Advisors SS&C Technologies, Inc.

State Street Global Advisors Stifel Stiles Financial Services, Inc.

Stolzer Rothschild Levy LLC Stonemark Wealth Management Strategic Retirement Partners Swav Research, LLC

T. Rowe Price TAO Investments Hawaii Taylor Wealth Solutions

TCR Development, LLC Telenations Inc dba GIFTOGRAM

The Blackstone Group The Finway Group The Hebets Company

The Pangburn Group
The Retirement Advantage, Inc.

The Standard The Wealth Pool Three Bell Capital LLC TIAA

Touchstone Retirement Group Transamerica Transitus Wealth Partners

TRAU Trinity Advisors
Trinity Point Wealth
Trutina Financial

Twelve Points Retirement Advisors Two West Capital Advisors, LLC Ubiquity Retirement + Savings **UBS** Financial Services

UMB Financial Corporation Valorous Advisors Vanguard Venrollment

Venture Visionary Partners

Vestwell Viking Cove Institute

Victory Capital
Virtus Investment Partners Vision401k

Vita Planning Group VOYA Financial

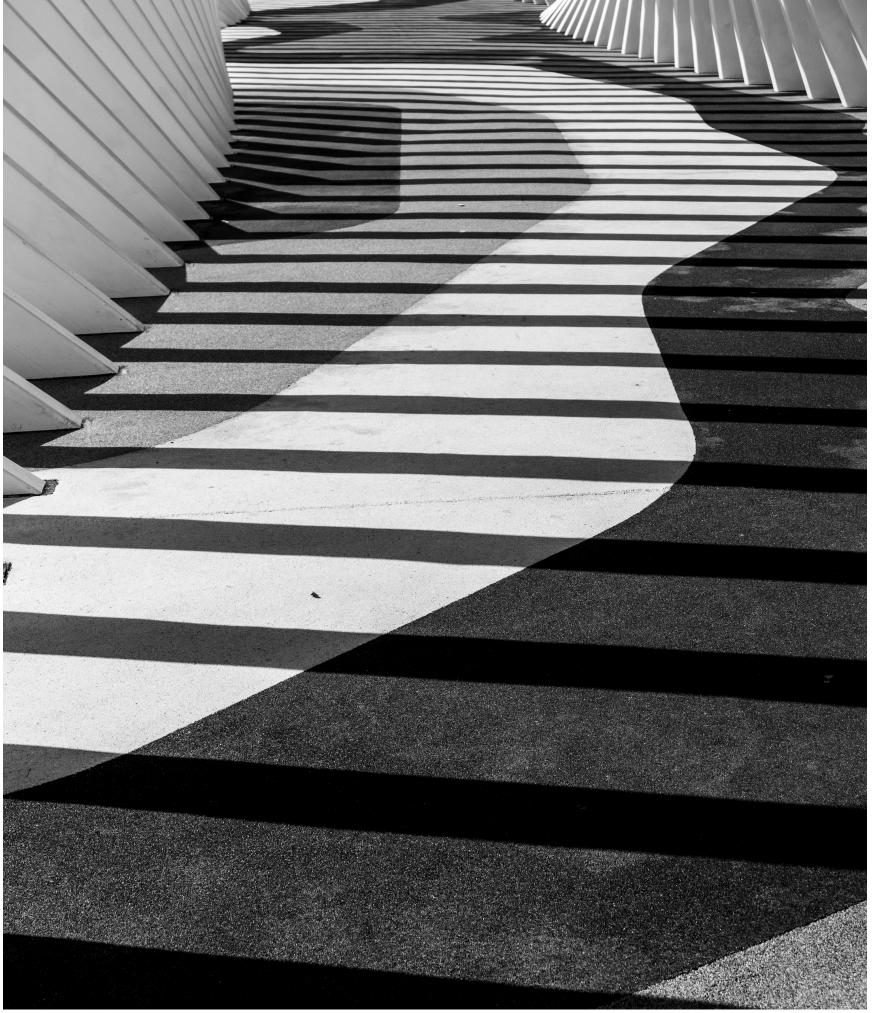
vWise, Inc. WealthPRIME Technology, Inc. Wells Fargo Advisors

WEX Health, In.c WhaleRock Point Partners Wilshire Associates

Wintrust Wealth Management Wise Rhino Group WR Wealth Planners

\*As of October 25, 2023





kingma photos / Shutterstock.com



# Retirement Income

# Take the following with a grain (mountain) of salt. A recent study from Mercer and CFA Institute compared 47 retirement income systems, covering 64% of the world's population.

It found that the Netherlands regained the top spot, with Iceland and Denmark taking second and third places. Israel and Australia rounded out the top five. The Netherlands had the highest overall index value (85), while Argentina had the lowest index value (42.3), joined by other poor performers Thailand, Turkey, India, and the Philippines.

As for the U.S., it didn't even crack the top 20, coming in at No. 22 with an overall index value of 63 (or a C+). It's an opportunity for great in-plan products and services, yet the challenges and opportunities are equally great.

For an industry that's good with accumulation but not as good with decumulation, the SECURE Act provisions (1.0) gave a solid boost to retirement income product visibility and encouraged their adoption, yet plan sponsors are still low to adopt. Thankfully, the providers in the following pages are developing innovative solutions to address a very pressing need—a guaranteed source of income that lasts as long as the participants themselves.

— John Sullivan

NAPA**BLACK**B00K**2023** 





# Allianz Life Insurance Company of North America

Minneapolis, MN allianzlife.com/dcplan

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#### Firm Profile

Allianz Life Insurance Company of North America (Allianz) is a leading provider of retirement solutions, including fixed/variable annuities and life insurance. Through a line of innovative products and a network of trusted financial professionals, and with 3.7 million contracts issued, Allianz helps people as they seek to achieve their financial and retirement goals. Founded in 1896, Allianz is proud to play a vital role in the success of our global parent, Allianz SE, one of the world's largest financial services companies.

#### **Product Name**

Allianz Lifetime Income+® Annuity with the Lifetime Income Benefit

#### **Primary Market(s) Targeted**



Micro: <\$1 million Small: \$1-\$10 million Mid: \$10-\$100 million Large: \$100-\$250 million Mega: >\$250 million Mega Mega: >\$1 billion

#### Which recordkeeping platform(s) is the platform connected to/with?\*

We are connected to FIS-Relius record keepers of which there are approximately 43. We are working diligently to connect with other platforms and will add them regularly.

#### How is it available in the plan?

- Managed account
- Participant election/opt in
- At retirement

158

#### How is the product structured?

Othe

#### What risk(s) is the solution seeking to address?

- Longevity
- Sequence of returns
- Inflation
- Liquidity
- Market risk
- Mortality risk
- Something else

#### Is there a guarantee/insurer?

Ye

#### **Guarantee Type**

**GLWB** 

#### QDIA-compliant (qualified default investment alternative)?

No

#### Is there flexibility as to when a participant can take income?

Yes

# If a participant is separated from service for any reason can they take their contract/investment with them?

Yes

# Will the income solution be used in conjunction with some sort of outsourced fiduciary?

Yes

#### Are there fees for the solution?

**Explicit** 

\*as of 6.30.23





ALLIANZ LIFETIME INCOME+® FIXED INDEX ANNUITY

# Navigating Guaranteed Lifetime Income Solutions

Today, more plan participants are recognizing the value of having a reliable income stream that lasts throughout their lifetime, as evidenced by a growing interest in in-plan annuities:

- 68% would like more information about annuities as part of their plan.1
- 77% say that having an option that allows them to build a protected foundation for lifetime income would increase their loyalty to their employer.1

At Allianz, we have been helping Americans prepare for their financial future for more than 125 years. We know guaranteed lifetime income – and we have resources to help you navigate the in-plan market and identify a suitable option, or options, available for a plan.





→ TO LEARN MORE visit (www allianzlife.com/dcplan or email (♠) retirement-income@allianzlife.com

1 Allianz Life conducted an online survey, the 2023 Q2 Quarterly Market Perceptions Study, in May 2023 with a nationally representative sample of 637 respondents age 18+ with an employer-sponsored retirement plan. Fixed index annuities are designed to meet long-term needs for retirement income. They provide guarantees against the loss of principal and credited interest, tax-deferred accumulation potential, and the reassurance of a death benefit for beneficiaries.

Products are issued by Allianz Life Insurance Company of North America, 5701 Golden Hills Drive, Minneapolis, MN 55416-1297.

Guarantees are backed by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America.

• Not FDIC insured • May lose value • No bank or credit union guarantee • Not a deposit • Not insured by any federal government agency or NCUA/NCUSIF

Product and feature availability may vary by state and retirement plan.

This content does not apply in the state of New York.

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Chicago, IL • incomeamerica.com

## Income America

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#### **Firm Profile**

Income America is a unique collaboration of industry leaders who came together to create a revolutionary retirement solution: Income America 5ForLife, a series of CIT portfolios that provide guaranteed lifetime income. Income America 5ForLife is an innovative, unbiased, multi-insured, in-plan retirement income solution designed to help retirement plan participants save for a more secure future. With Income America 5ForLife, participants can contribute through payroll deductions and enjoy protection against market uncertainty during retirement.

#### **Product Name**

Income America; Income America 5forLife

#### **Primary Plan Size Market(s) Targeted**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: [\$10-\$100 million, Large: \$100-\$250 million, Mega: >\$250 million, Mega Mega: >\$1 billion

#### Which recordkeeping platform(s) is the platform connected to/with?\* Lincoln

Financial and Nationwide

#### How is it available in the plan?

Managed account, Target-date Fund, Participant election/opt in

#### How is the product structured?

CIT

#### What risk(s) is the solution seeking to address?

Longevity, Sequence of returns; Inflation; Liquidity; Market risk, Mortality risk

#### Is there a guarantee/insurer?

Yes

#### **Guarantee Type**

**GLWB** 

#### **QDIA-compliant (qualified default investment alternative)?**

Yes

#### Is there flexibility as to when a participant can take income?

Yes

## If a participant is separated from service for any reason can they take their contract/investment with them?

Yes

# Will the income solution be used in conjunction with some sort of outsourced fiduciary?

Vac

#### Are there fees for the solution?

**Explicit** 



Newport Beach, CA • in.pacificlife.com

## Pacific Life

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#### **Firm Profile**

With over 150 years of financial strength as our foundation and 80 years since delivering our first group annuity solutions, Pacific Life continues to provide lifetime income and pension solutions that stand the test of time. Our team can customize a strategy helping deliver guaranteed lifetime income for your clients or employees.

#### **Product Name**

Income Horizon by Pacific Life

#### **Primary Market(s) Targeted**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: [\$10-\$100 million, Large: \$100-\$250 million, Mega: >\$250 million, Mega Mega: >\$1 billion

#### Which recordkeeping platform(s) is the platform connected to/with?\*

The solution utilizes data integrators in order to ease the burden of recordkeeper integration and allow for scalability of the solution across platforms.

#### How is it available in the plan?

Managed account, Participant election/opt in, Target Date Funds

#### How is the product structured?

Cl

#### What risk(s) is the solution seeking to address?

Longevity, Sequence of returns, Liquidity, Mortality risk

#### Is there a guarantee/insurer?

Ye

#### **Guarantee Type**

SPIA, Something else

#### QDIA-compliant (qualified default investment alternative)?

Yes

#### Is there flexibility as to when a participant can take income?

Yes

## If a participant is separated from service for any reason can they take their contract/investment with them?

Yes

# Will the income solution be used in conjunction with some sort of outsourced fiduciary?

Yes

#### Are there fees for the solution?

Explicit, Implicit

#### **Other Solutions**

SPIA & QLAC

\*as of 6.30.23





The Investment Management

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#### **Firm Profile**

PGIM, a leading global asset manager, is building comprehensive products that seek to help the American worker save and spend in retirement. Our PGIM **RetireWell** 

solutions focus on two principal goals of an individual: financial security and well-being, and the ability to meet financial goals and enjoy financial freedom in retirement. To address these goals, we bring together PGIM's retirement income strategies and managed accounts powered by our proprietary advice engine.

#### **Product Name**

PGIM RetireWell™ Solutions

#### **Primary Market(s) Targeted**

Small: \$1-\$10 million, Mid: [\$10-\$100 million, Large: \$100-\$250 million,

Mega: >\$250 million, Mega Mega: >\$1 billion

#### Which recordkeeping platform(s) is the platform connected to/with?\*

Please contact PGIM for specific recordkeeping availability.

#### How is it available in the plan?

Target-date Fund, Participant election/opt in, At retirement

#### How is the product structured?

CIT, Mutual fund, Other

#### What risk(s) is the solution seeking to address?

Longevity, Sequence of returns, Inflation, Liquidity, Market risk

#### Is there a guarantee/insurer?

#### QDIA-compliant (qualified default investment alternative)?

#### Is there flexibility as to when a participant can take income?

#### If a participant is separated from service for any reason can they take their contract/investment with them?

#### Will the income solution be used in conjunction with some sort of outsourced fiduciary?

No

#### Are there fees for the solution?

**Explicit** 



Des Moines, IA • principal.com

# Principal Financial Group

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#### **Firm Profile**

At Principal Financial Group®, we strive to help plan sponsors realize the full potential of their retirement program, while seeking to help participants achieve improved retirement outcomes. We offer a spectrum of income strategies:

- Traditional products/services that help participants create regular withdrawals
- Managed account service through advice providers seeking to deliver income in retirement
- Guaranteed income either selected at retirement as qualified distribution option or leading up to retirement with our in-plan deferred income option

#### **Product Name**

Principal Pension Builder<sup>SM</sup> ("PPB")

#### **Primary Market(s) Targeted**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: [\$10-\$100 million, Large: \$100-\$250 million, Mega: >\$250 million, Mega Mega: >\$1 billion

#### Which recordkeeping platform(s) is the platform connected to/with?\*

Proprietary recordkeeping platform

#### How is it available in the plan?

Participant election/opt in

#### How is the product structured?

#### What risk(s) is the solution seeking to address?

Longevity, Sequence of returns, Inflation, Liquidity, Market risk, Mortality risk

#### Is there a guarantee/insurer?

#### **Guarantee Type**

Deferred Income Annuity (DIA)

#### QDIA-compliant (qualified default investment alternative)?

#### Is there flexibility as to when a participant can take income?

Yes

#### If a participant is separated from service for any reason can they take their contract/investment with them?

Yes

#### Will the income solution be used in conjunction with some sort of outsourced fiduciary?

No

#### Are there fees for the solution?

Implicit

\*as of 6.30.23





St. Paul, MN • securian.com

# Securian Financial Group

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#### **Firm Profile**

Securian Financial is the 7th largest insurance company measured by life insurance in force. With over 22 million clients across North America, we build Secure tomorrows for those individuals and their families. Securian offers longevity and capital preservation solutions for defined contribution and defined benefit plans and has \$8 billion of AUM in those markets. Our products serve plans of all plan sizes.

#### **Product(S) Name**

Single Premium Income Annuity

#### **Primary Market(s) Targeted**

Micro: <\$1 million, Small: \$1-\$10 million, Mid: [\$10-\$100 million, Large: \$100-\$250 million, Mega: >\$250 million, Mega Mega: >\$1 billion

#### Which recordkeeping platform(s) is the platform connected to/with?\*

Securian Financial and PRT product offerings with over 40 intermediaries

#### How is it available in the plan?

At retirement

#### How is the product structured?

Other

#### What risk(s) is the solution seeking to address?

Longevity

#### Is there a guarantee/insurer?

Yes

#### **Guarantee Type**

SPIA

#### QDIA-compliant (qualified default investment alternative)?

No

#### Is there flexibility as to when a participant can take income?

Yes

## If a participant is separated from service for any reason can they take their contract/investment with them?

Yes

## Will the income solution be used in conjunction with some sort of outsourced fiduciary?

No

#### Are there fees for the solution?

Implicit

\*as of 6.30.23



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# NAPA'S INDUSTRY ACCOLADES

#### NAPA'S INDUSTRY ACCOLADES HIGHLIGHT ESSENTIAL ELEMENTS OF THE RETIREMENT INDUSTRY:

Each year we highlight the nation's Top Women Advisors as well as the top young retirement plan advisors (a.k.a. "Aces"), the Top DC Advisor Teams and Multi-Office Firms under 40. As for those that support advisors, we highlight the nation's Top DC Wholesalers (a.k.a. Advisor Allies), and more recently the Advisors' Choice awards that acknowledge the nation's top recordkeepers in 13 different service categories across 5 distinct market segments.

You can find all of these accolade lists online at napa-net.org, under the "Industry Lists" tab.

Advertise your company's unique services in NAPA Net the Magazine or congratulate your employees for being selected as a top leader in the retirement industry. See details below.

#### NAPA NET THE MAGAZINE INDUSTRY ACCOLADES ISSUES

#### **SPRING**



Where is the next generation of plan advisors coming from?

To answer that question, NAPA set out to find the top young advisors – the profession's "ACES." The result of was our list of the "Top Retirement Plan Advisors Under 40," first published in 2014.

Indeed, many of the individuals who have been recognized here have gone on to become the very industry leaders this recognition was designed to help identify.

#### **SUMMER**



Only plan advisors know how important their DC wholesaler can be in building, managing and growing their practice.

The Top DC Wholesalers are true partners, often working side-by-side with advisors-they are - in every sense of the word. Advisor Allies

#### **SUMMER**



Sure, we know it's not just about the numbers - but the reality is that advisors are having a huge impact every single day, not only on the quality of retirement plan advice, but in building a more financially secure retirement for millions of Americans.

NAPA's Top DC Advisor Teams acknowledges the advisor teams that are responsible for at least \$100 million in defined contribution plan assets.

#### FALL



Advisors work with a variety of recordkeepers across different market segments, and in support of an plans of all sizes and complexities. As such, they are extraordinarily well-positioned to compare and evaluate the strengths (and weaknesses) of this critical service.

Launched in 2021, our Advisors' Choice list recognizes the nation's best recordkeepers in 13 key service/support categories, across five distinct market segments.

#### WINTER



In what has long been a male-dominated profession, a growing number of women are today making significant contributions to this field. In 2015, the editorial team here committed to an acknowledgment of those contributions with the launch of NAPA's Top Women Advisors, Captains, All-Stars and Rising Stars!

CONTACT OUR SALES DEPARTMENT FOR FULL PAGE & CONGRATULATORY AD RATES