

# BLACK BLACK BOOK

THE
RETIREMENT
PLAN
ADVISOR'S
DEFINITIVE
RESOURCE
GUIDE





# GROW CONFIDENT Y

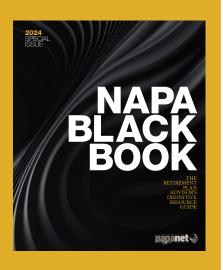
CITs represent a forward-thinking approach to retirement planning, offering distinct advantages including efficient administration, fee flexibility, and cost-effectiveness.

For those seeking innovative ways to strengthen retirement plan offerings, Great Gray delivers solutions that empower you with the essential governance, expertise and collaboration to grow confidently.

Leverage CIT Solutions



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# **National Association** of Plan Advisors

# Editor-in-Chief

John Sullivan jsullivan@usaretirement.org

### Ad Sales

Tashawna Rodwell TRodwell@usaretirement.org

# **Digital Advertising Specialist**

Tony DeScipio tdescipio@usaretirement.org

### **Production Assistant**

Brandon Avent bavent@usaretirement.org

### Cover

Listiana1979 / Shutterstock.com

# 2024 NAPA Officers President

Keith Gredys

# President-Elect

Lisa Drake

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Alicia Malcolm

# Immediate Past President

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<sup>1</sup> TruStage, TruStage internal data, 2024

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# Bet on Black

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



# We've said it before, and we'll say it again—compiling the Black Book is a rewarding yet challenging task, but the results for 2024 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," we've given in and gone fully digital.

We'll miss the oversized (and thick) print version, a handy reference tool to keep by one's side, but the future is something not to resist. Look for more changes and interactive features as we continue to move forward with NAPA's digital upgrades in the months to come!

But for now, the Black Book will look familiar, and arrives just before several SECURE 2.0 provisions are set to take hold—including required automatic enrollment for all new 401(k) and 403(b) plans adopted after 12/29/22 (except businesses with fewer than 10 employees, new businesses less than 3 years old, and churches and governments).

Also, Long-Term Part Time (LTPT) workers with at least 500 hours per year for two years to be eligible can make employee contributions to an employer's DC plan. And catch-up contributions will be raised to the greater of \$10,000 or 150% of the regular catch-up limit in 2024 for years in which the participant would attain age 60 through 63 (\$5,000 or 150% of the 2025 limit for SIMPLE plans). ESG, a possible federal retirement plan option for the private sector, state-sponsored Auto-IRAs, DEI initiatives, better and faster technology, and the "auto" revolution are all issues with which the industry continues to grapple.

Fintech and other 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 we put it together and what the Black Book, since 2015, is meant to address. What hasn't changed the NAPA Black Book's goal, "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 (DClOs, 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 third year. Each section is separated by a quick introduction about that particular industry sector. There's plenty of great information from great firms about the great resources they offer, so be sure to check it out. Suggestions to improve it are always welcome, so please don't hesitate to reach out. For now, we hope you find it useful.







# EARLY BIRD

https://www.napa-net.org/events/napa-401k-summit







# DCIOS

# The big story in DCIO in 2024 was that a prediction that had been circulating for the past few years finally came true.

Morningstar reported in August that collective investment trusts (CITs) nearly surpassed mutual funds in 2023 as the most popular target-date vehicle—and it happened in 2024.

According to the Chicago-based research behemoth, at the end of 2023, CITs had \$1.7 trillion—or roughly 49%—of target-date assets. With target-date assets growing to approximately \$3.8 trillion as of June 2024, CITs edged past mutual funds with about \$1.9 trillion—or 50.5%—of target-date assets. Consequently, mutual funds had 49.5% of the target-date market share, down from 71% in 2015.

"Morningstar's annual target-date landscape report took note of target-date CITs' growth trend, which isn't slowing. Their market share rise has been steady since 2015, gaining about 2 to 3 percentage points each year," Morningstar Senior Analyst Megan Pacholok wrote.

Why the migration? CITs are typically cheaper because they don't have to follow the reporting standards of the Investment Company Act of 1940, which governs mutual funds.

In addition to having lower administrative costs, plan sponsors can negotiate CIT fees with the providers, so, particularly for large retirement plans, CIT expenses are often lower than those of mutual funds, Pacholok explained.

"These lower fees have driven CIT growth, especially since plan sponsors loathe lawsuits accusing them of offering overpriced investment options in their retirement programs. This is a good trend because lower costs mean more money for retirees," she emphasized. In contrast, many contend that CITs are less transparent. For example, unlike mutual funds, they don't have to disclose their managers, their experience, or if they have joined or left the strategies recently, making it difficult to assess a management team, she explained. Within Morningstar's target-date CIT database, 88 out of 141 strategies—or 62%—do not disclose manager names.

But while some have suggested that there is not enough transparency surrounding CITs, a recent NAPA guest post by Victor Siclari of Great Gray Trust argues that characterization is outdated.

"CITs offer oversight and transparency comparable to investment vehicles like mutual funds and offer certain advantages over mutual funds," says Siclari. He notes, for example, that unlike mutual funds, CITs are offered exclusively to tax-qualified retirement plans, subjecting them to different regulatory constraints. "This allows for more dynamic and responsive fund management," he submits.

— Ted Godbout

NAPABLACKBOOK2024 7





# Franklin Templeton

San Mateo, CA franklintempleton.com

Key Contact(s)
Steve McKay
617.760.4838
steven.mckay@franklintempleton.com

**Angela Achatz** 913.956.1013

angela.achatz@franklintempleton.com

# **Firm Profile**

Franklin Resources, Inc. [NYSE:BEN] is a global investment management organization with subsidiaries operating as Franklin Templeton and serving clients in over 150 countries. Franklin Templeton's mission is to help clients achieve better outcomes through investment management expertise, wealth management and technology solutions. Through its specialist investment managers, the company offers specialization on a global scale, bringing extensive capabilities in equity, fixed income, alternatives, and multi-asset solutions. With more than 1,500 investment professionals, and offices in major financial markets around the world, the California-based company has over 75 years of investment experience.

# **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 \$1,600,000,000,000

Total DCIO Assets \$103,100,000,000

# DCIO Assets Breakdown [%]

Collective Trusts: 43% Money Markets: 0% Mutual Funds: 55% Separate Accounts: 2% Stable Value: 17%

Other: 0%

# **Asset Allocation Funds**

- Putnam Retirement Advantage target date series
- Putnam Sustainable Retirement target date series
- Franklin Income Fund
- Putnam Dynamic Asset Allocation suite
- George Putnam Balanced Fund

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

- 1. Putnam U.S. Large Cap Value Equity Fund \$16,348M
- 2. Putnam Stable Value Fund \$16,275M
- 3. Putnam Retirement Advantage Funds \$5,622M
- 4. Franklin U.S. Core Fund \$3,945M
- 5. ClearBridge Large Cap Growth Fund \$3,302M

# **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: **86** 

# Targeting the right risk at the right time

# Putnam Retirement Advantage Target Date Series

Our target date glide path philosophy and individual security selection are designed to help participants reach a successful retirement. To learn more, visit franklintempleton.com/advantage



# All investments involve risk, including possible loss of principal.

Funds and CITs offer different choices to access professional investment management, but have important differences including with respect to fees, product structure and customization.

Before investing, carefully consider a fund's investment objectives, risks, charges and expenses. You can find this and other information in the prospectus at franklintempleton.com. Please read it carefully.

There can be no assurance that targets will be achieved.

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# MFS Investment Management

Boston, MA mfs.com/dc

Key Contact(s)
John Garrett
617.954.7324
jgarrett@mfs.com

Kristen Colvin 617.954.5067 kcolvin@mfs.com

Phil Stewart 617.784.7998 pstewart@mfs.com

# **Firm Profile**

In 1924, MFS launched the US' first open-end mutual fund to give everyday investors access to the markets. One hundred years later, as a full-service global investment manager serving financial advisors, intermediaries and institutional clients, we celebrate a century of active management. Tested and refined across market environments, our investing approach combines collective expertise, long-term discipline and thoughtful risk management to create value responsibly for clients. Supported by our culture of shared values and collaboration, our teams of diverse thinkers actively debate ideas and assess material risks to uncover what we believe are the best investment opportunities in the market.

# **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 \$448.000.000.000

Total DCIO Assets \$117,100,000,000

# DCIO Assets Breakdown [%]

Collective Trusts: 19% Money Markets: 0% Mutual Funds: 74% Separate Accounts: 7% Stable Value: 0% Other: 0%

# **Asset Allocation Funds**

- MFS Conservative Allocation Fund
- MFS Moderate Allocation Fund
- MFS Growth Allocation Fund
- MFS Aggressive Growth Fund
- MFS Lifetime Funds

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

- 1. MFS Large Cap Value Fund: **\$25,600,000,000**
- 2. MFS Growth Fund: **\$18,000,000,000**
- 3. MFS International Equity Fund: \$13,000,000,000
- 4. MFS Mid Cap Value Fund: \$9,900,000,000
- 5. MFS International Diversification Fund: \$9,400,000,000

# **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: **13** Retail: **76** 



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Find insights — backed by 100 years of active investing and tailored for DC plan professionals — at mfs.com/100years-dc.





# T.Rowe Price

# T. Rowe Price

Baltimore, MD troweprice.com/fa

**Key Contact(s)** 

Mike McKenna

443.928.7140

Michael.Mckenna@troweprice.com

Jonathan N. Lepore

410.345.2710

Jonathan.Lepore@troweprice.com

**Christie Loftus** 

443.244.1832

Christina.Loftus@troweprice.com

# **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 w 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 \$1,569,100,000,000

Total DCIO Assets \$559,713,000,000

DCIO Assets Breakdown [%]
Collective Trusts: 41.44%
Money Markets: 0.06%
Mutual Funds: 39.13%
Separate Accounts: 12.02%

Stable Value: **3.43%** Other: **3.91%** 

# **Asset Allocation Funds**

- T. Rowe Price Target Funds
- T. Rowe Price Target Trusts
- T. Rowe Price Target Blend Trusts
- T. Rowe Price Retirement Funds
- T. Rowe Price Retirement Trusts
- T. Rowe Price Retirement Hybrid Trusts
- T. Rowe Price Retirement Blend Funds
- T. Rowe Price Retirement Blend Trusts
- T. Rowe Price Retirement Income 2020
- T. Rowe Price Retirement Income 2025
- T. Rowe Price Retirement 2020 Trust Income classes
- T. Rowe Price Retirement 2025 Trust Income classes

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

- 1. T. Rowe Price Retirement Funds\*\*: \$425,580,978,334
- 2. T. Rowe Price Blue Chip Growth Fund: \$24,697,305,705
- 3. T. Rowe Price Stable Value Fund: \$19,244,840,702
- 4. T. Rowe Price Capital Appreciation Fund: \$16,596,126,321
- 5. T. Rowe Price Growth Stock Fund: \$14,783,003,197

# **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: **19** Retail: **87** 

\*\*Includes T. Rowe Price Retirement Funds, T. Rowe Price Retirement Trusts, T. Rowe Price Retirement Blend Trusts, T. Rowe Price Retirement Blend Funds, T. Rowe Price Target Funds, Target Trusts, Target Blend Trusts, T. Rowe Price Retirement Hybrid Trusts, T. Rowe Price Retirement Income 2020 Fund, T. Rowe Price Retirement Income 2025 Trust, T. Rowe Price Retirement Income 2025 Fund and T. Rowe Price Retirement Income 2025 Trust. In addition to non-proprietary asset allocation funds.



All your clients should feel this retirement certain.



Your clients look to you for retirement guidance they can count on. You can look to T. Rowe Price.

Digging deep into research helps us anticipate change and build differentiated target date solutions. Our curiosity gets answers that can help your clients feel more retirement certain.

Better questions. Better solutions.





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

# AllianceBernstein

# **Key Contact(s)**

# AllianceBernstein Retirement Sales Team

800.243.6812 • ABDCresources@alliancebernstein.com

# **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 \$129 billion in DC assets under management (as of June 30, 2024), 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: \$769,000,000,000

Total DCIO Assets: \$129,000,000,000

# DCIO Assets Breakdown [%]

Collective Trusts: 9% Money Markets: 0% Mutual Funds: 15% Separate Accounts: 76%

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): \$89,937,000

AB Large Cap Growth Fund: \$9,955,000
 AB Large Cap Growth CIT: \$7,786,000
 AB Small Cap Growth Fund: \$1,868,000

5. AB Global Bond Fund: \$1,263,000

# **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** 



Charlotte, NC • allspringglobal.com

# Allspring Global Investments

# **Key Contact(s)**

# **Nathaniel Miles**

857.302.5770 • nathaniel.s.miles@allspringglobal.com

### 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: \$570,808,226,473

Total DCIO Assets: \$98,151,537,562

# DCIO Assets Breakdown [%]

Collective Trusts: 6%
Money Markets: 1%
Mutual Funds: 15%
Separate Accounts: 14%
Stable Value: 64%
Other: 0%

# **Asset Allocation Funds**

Allspring Absolute Return Fund, Allspring Asset Allocation Fund, Allspring Diversified Capital Builder Fund, Allspring Diversified Income Builder Fund, Allspring Index Asset Allocation Fund, Allspring Spectrum Aggressive Growth Fund, Allspring Spectrum Conservative Growth Fund, Allspring Spectrum Growth Fund, Allspring Spectrum Income Allocation Fund, Allspring Spectrum Moderate Growth Fund

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

- 1. Stable Value Fund: **\$63,168,333,985**
- 2. Allspring Special Mid Cap Value Fund: \$5,542,858,082
- 3. Allspring Special Small Cap Value Fund: \$2,426,555,876
- 4. Allspring Core Bond Fund: \$2,009,197,091
- 5. Allspring Emerging Markets Equity Fund: \$1,284,645,518

# **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: **4** Retail: **28** 

\*as of 6.30.24





Kansas City, MO • americancentury.com

# American Century Investments

# **Key Contact(s)**

# Kevin Eknaian

646.658.7710 • kevin\_eknaian@americancentury.com

# Scott Swezy

816.340.3170 • scott\_swezy@americancentury.com

### Aliso Chang

644.658.7753 • alison\_chang@americancentury.com

# **Firm Profile**

American Century Investments is a leading global asset manager founded in 1958. With 1,400 employees globally, we serve financial professionals, institutions, corporations and individual investors from offices in Kansas City, Missouri; New York; Los Angeles; Santa Clara, California; Portland, Oregon; London; Frankfurt, Germany; Hong Kong; and Sydney. 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 more than \$2 billion since 2000.

### Primary Market(s) Served

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

### **Assets Managed\***

Total AUM: \$248,615,227,785

Total DCIO Assets: \$55,565,977,460

# DCIO Assets Breakdown [%]

Collective Trusts: **35%**Money Markets: **1%**Mutual Funds: **57%**Separate Accounts: **8%**Stable Value: **0%**Other: **0%** 

# **Asset Allocation Funds**

\$891,638,063

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

- 1. Target Date: **\$22,918,253,335**2. Mid Cap Value: **\$4,165,183,032**
- 3. Ultra (Premier Large Cap Growth): **\$3,530,508,064**
- 4. US Premier Large Cap Growth Trust: \$2,629,989,320
- 5. Small Cap Value: \$2,569,787,795

# **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: 10 Retail: 34



Boston MA • amundi.com/usinvestors

# Amundi US

# **Key Contact(s)**

# Gary Miller

617.422.4940 • gary.miller@amundi.com

### Eric Parisi

617.422.4730 • eric.parisi@amundi.com

### Sara Cline

617.422.4851 • sara.cline@amundi.com

### **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.

Amundi US is committed to delivering competitive, high-quality investment products that we believe can stand the test of time. We offer a broad and diversified range of innovative fixed income, equity and multi-asset solutions that can satisfy real investment needs in changing market environments.

# **Primary Market(s) Served**

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

# **Assets Managed\***

Total AUM: \$108,020,000,000

Total DCIO Assets: \$10,700,000,000

# DCIO Assets Breakdown [%]

Collective Trusts: 14% Money Markets: 0% Mutual Funds: 67% Separate Accounts: 14% Stable Value: 0%

Other: 0%

# **Asset Allocation Funds**

N/A

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

- 1. Pioneer Bond Fund: **\$4,941,500,000**
- 2. Pioneer Fundamental Growth Fund: \$7,756,400,000
- 3. Pioneer Strategic Income Fund: **\$3,400,000,000**
- 4. Pioneer Balanced ESG Fund: \$433,700,000
- 5. Pioneer International Equity Fund: \$762,400,000

# **Advisor Support Services**

External Wholesalers Focused on Advisors

# No. of External Wholesalers

DC: **6** Retail: **35** 

\*as of 6.30.24

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# BlackRock.

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

# BlackRock

**Key Contact(s)** 

Carrie Schroen

609.282.3038 • carrie.schroen@blackrock.com

Tyler Neenan

312.395.9353 • tyler.neenan@blackrock.com

Tina Sanchez

617.342.1682 • tina.sanchez@blackrock.com

### **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 <a href="http://blackrock.com/advisors/dc">http://blackrock.com/advisors/dc</a> to learn more about our DC investment strategies, thought leadership and value add programs.

**Primary Market(s) Served** 

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

Mega: >\$250 million

Assets Managed\*

Total AUM: \$10,645,721,000,000

Total DCIO Assets: \$1,592,000,000

DCIO Assets Breakdown [%]

Collective Trusts: **42%**Money Markets: **0%**Mutual Funds: **8%**Separate Accounts: **48%** 

Stable Value: 0% Other: 0%

**Asset Allocation Funds** 

LifePath

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

1. Equity Index: \$937,766,093,029 2. Target Date: \$470,489,920,840

Fixed Income Index: \$89,660,393,866
 Equity Active: \$29,025,481,955

5. Fixed Income Active: \$28,837,122,533

**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: **9** Retail: **120** 



Thornton, PA • brandywine.com

# Brandywine Asset Management

**Key Contact(s)** 

Mike Dever

610.361.2000 • mike@brandywine.com

Firm Profile

Brandywine Asset Management, founded in 1982, invests based on the philosophy that Reduced Loss = Increased Returns. Brandywine provides 401(k) and other qualified plans the ability to invest across:

- 9 separate equity and fixed income "Enhanced" funds, plus
- 5 target date funds

Every Brandywine Fund incorporates Brandywine's "Risk Replacement" methodology that seeks to limit losses and increase returns. If loses can be reduced then recoveries can start from higher levels, increasing returns over time.

**Primary Market(s) Served** 

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

**Assets Managed\*** 

Total AUM: \$170,000,000

Total DCIO Assets: \$100,000,000

DCIO Assets Breakdown [%]

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

**Asset Allocation Funds** 

Brandywine Target 2060, Brandywine Target 2050, Brandywine Target 2040, Brandywine Target 2030, Brandywine Target Retirement

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

1. Focus International: **\$20,000,000** 

2. Brandywine Target 2040: \$12,600,000

3. Brandywine target 2030: \$12,500,000

4. Brandywine Extended Market: \$9,300,000

5. Brandywine Target 2050: \$8,600,000

**Advisor Support Services** 

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional, External Wholesalers Focused on Institutional

No. of External Wholesalers

DC: 2 Retail: 0

\*as of 6.30.24







Los Angeles, CA • capitalgroup.com

# Capital Group

# **Key Contact(s)**

### Mark Dence

210.474.2763 • mark.dence@capgroup.com

# **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 midsize 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: \$2,709,655,044,880

Total DCIO Assets: \$489,534,705,960

# DCIO Assets Breakdown [%]

Collective Trusts: 8%
Money Markets: 0%
Mutual Funds: 92%
Separate Accounts:0%
Stable Value: 0%
Other: 0%

# **Asset Allocation Funds**

Target Date: American Funds Target Date Retirement Series, Capital Group Target Date Retirement Series, Capital Group Target Date Retirement Blend Series

Target Risk: American Funds Portfolio Series, American Funds Retirement Income Portfolio Series

Balanced: American Funds American Balanced Fund, American Funds Global Balanced Fund

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

- 1. American Funds Target Date Retirement Series: \$262,111,283,210
- 2. American Funds Europacific Growth Fund: \$73,729,647,510
- 3. American Funds Growth Fund of America Fund: \$42,087,523,500
- 4. American Funds American Balanced Fund: \$33,125,576,550
- 5. American Funds Washington Mutual Fund: \$23,852,575,560

### **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: **65** Retail: **114** 



Chicago, IL . cbisonline.com

# Christian Brothers Investment Services, Inc.

# **Key Contact(s)**

# Michael A. Jackson

312.488.0638 • miackson@cbisonline.com

### **Firm Profile**

Christian Brothers Investment 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: \$10,703,366,728

# DCIO Assets Breakdown [%]

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

# **Asset Allocation Funds**

CRI Magnus Funds

# 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: 4 Retail: 0

\*as of 6.30.24



# COHEN & STEERS

New York, NY • cohenandsteers.com

# Cohen & Steers

# **Key Contact(s)**

# Charlie Wenzel

302.521.0878 • cwenzel@cohenandsteers.com

### **Firm Profile**

Cohen & Steers is a leading global investment manager specializing in real assets and alternative income, including real estate, preferred securities, infrastructure, resource equities, commodities, as well as multi-strategy solutions. Founded in 1986, the firm is headquartered in New York City, with offices in London, Dublin, Hong Kong, Tokyo and Singapore.

# **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: \$80,700,000,000

Total DCIO Assets: \$15,414,000,000

### DCIO Assets Breakdown [%]

Collective Trusts: 15.95% Money Markets: 0% Mutual Funds: 35.5% Separate Accounts:48.55% Stable Value: 0%

Other: **0%** 

# **Asset Allocation Funds**

N/A

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

- 1. Cohen & Steers Institutional Realty Shares: \$1,882,000,000
- 2. Cohen & Steers Real Estate Securities Fund: \$1,857,000,000
- 3. Cohen & Steers Realty Shares: \$ 1,264,000,000
- 4. Cohen & Steers Global Realty Shares: \$231,000,000
- 5. Cohen & Steers Preferred Securities and Income Fund: \$129,000,000

# **Advisor Support Services**

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional

# No. of External Wholesalers

DC: **3** Retail: **18** 



Boston, MA • columbiathreadneedleus.com

# Columbia Threadneedle Investments

# **Key Contact(s)**

### Dan Steele

617.827.0575 • daniel.steele@columbiathreadneedle.com

### **Bob Beal**

617.912.2204 • robert.beal@columbiathreadneedle.com

### **Jake Roberts**

813.428.0807 • jacob.roberts@columbiathreadneedle.com

# **Firm Profile**

# Investing smarter for the world you want

At Columbia Threadneedle Investments, we offer investments to make a difference to 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 \$672 billion.

# **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: \$672,000,000,000

Total DCIO Assets: \$34,000,000,000

# DCIO Assets Breakdown [%]

Collective Trusts: 20%
Money Markets: 0%
Mutual Funds: 65%
Separate Accounts: 5%
Stable Value: 10%
Other: 0%

# **Asset Allocation Funds**

N/A

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

Dividend Income: \$11,000,000,000
 Contrarian Core: \$4,200,000,000

3. Balanced: \$1,200,000,000

4. Seligman Global Tech & Info: \$1,100,000,000

5. Select Mid Cap Value: **\$800,000,000** 

# **Advisor Support Services**

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

# No. of External Wholesalers

DC: **4** Retail: **68** 

\*as of 6.30.24







Los Angeles, CA • doubleline.com

# DoubleLine

# **Key Contact(s)**

# Daniel Long

312.636.5444 • daniel.long@doubleline.com

# **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.doublefunds.com. Read it carefully 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: \$91,534,839,132

Total DCIO Assets: \$2,331,649,741

# DCIO Assets Breakdown [%]

Collective Trusts: 20%
Money Markets: 0%
Mutual Funds: 80%
Separate Accounts: 0%
Stable Value: 0%

Other: 0%

# **Asset Allocation Funds**

N/A

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

DoubleLine Total Return Bond: \$1,383,824,734
 DoubleLine Core Fixed Income: \$422,727,779
 DoubleLine Shiller Enhanced CAPE: \$128,578,216
 DoubleLine Low Duration Bond: \$101,749,228

5. DoubleLine Flexible Income: \$86,582,613

# **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)**

# Bryan Burke

405.229.7996 • Bryan.Burke@FederatedHermes.com

Jim Wojciak

412.916.8150 • Jim.Wojciak@FederatedHermes.com

# **Firm Profile**

Federated Hermes, Inc. is a global leader in active, responsible investing, with \$783 billion in assets under management, as of June 30, 2024. Guided by our conviction that responsible investing is the best way to create wealth over the long term, our investment solutions span over 170 equity, fixed-income, alternative/ private markets, multi-asset and liquidity management strategies. Providing investment management and 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: \$782,729,000,000

Total DCIO Assets: \$57,293,000,000

# DCIO Assets Breakdown [%]

Collective Trusts: 0.94% Money Markets: 35.76% Mutual Funds: 55.81% Separate Accounts: 1.96% Stable Value: 4.49%

Other: 1.04%

# **Asset Allocation Funds**

N/A

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

- 1. Federated Hermes Government Obligations Fund: **\$8,137,000,000**
- 2. Federated Hermes Total Return Bond Fund: \$7,067,000,000
- 3. Prime Cash Obligations Fund: \$3,855,000,000
- 4. Federated Hermes Strategic Value Dividend Fund: \$3,774,000,000
- 5. Federated Hermes Institutional High Yield Bond Fund: \$3,747,000,000

# **Advisor Support Services**

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

# No. of External Wholesalers

DC: **7** Retail: **50** 

\*as of 6.30.24

NAPABLACKBOOK2024 19





Smithfield, RI • institutional.fidelity.com/advisors

# Fidelity Investments

# Key Contact(s) Chris Alpaugh

917.703.4745 • christopher.alpaugh@fmr.com

### Firm Profile

Fidelity's mission is to strengthen the financial well-being of our customers and deliver better outcomes for the clients and businesses we serve. Fidelity's strength comes from the scale of our diversified, market-leading financial services businesses that serve investors, employers, advisors, TPAs and institutions. With assets under administration of \$15 trillion, including discretionary assets of \$5.8 trillion as of September 30, 2024, we focus on meeting the unique needs of a broad and growing customer base. Privately held for 78 years, Fidelity employs more than 76,000 associates across the United States and 10 other countries.

Primary Market(s) Served

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

Mega: >\$250 million

**Assets Managed\*** 

Total AUM: \$1,193,597,000,000

Total DCIO Assets: \$249,889,000,000

# 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: \$13,097,000,000
 Fidelity Freedom Blend: \$5,457,000,000
 Fidelity Freedom Active: \$4,586,000,000
 Fidelity/Advisor Total Bond: \$2,944,000,000
 Fidelity Advisor Equity Growth: \$2,468,000,000

# **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**  Goldman Sachs

Asset Management

New York City, NY • GSAMFunds.com

# Goldman Sachs Asset Management

# **Key Contact(s)**

Erik Karpinski

802.383.4076 • erik.karpinski@gs.com

### **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: \$2,792,528,800

Total DCIO Assets: \$90,000,000,000

# DCIO Assets Breakdown [%]

Collective Trusts: 6% Money Markets: 0% Mutual Funds: 8% Separate Accounts: 30% Stable Value: 56%

Other: 0%

# **Asset Allocation Funds**

N/A

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

1. Stable Value: **\$50,000,000,000** 

2. GS GQG Partners International Opportunities Fund: \$1,250,000,000

Emerging Markets: \$602,000,000
 US Large Cap: \$464,000,000
 Small Cap: \$297,000,000

# **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: **80** 

\*as of 6.30.24







Atlanta, GA • invesco.com/dcadvisor

# Invesco

# Key Contact(s)

**Bill Schories** 

212.323.0220 • william.schories@invesco.com

Frank Dotro

917.620.1598 • frank.dotro@invesco.com

# **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 28 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 strategy, plan design, participant engagement and plan governance.

### Disclosure:

Before investing, investors should carefully read the prospectus/summary prospectus and carefully consider the investment objectives, risks, charges and expenses. For this and more complete information about the Funds, visit invesco.com for the prospectus/summary prospectus. Invesco Distributors, Inc.

# **Primary Market(s) Served**

Mega: >\$250 million

**Assets Managed\*** 

Total AUM: \$1,795,610,240,494

Total DCIO Assets: \$126,359,469,256

# DCIO Assets Breakdown [%]

Collective Trusts: 2.4% Money Markets: 1.4% Mutual Funds: 40.7% Separate Accounts: 0.3% Stable Value: 55.3%

Other: 0%

# **Asset Allocation Funds**

Ν/Δ

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

- 1. INVESCO DEVELOPING MARKETS FUND: \$5,603,867,786
- 2. INVESCO DIVERSIFIED DIVIDEND FUND: \$3,600,696,926
- 3. INVESCO GLOBAL FUND: \$2,904,928,574
- 4. INVESCO MAIN STREET FUND: **\$2,875,111,460**
- 5. INVESCO COMSTOCK FUND: **\$2,583,160,938**

# **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: **75** 

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

### \*as of 6.30.24

# J.P.Morgan

ASSET MANAGEMENT

New York, NY • jpmorganfunds.com

# J.P. Morgan Asset Management

# **Key Contact(s)**

# Steve Rubino

617.308.0581 • stephen.rubino@jpmchase.com

# **Brant Wong**

917.687.9932 • brant.k.wong@jpmorgan.com

### Lathan Mahaffey

443.253.1300 • lathan.c.mahaffey@jpmorgan.com

# **Firm Profile**

Everyone's path to retirement looks different. At J.P. Morgan Asset Management, we believe the foundation for a successful retirement holds true for all: know people, know markets. We have a deep understanding of how people save and spend, an advantage from being part of America's largest bank and a retirement provider to millions. We combine our understanding of human behavior with market intelligence, managing risk at every step of our investment process. This is how we seek to deliver smart retirement strategies designed to achieve long-term goals. At JPMAM, we turn complexity into clarity to help everyone reach the retirement they've earned.

# **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: \$3,156,620,000,000

Total DCIO Assets: \$336,600,000

# DCIO Assets Breakdown [%]

Collective Trusts: 30% Money Markets: 1% Mutual Funds: 44% Separate Accounts: 23%

Stable Value: 2% Other: 0%

# **Asset Allocation Funds**

JPM SmartRetirement

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

- 1. JPM Large Cap Growth: \$69,232,000,000
- 2. JPM Equity Income: \$13,050,000,000
- 3. JPM US Equity Fund: \$8,466,000,000
- 4. JPM SmartRetirement Passive Blend 2040: \$6,830,000,000
- 5. JPM Mid Cap Value: \$6,250,000,000

# **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: **9** Retail: **133** 



# Janus Henderson

Denver, CO • janushenderson.com

# Janus Henderson Investors

**Key Contact(s)** 

Kevin Neuhart

303.638.7213 • kevin.neuhart@ianushenderson.com

Michelin Sharp

720.891.1627 • michelin.sharp@janushenderson.com

**Taylor Pluss** 

303.960.9032 • taylor.pluss@janushenderson.com

# **Firm Profile**

Janus Henderson's mission is to help clients define and achieve superior financial outcomes through differentiated insights, disciplined investments, and world-class service. Our insights, investments, and service currently help shape the futures of millions of people and achieve our purpose of Investing in a brighter future together. Teams across Janus Henderson come together every day to deliver outcomes for our clients - and their clients - that make a difference. We are proud of this responsibility as we fulfil our purpose of 'investing in a brighter future together'.

**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: \$361,400,000,000

Total DCIO Assets: \$25,600,000,000

DCIO Assets Breakdown [%]

Collective Trusts: 7.6% Money Markets: 0% Mutual Funds: 79.1% Separate Accounts: 2.5%

Stable Value: 0% Other: 10.8%

**Asset Allocation Funds** 

Janus Henderson Balanced Fund

Janus Henderson Global Allocation - Growth Janus Henderson Global Allocation - Moderate Janus Henderson Global Allocation - Conservative

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

1. Janus Henderson Enterprise Fund: \$6,473,560,000

2. Janus Henderson Triton Fund: \$2,580,860,000

3. Janus Henderson Balanced Fund: \$2,397,610,000

4. Janus Henderson Forty Fund: \$684,290,000

5. Janus Henderson Flexible Bond Fund: \$497,320,000

**Advisor Support Services** 

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

No. of External Wholesalers

DC: 3 Retail: 40



Boston, MA • jhinvestments.com

# John Hancock Investment Management

**Key Contact(s)** 

Gene Huxhold

847.224.9862 • gene\_huxhold@jhancock.com

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: \$131,108,365,105

Total DCIO Assets: \$30,090,891,242

DCIO Assets Breakdown [%]

Collective Trusts: 18% Money Markets: 0% Mutual Funds: 81% Separate Accounts: 0% Stable Value: 0% 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: \$6,050,057,075

2. John Hancock Disciplined Value: \$3,655,518,565

3. John Hancock Bond: \$3,157,397,798

4. John Hancock Lifetime Blend Funds: \$1,306,236,576

5. John Hancock International Growth: \$753,432,158

# **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: 5 Retail: 63

\*as of 6.30.24



# DCIOs 🦃

# ... MassMutual

Investments

Boston, MA • MassMutualInvestments.com

# MassMutual Investments

**Key Contact(s)** 

Andy Beck

720.323.6640 • Abeck14@massmutual.com

### Firm Profile

MassMutual Investments is an investment solutions group dedicated to helping advisors and investors achieve their long-term financial goals. We craft solutions that deliver in all stages of the investor journey, from building wealth to retiring comfortably. We utilize an open-architecture model to create optimal portfolios across a broad range of asset classes and styles. MassMutual Investments offers access to premier investment strategies from boutique firms and institutional asset managers with a built-in layer of rigorous fiduciary oversight. We believe active management supported by disciplined portfolio construction can lead to consistent performance over the long term, while mitigating risk and volatility.

**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: \$43,700,000,000

Total DCIO Assets: \$32,300,000,000

DCIO Assets Breakdown [%]

Collective Trusts: 2% Money Markets: 1% Mutual Funds: 97% Separate Accounts: 0% Stable Value: 0%

Other: 0%

**Asset Allocation Funds** 

MassMutual Select T. Rowe Price Retirement Funds

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

- 1. MassMutual Mid Cap Growth Fund: \$5,000,000,000
- 2. MassMutual Blue Chip Growth Fund: \$2,600,000,000
- 3. MassMutual Small Cap Growth Equity Fund: \$900,000,000
- 4. MassMutual Equity Opportunities Fund: \$643,000,000
- 5. MassMutual Core Bond Fund: \$635,000,000

# **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: **5** Retail: **5** 



Boston, MA • mfs.com/dc

# MFS Investment Management

**Key Contact(s)** 

John Garrett

617.954.7324 • jgarrett@mfs.com

Kristen Colvin

617.954.5067 • kcolvin@mfs.com

**Phil Stewart** 

617.784.7998 • pstewart@mfs.com

# **Firm Profile**

In 1924, MFS launched the US' first open-end mutual fund to give everyday investors access to the markets. One hundred years later, as a full-service global investment manager serving financial advisors, intermediaries and institutional clients, we celebrate a century of active management. Tested and refined across market environments, our investing approach combines collective expertise, long-term discipline and thoughtful risk management to create value responsibly for clients. Supported by our culture of shared values and collaboration, our teams of diverse thinkers actively debate ideas and assess material risks to uncover what we believe are the best investment opportunities in the market.

**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: \$448,000,000,000

Total DCIO Assets: \$117,100,000,000

DCIO Assets Breakdown [%]

Collective Trusts: 19% Money Markets: 0% Mutual Funds: 75% Separate Accounts: 7% Stable Value: 0%

Other: 0%

# **Asset Allocation Funds**

MFS Conservative Allocation Fund, MFS Moderate Allocation Fund, MFS Growth Allocation Fund, MFS Aggressive Growth Fund, MFS Lifetime Funds

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

- 1. MFS Large Cap Value Fund: \$25,600,000,000
- 2. MFS Growth Fund: \$18,000,000,000
- 3. MFS International Equity Fund: \$13,000,000,000
- 4. MFS Mid Cap Value Fund: **\$9,900,000,000**
- 5. MFS International Diversification Fund: \$9,400,000,000

# **Advisor Support Services**

MFS Conservative Allocation Fund, 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: **13** Retail: **76** 

\*as of 6.30.24



# Morgan Stanley

INVESTMENT MANAGEMENT

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

# Morgan Stanley Investment Management

**Key Contact(s)** 

Carlos del Valle

617.429.2006 • carlos.del.valle-ortiz@morganstanley.com

Firm Profile

Morgan Stanley Investment Management (MSIM), together with its investment advisory affiliates, has more than \$1.6 trillion in assets under management as of September 30, 2024. 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: \$1,600,000,000,000

Total DCIO Assets: \$16,300,000,000

DCIO Assets Breakdown [%]

Collective Trusts: 6%
Money Markets: 0%
Mutual Funds: 69%
Separate Accounts: 25%
Stable Value: 0%

Other: **0%** 

**Asset Allocation Funds** 

Calvert Responsible Allocation Funds, Eaton Vance Balanced

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

1. Atlanta Capital SMID-Cap Fund: \$3,351,000,000

2. Calvert U.S. Large Cap Core Responsible Index Fund: \$1,341,000,000

3. MSIM Global Opportunity: **\$818,000,000** 

4. Calvert Equity Fund: **\$815,000,000** 

5. MSIM Inception: **\$625,000,000** 

**Advisor Support Services** 

External Wholesalers Focused on Advisors, Investment Committee Meetings

No. of External Wholesalers

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



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

# Natixis Investment Managers

**Key Contact(s)** 

James Dolan

857.998.3093 • james.dolan@natixis.com

Alexandra Wells

857.350.0351 • alexandra.wells@natixis.com

**Firm Profile** 

Everyone has unique investment objectives. No matter your approach, we can help. Working with you, our team analyzes your goals and portfolio requirements to fully consider your strategy. We draw on the diverse expertise and perspectives of more than 15 experienced active investment managers to find solutions that fit investor needs. And our commitment doesn't end there: We stay closely involved, supporting you for the long term with ongoing analysis, trends and insights.

**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: \$279,588,080,823

Total DCIO Assets: \$16,114,199,849

DCIO Assets Breakdown [%]

Collective Trusts: 16% Money Markets: 84% Mutual Funds: 0% Separate Accounts: 0% Stable Value: 0%

Other: 0%

**Asset Allocation Funds** 

Natixis Target Retirement Funds

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

1. Loomis Core Plus Fund: **\$2,586,430,950** 

2. Oakmark Fund: \$1,997,261,037

3. Loomis Small Cap Growth Fund: **\$1,625,220,933** 

4. Loomis Growth Fund: \$1,164,165,910

5. Loomis Investment Grade Bond Fund: \$1,087,061,451

**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: **60** 

\*as of 6.30.24



4



# NEUBERGER BERMAN

New York, NY • nb.com

# Neuberger Berman

**Key Contact(s)** 

Michelle Rappa

212.476.5575 • michelle.rappa@nb.com

Christopher Walker

817.881.9637 • christopher.walker@nb.com

Jamie Baron

646.497.4712 • jamie.baron@nb.com

# **Firm Profile**

Founded in 1939, Neuberger Berman is a private, independent, employee-owned 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 762 investment professionals and 2,861 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: \$481,000,000,000

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

DCIO Assets Breakdown [%]

Collective Trusts: 4% Money Markets: 0% Mutual Funds: 41% Separate Accounts: 37%

Stable Value: 0% Other: 18%

**Asset Allocation Funds** 

N/A

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

1. Neuberger Berman Genesis Fund: \$5,322,419,119

- 2. Neuberger Berman Large Cap Value Fund: \$1,187,690,642
- 3. Neuberger Berman Mid Cap Growth Fund: \$728,696,908
- 4. Neuberger Berman Sustainable Equity Fund: \$392,037,655
- 5. Neuberger Berman Strategic Income Fund: \$334,254,049

# **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

# **Key Contact(s)**

Glenn Macdonald, Stable Value Investment Only 617.771.2549 • glenn\_macdonald@newyorklife.com Jeffrey Budd, Defined Contribution Investment Only 973.713.3243 • jbudd@newyorklife.com

Jeffrey Zielinski, Defined Contribution Investment Only

201.744.4379 • jeffrey\_zielinski@newyorklife.com

# **Firm Profile**

As a full service, global asset manager, New York Life offers solutions across asset classes to generate meaningful outcomes and competitive performance. With capabilities across virtually all asset classes, market segments and geographies, our family of specialized, independent boutiques and investment teams allows us to deliver customized strategies and integrated solutions for every client need. Additionally, we are dedicated to the stable value marketplace and offer solutions to sponsored plans of any size. Our parent company, New York Life Insurance Company, has successfully navigated economic and market cycles for over 175 years.

# **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: \$727,000,000,000

Total DCIO Assets: \$25,000,000,000

# DCIO Assets Breakdown [%]

Collective Trusts: 0% Money Markets: 0% Mutual Funds: 47.6% Separate Accounts: 0% Stable Value: 52.4%

Other: 0%

# **Asset Allocation Funds**

N/A

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

- 1. NYLI Winslow Large Cap Growth Fund: \$9,500,000,000
- 2. NYLI MacKay High Yield Corp Bond Fund: \$1,150,000,000
- 3. NYLI S&P 500 Index Fund: **\$26,000,000**
- 4. NYLI PineStone International Equity Fund: **\$14,000,000**
- 5. NYLI MacKay Total Return Bond Fund: \$11,000,000

# **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: **38** Retail: **4** 

\*as of 6.30.24

NAPABLACKB00K2024 25



# nuveen

A TIAA Company

New York, NY • nuveen.com/retirement

# Nuveen

# **Key Contact(s)**

# **Brendan McCarthy**

617.308.8389 • brendan.mccarthy@nuveen.com

Jessica Fox

847.738.5082 • jessica.fox@nuveen.com

Robert Wood

704.988.3105 • robert.wood@nuveen.com

### **Firm Profile**

Nuveen is a global investment leader, managing an array of public and private assets for clients around the world and on behalf of our parent company TIAA. With diverse expertise across income and alternatives, we invest in the growth of businesses, real estate, infrastructure, farmland and forests to help make an enduring impact on our world. For more information, visit nuveen.com/ retirement.

# 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: \$1,246,084,463,214

Total DCIO Assets: \$638,542,082,011

# DCIO Assets Breakdown [%]

Collective Trusts: 2.08% Money Markets: 0% Mutual Funds: 97.92% Separate Accounts: 0% Stable Value: 0%

Other: 0%

# **Asset Allocation Funds**

Nuveen Lifecycle Income Index Series, Nuveen Lifecycle Funds, Nuveen Lifecycle Index Funds, Nuveen Lifecycle Blend Series

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

1. Nuveen Lifecycle Funds: \$69,009,559,053

2. Nuveen International Equity Index MF: \$6,409,414,916

3. Nuveen S&P 500 Index MF: \$6,378,270,261

4. Nuveen Large Cap Responsible Equity MF: \$5,210,146,648

5. NAM Small Cap Value Opportunities MF: \$3,848,591,009

# **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: 74



Newark, NJ • pgim.com/dc-solutions

# **Key Contact(s)**

# **Tony Fiore**

732.221.0220 • Anthony.fiore@pgim.com

727.204.7825 • Michael.d.miller@pgim.com

Clint Barker

973.787.4819 • clint.barker@pgim.com

# **Firm Profile**

As the retirement solutions provider of PGIM, we seek to deliver innovative defined contribution solutions founded on market-leading research and investment capabilities. Our highly experienced team partners with clients on solutions that seek to solve for current challenges facing DC participants. As of 06/30/2024, PGIM has \$170 billion\* DC assets under 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: \$1,330,000,000,000

Total DCIO Assets: \$169,900,000,000

# DCIO Assets Breakdown [%]

Collective Trusts: 23% Money Markets: 0% Mutual Funds: 34% Separate Accounts: 43%

Stable Value: 0% Other: 0%

# **Asset Allocation Funds**

PGIM Target Date Funds, PGIM Balanced Fund, PGIM Income Builder, PGIM Retirement Spending Portfolios

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

- 1. PGIM Total Return Bond/Core Plus Bond Fund: \$25,158,352,479
- 2. PGIM Target Date Funds: \$6,734,418,632
- 3. PGIM Jennison Growth/Large Cap Growth Jennison: \$7,048,265,167
- 4. PGIM High Yield: \$5,358,149,349
- 5. PGIM Retirement Real Estate Fund II LP: \$2,886,506,195

# **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: 65

\*as of 6.30.24





# PIMCO

Newport Beach, CA • pimco.com

# PIMCO

# Key Contact(s)

Jamie Bentley

312.972.1176 • james.bentley@pimco.com

**Anthony Allocco** 

212.597.1096 • anthony.allocco@pimco.com

### **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 of traditional and alternative investment solutions and a valued financing partner.

# **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: \$1,879,770,000,000

Total DCIO Assets: \$110,613,777,050

# DCIO Assets Breakdown [%]

Collective Trusts: 18% Money Markets: 0% Mutual Funds: 53% Separate Accounts: 27% Stable Value: 5%

Other: 2%

# **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: \$39,056,541,853
 PIMCO Income: \$15,484,859,481
 PIMCO Real Return: \$9,301,820,000
 PIMCO RealPath Blend: \$8,965,000,000
 PIMCO All Asset: \$3,735,934,307

# **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: **62** 



Des Moines, IA • principalam.com

# Principal Asset Management

# **Key Contact(s)**

# Rob Logan

515.681.1159 • logan.rob@principal.com

# Jeremy Munter

515.969.1921 • munter.jeremy@principal.com

### **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 28th 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 \$585.6 billion in assets, recognized as one of the "Best Places to Work in Money Management" for 12 consecutive years.

# **Primary Market(s) Served**

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

# **Assets Managed\***

Total AUM: \$513,200,000,000

Total DCIO Assets: \$27,580,554,955

# DCIO Assets Breakdown [%]

Collective Trusts: 27%
Money Markets: 0%
Mutual Funds: 50%
Separate Accounts: 0%
Stable Value: 23%
Other: 0%

# **Asset Allocation Funds**

Principal LifeTime Target 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. Morley Stable Value Fund: \$6,422,985,850
- 2. Principal LifeTime Hybrid CIT: \$3,433,060,081
- 3. Diversified Real Asset: **\$2,803,209,008**
- 4. PFI MidCap Fund: **\$2,373,129,672**
- 5. PFI Real Estate Securities Fund: **\$1,233,590,029**

# **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: **37** 

\*as of 6.30.24





San Francisco, CA • schwabassetmanagement.com

# Schwab Asset Management

# **Key Contact(s)**

# Michael Harrington

610.971.1550 • michael.harrington@schwab.com

# **Firm Profile**

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: \$1,216,500,000,000

Total DCIO Assets: \$69,858,874,385

# DCIO Assets Breakdown [%]

Collective Trusts: 29% Money Markets: 15% Mutual Funds: 46% Separate Accounts: 0% Stable Value: 0%

Other: 10%

# **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: **\$14,961,351,552**
- 2. Schwab Indexed Retirement Trust Funds (TDF): \$12,227,109,666
- 3. Schwab Managed Retirement Trust Funds (TDF): \$7,197,889,407
- 4. Schwab Value Advantage Money Fund Investor Share: \$3,720,124,796
- 5. Schwab 1000 Index Fund: \$2,315,920,926

# **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

# **Key Contact(s)**

# Alex Wright-Gladstein

510.473.7301 • alex@oursphere.org

### Jason Britton

jason@oursphere.org

# **Firm Profile**

Sphere offers a 7bp climate-friendly 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: \$25,000,000

Total DCIO Assets: \$3,000,000

# DCIO Assets Breakdown [%]

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

# **Asset Allocation Funds**

N/A

Other: 0%

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

- 1. Sphere 500 Climate Fund (SPFFX): \$25,000,000
- 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

\*as of 6.30.24

# DCIOs 🦃

# STATE STREET GLOBAL ADVISORS

Boston, MA • ssga.com/dcnow

# State Street Global Advisors

# Key Contact(s)

# **Greg Porteous**

617.880.9402 • greg\_porteous@ssga.com

### 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: \$4,730,000,000,000

Total DCIO Assets: \$982,000,000,000

# 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



San Antonio, TX • vcm.com

# Victory Capital Management

# **Key Contact(s)**

# Scott Neeb

800.991.8191 • sneeb@vcm.com

### Tom Morrison

800.991.8191 • tmorrison@vcm.com

### **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: \$168,700,000,000

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 RS Partners Fund: \$0
- 4. Victory RS International Fund: \$0
- 5. Victory Integrity Mid-Cap Value 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: **28** 

\*as of 6.30.24

NAPA**BLACK**BOOK**2024** 





Hartford, CT • virtus.com/DCI0

# Virtus Investment Partners

**Key Contact(s)** 

Malcolm Lunn

832.515.0868 • malcolm.lunn@virtus.com

Craig Lombardi

401.330.8835 • craig.lombardi@virtus.com

**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 2Q24 AUM of \$173.6 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: \$173,600,000,000

Total DCIO Assets: \$10,300,000,000

DCIO Assets Breakdown [%]

Collective Trusts: 5% Money Markets: 0% Mutual Funds: 95% 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): \$405,892,880
- 2. Virtus Ceredex Mid Cap Value Fund (SMVZX): \$1,010,505,657
- 3. Virtus KAR Mid Cap Core Fund (VRMCX): \$187,897,634
- 4. Virtus Silvant Focused Growth Fund (AFGFX): \$326,147,067
- 5. Virtus Duff & Phelps Real Estate Securities Fund: \$136,147,898

# **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: 31



Atlanta, GA • advisors.voya.com

# Voya Investment Management LLC

# **Key Contact(s)**

# **Brian Houston**

713.449.1198 • brian.houston@voya.com

Voya Investment Management is the asset management business of Voya Financial (NYSE: VOYA), overseeing \$336 billion\* in assets for institutions, financial intermediaries and individual investors. Voya IM is one of the 50 largest institutional asset managers globally.\*\* As of 6/30/24

**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: \$341,000,000,000 (As of 09/30/2024)

Total DCIO Assets: \$10,580,903,621

DCIO Assets Breakdown [%]

Collective Trusts: 12% Money Markets: 0.3% Mutual Funds: 24.6% Separate Accounts: 17.6% Stable Value: 45.4%

Other: 0%

# **Asset Allocation Funds**

Voya Target Retirement Funds, Voya Target Retirement Trusts

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

- 1. Voya Intermediate Bond: \$1,235,931,809
- 2. Voya Target Retirement Funds: \$253,357,025
- 3. Voya Growth and Income Portfolio: \$600,000,000
- 4. Voya Small Cap Growth: \$204,681,532
- 5. Voya Large-Cap Growth: \$142,968,655

# **Advisor Support Services**

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

No. of External Wholesalers

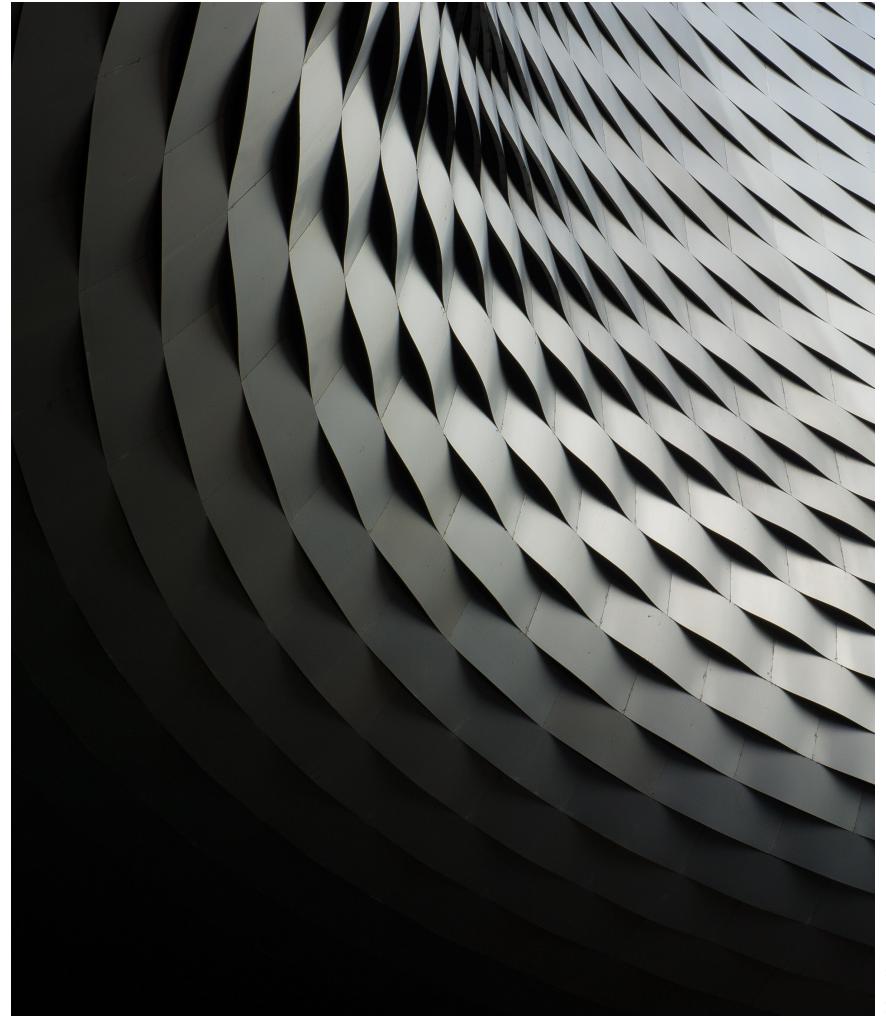
DC: **5** Retail: 18

\*as of 6.30.24









O.C Ritz / Shutterstock.com



# Recordkeepers

Consolidation continued (once again) in 2024 in the recordkeeping space, driven by a host of ongoing headwinds, including "wafer-thin margins and falling administration fees to low operating leverage," according to Accenture.

Calling it a daunting challenge, the global research and consulting firm noted that while the \$10.3 trillion Defined Contribution (DC) market remains the cornerstone of the U.S. retirement market, companies that recordkeep these plans have been facing these persistent challenges for some time and will likely continue to do so.

"On top of that, many are hobbled by outdated platforms and technologies, which not only make internal operations cumbersome but also impede their ability to deliver on customer promises for plan enhancements and servicing," Tim Hoying, Managing Director of Accenture Strategy, and his team wrote in Navigating through turbulence: Reinventing retirement recordkeeping.

Which means more of the aforementioned consolidation.

"Around half of the top 20 DC recordkeepers by assets under administration in 201—including even larger players such as Prudential and Wells Fargo—have been acquired by other firms," Hoying noted. "The acquirers have capitalized on their scale and ability to invest in evolving technologies. Our modeling predicts that within the next 10 years, the top five recordkeepers will administer more than 75% of total market assets, and more than a quarter of today's top 20 recordkeepers will exit the industry."

He said recordkeepers must reinvent their business models at a "fundamental level" to stay relevant. "We are convinced that future winners will continue to gain scale or pursue and execute strategies that cater to differentiated market segments—focusing either on plan size (e.g., jumbo plans) or on product and market type (e.g., 403b). They will also deliver competitively priced, comprehensive, in- and out-of-plan financial advice services. And they will introduce new, more personalized products and solutions that complement their current in-plan offerings."

And, of course, don't forget Al.

"Drawing on emerging technologies such as generative AI, and building a strong digital core, they will reinvent and also achieve and maintain a lean cost structure," Hoyt concluded. "A few will be able to do this on their own. And, for some, the right next move might be finding partners that can help them achieve operational scale or provide them with an accelerated path to advanced technologies. In either case, executives would be prudent to address these strategic questions now."

John Sullivan





# BPAS

Utica, NY BPAS.com

# **Key Contact(s)**

Victor Kwitkiwski

603.718.2707

vkwitkiwski@bpas.com

# Sales

866.401.5272 trustsales@bpas.com

### 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 services that solve client challenges without the need to engage multiple providers. We support 5,800 retirement plans, \$110 billion in trust assets, \$1.3 trillion in fund administration, and over 810,000 participants. BPAS specialty administration practices include MEPs, plans with employer securities, 1081 plans, VEBA/115 Trusts, HSAs and DB 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: 1,816 / Participants: 101,793403(b): Plans: 243 / Participants: 41,823457: Plans: 183 / Participants: 3,760

Cash Balance: Plans: 373 / Participants: 41,202

**Defined Benefit (Traditional):** Plans: **962 /** Participants: **187,913** 

Money Purchase: Plans: 4 / Participants: 236

NQDC: Plans: 16 / Participants: 294
Other: Plans: 109 / Participants: 32,950

# Total Assets Administered \$110,000,000,000

Plans by Channel Direct: 229 Advisor: 3.875

Platform(s) Used

Proprietary platform trading with the NSCC

# **Asset Allocation Funds**

We offer open architecture on investments

# **Advisor Support Services**

External Wholesalers Focused on Advisors: **10**External Wholesalers Focused on Institutional: **10**Internal Wholesalers Focused on Advisors: **11**Internal Wholesalers Focused on Institutional: **11** 

# **Additional 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

Recordkeeping; administration; custody/trustee; investment open architecture; on-line enrollment; automatic enrollment; on-line beneficiary designations; MyPlanLoan; loan/distribution adjudication; automated cash outs; mailing services; 3(16) services; payroll integration.

NAPA**Black**Book**2024** 



# **Simplicity** is our mission

We deliver retirement-plan services that solve client challenges with the convenience of one company, one call.

Our approach saves you the time and frustration of dealing with multiple providers while simplifying work for HR professionals in dramatic ways. With fee transparency and open architecture on investments, we deliver responsiveness, versatility, and expertise to make your life easier.

See why thousands of advisors and plan sponsors — from micro to mega — are turning to BPAS.









One Company. One Call.

866.401.5272 | TrustSales@BPAS.com bpas.com | u.bpas.com





# Nationwide

Columbus, OH nationwide.com/RS

**Key Contact(s) Christina Gregory - East Division** 727.804.2671

christina.gregory@nationwide.com

Rob Kissler - Central Division

614.361.2929

kissler@nationwide.com

Steve Ebert - West Division

614.595.2074

steve.ebert@nationwide.com

### **Firm Profile**

Nationwide is a strong and stable Fortune 100 company with nearly 50 years of experience in retirement plans, serving participants across 401(k), 403(b) and 457. As an advisor-friendly partner, we make it easy to do business with us by providing a smooth experience for you, your clients, and their employees. Build a plan with Nationwide that fits the way you work and meets your clients' needs.

### **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: 14,060 / Participants: 730,280 403(b): Plans: 7,048 / Participants: 179,276 457: Plans: 6,964 / Participants: 1,722,882

**Total Assets Administered** 

\$11,283,613

### **Asset Allocation Funds**

Nationwide offers 71 to 227 asset allocation funds

### **Advisor Support Services**

External Wholesalers Focused on Advisors: **28** External Wholesalers Focused on Institutional: **6** Internal Wholesalers Focused on Advisors: **16** 

- 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 manager, 1:1 participant guidance, Call center with extended hours, Virtual and in-person education, Notice delivery Payroll integration and management, Fully transactional mobile app

NAPA**black**book**2024** 





Learn more at naparik.org





# The Standard

Portland, OR standard.com

**Key Contact(s)** 

Steve Chappell

847.533.1985

steven.chappell@standard.com

Patrick Bushlack

651,677,0946

patrick.bushlack@standard.com

### **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: 5,621 / Participants: 900,185403(b): Plans: 300 / Participants: 102,812457: Plans: 185 / Participants: 16,229

Cash Balance: Plans: 42 / Participants: 117

Defined Benefit (Traditional): Plans: 98 / Participants: 227

Money Purchase: Plans: 63 / Participants: 9,457

NQDC: Plans: 18 / Participants: 341 Other: Plans: 68 / Participants: 8,332

**Total Assets Administered** 

\$51.84 Billion

**Plans by Channel** 

Direct: **0** Advisor: **6,395** 

Platform(s) Used
Open architecture

**Asset Allocation Funds** 

Advisor Managed, Standard Managed, 3rd party funds available

**Advisor Support Services** 

External Wholesalers Focused on Advisors: **32**External Wholesalers Focused on Institutional: **32**Internal Wholesalers Focused on Advisors: **18**Internal Wholesalers Focused on Institutional: **18** 

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

### **Participant Support Services**

- Managed Account Solutions
- Financial Wellness
- Rollover Services
- Call Center Support
- 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, adhoc reporting, employer portal, retirement readiness tools and more.

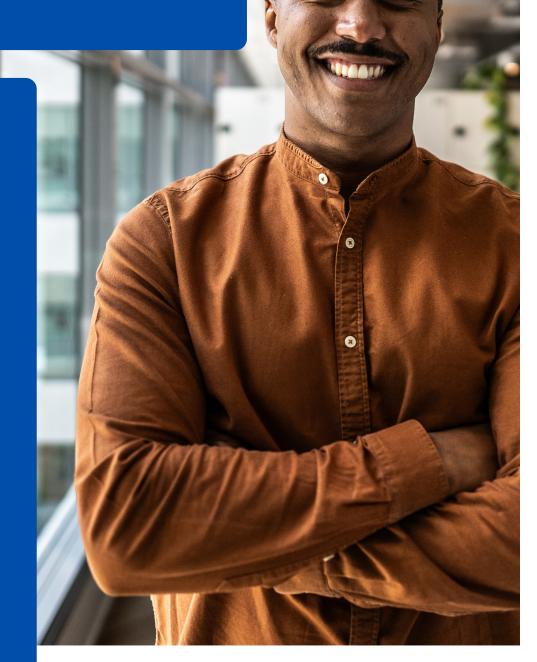
# Service Always Matters

Our plan sponsors are more than a number

That's why we're obsessed with good service and doing what's right for you and your clients.



standard.com/advisor



### The Standard | 1100 SW Sixth Avenue, Portland, OR 97204 | standard.com

The Standard is the marketing name for StanCorp Financial Group, Inc. and its subsidiaries. Standard Retirement Services, Inc. provides financial recordkeeping and plan administrative services. Standard Retirement Services, Inc. is a subsidiary of StanCorp Financial Group, Inc. and both are Oregon companies.





# T.Rowe Price

# T. Rowe Price

Baltimore, MD troweprice.com

**Key Contact(s)** 

Mike Shamburger

410.577.4478

mike.shamburger@troweprice.com

Nicholas Pagano

719.278.6341

nicholas.pagano@troweprice.com

Tina Wilcox

410.345.6425

tina.wilcox@troweprice.com

### 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): Plans: 7,510 / Participants: 2,216,952 403(b): Plans: 227 / Participants: 56,037

457: Plans: 124 / Participants: 52,404

Cash Balance: Plans: 3 / Participants: 8,798

Defined Benefit (Traditional): Plans: 60 / Participants: 6,494

Money Purchase: Plans: 19 / Participants: 2,909

NQDC: Plans: 179 / Participants: 11,851 Other: Plans: 79 / Participants: 16,624

### **Total Assets Administered**

\$282,000,000,000

**Plans by Channel** 

Direct: 0 Advisor: 0

Platform(s) Used

TRAC, OMNI

### **Asset Allocation Funds**

T. Rowe Price Retirement Funds, T. Rowe Price Retirement Blend Funds, T. Rowe Price Retirement Trusts, T. Rowe Price Retirement Blend Trusts, T. Rowe Price Retirement Hybrid Trusts, T. Rowe Price Target Funds, and T. Rowe Price Target Trusts. In addition to nonproprietary asset allocation funds.

### **Advisor Support Services**

External Wholesalers Focused on Advisors: 43 External Wholesalers Focused on Institutional: 40 Internal Wholesalers Focused on Advisors: 23 Internal Wholesalers Focused on Institutional: 23

- 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 Sponsor Website with tools and resources to help sponsors mange plans efficiently and with ease: reporting suites, participant look up, loan processing, and more.



All your clients should feel this retirement certain.



Your clients look to you for retirement guidance they can count on. You can look to T. Rowe Price.

Digging deep into research helps us anticipate change and build differentiated target date solutions. Our curiosity gets answers that can help your clients feel more retirement certain.

Better questions. Better solutions.

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.

3709915





# TRANSAMERICA®

# Transamerica

Cedar Rapids, IA Transamerica.com

**Key Contact(s)** 

Charmaine Hughes Lee

414.870.8156

Charmaine. Hughes@Transamerica.com

### Firm Profile

Transamerica Retirement Solutions provides comprehensive SEP/ MEP/ PEP retirement plan solutions to employers of all sizes. 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. Beyond retirement with a full suite of integrated financial wellness services, including HSAs.

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



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

Plans / Participants Served by Type\*

401(k): Plans: 23,631 / Participants: 2,125,450 403(b): Plans: 709 / Participants: 897,070

457: Plans: 335 / Participants: 53,406

Cash Balance: Plans: 135 / Participants: 64,783

Defined Benefit (Traditional): Plans: 168 / Participants: 204,073

Money Purchase: Plans: 80 / Participants: 30,259

NQDC: Plans: 93 / Participants: 57,667 Other: Plans: 439 / Participants: 279,447

### **Total Assets Administered**

\$237,025,481,425

**Plans by Channel** 

Direct: 0

Advisor: **25,590** 

### Platform(s) Used

Proprietary recordkeeping platform

### **Asset Allocation Funds**

All asset allocation funds available through the NSCC

### **Advisor Support Services**

External Wholesalers Focused on Advisors: 38 External Wholesalers Focused on Institutional: 7 Internal Wholesalers Focused on Advisors: 40 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

Consultive approach for bundled/TPA, or pooled plans; legal, compliance, technical and fiduciary support; on-site education/ employee communications; open architecture platform; plan health

reporting; 360 payroll

# YOUR PLAN. OUR PURPOSE.

WHEN IT COMES TO RETIREMENT PLANS, ONE SIZE FITS NO ONE

Transamerica has been hand-crafting retirement plans designed to meet each client's specific — and ever-changing — needs since 1935.

Together, let's create retirement plans that are worth investing in, and enable employees to live their best lives — now and over their lifetime.

**Call:** 888-401-5826

Nisit: transamerica.com

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Sandy, UT • 401go.com

401G0

**Key Contact(s)** 

Ted Haase

415.358.5193 • ted@401go.com

Karli Maughan

801.616.3672 • karli@401go.com

**Dustin Stadell** 

206.459.7624 • dustin@401go.com

**Firm Profile** 

401(k) Technology Optimized for Financial Advisors

401GO was built with financial advisor partnerships top-of-mind, and our extensive list of specialized tools built just for you shows that commitment runs deep. From our advisor portal and dashboards to our flexible pricing and automated invoicing, 401GO does more than any other retirement plan provider to make your job easier and your client relationships stronger.

Primary Market(s) Served

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

Plans / Participants Served by Type\*

401(k): **2,091 / 18,560** 403(b): **15 / 550** Cash Balance: **73 / 542** 

**Total Assets Administered** 

\$403,177,541

Plans by Channel

Direct: 575 / Advisor: 967

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: 2
Internal Wholesalers Focused on Advisors: 8
Internal Wholesalers Focused on Institutional: 2

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.



Florham Park, NJ • adp.com

# **ADP Retirement Services**

**Key Contact(s)** 

Shaun Cannon

609.553.0084 • shaun.cannon@adp.com

**Ross Taylor** 

678.497.2527 • ross.taylor@adp.com

**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 and 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): **110,588 / 3,458,218** Other: **60,064 / 266,525** 

**Total Assets Administered** 

\$138,300,000,000

**Asset Allocation Funds** 

Open flexible investment platform with multiple fund choices

**Advisor Support Services** 

External Wholesalers Focused on Advisors: **26**External Wholesalers Focused on Institutional: **211**Internal Wholesalers Focused on Advisors: **7**Internal Wholesalers Focused on Institutional: **21** 

Compliance Support, 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 program, compliance testing, participant mobile app, value-add education, payroll integration for any provider, rollovers, dedicated client and advisor services

\*as of 12.16.24







Grand Forks, ND • alerusrb.com

# Alerus Retirement and Benefits

**Key Contact(s)** 

Forrest Wilson

704.929.4820 • forrest.wilson@alerus.com

Mark Alley

612.751.5825 • mark.alley@alerus.com

**David Rogers** 

215.801.1040 • david.rogers@alerus.com

### **Firm Profile**

Alerus Financial is an independent, multibillion-dollar financial services company; it is one of the largest and oldest independent financial services organizations in the upper Midwest. With roots tracing back to 1879. The Alerus Retirement and Benefits portion of our firm is an independent, open-architecture retirement plan provider offering customized recordkeeping, consulting, and compliance solutions to clients and sponsors of qualified and non-qualified plans. We began operating in 1944 by providing profit-sharing administration. From those beginnings we have grown into a nationally prominent provider, ranked as a Top 35 Recordkeeper in all categories by Pensions & Investments.

**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): **3,910** / **251,602** 403(b): **185** / **32,193** 457: **779** / **25,007** 

Cash Balance: 168 / 1,161

Defined Benefit (Traditional): 51 / 4,155

NQDC: 930 / 16,795

**Total Assets Administered** 

\$41,894,233,009

Plans by Channel

Direct: 1,263 / Advisor: 6,937

Platform(s) Used

Omni

**Asset Allocation Funds** 

Advisor Managed Accounts, Target date/ target Date Funds, Open Architecture

**Advisor Support Services** 

External Wholesalers Focused on Advisors: 11
External Wholesalers Focused on Institutional: 1
Internal Wholesalers Focused on Advisors: 2
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, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

Plan Sponsor Service(s) Available

Service includes a dedicated relationship manager. Assigned administrators, dedicated call center representatives, contribution/distribution technicians. Customized sponsor reporting for service, administration, fiduciary responsibility and expenses.

\*as of 12.16.24



Lincoln, NE • ameritas.com

# Ameritas Retirement Plans

**Key Contact(s)** 

Barbara Redstone

214.862.2479 • barbara.redstone@ameritas.com

**Andrew Gunning** 

603.703.9851 • andrew.gunning@ameritas.com

**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-sized organizations. Traditional 401(k) plans, 403(b), Governmental and Pooled Plans, 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 6 million customers.

Primary Market(s) Served

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

Plans / Participants Served by Type\*

401(k): **10,000 / 300,000** 403(b): **50 / 5,000** 457: **225 / 60,000** Cash Balance: **125 / 270** 

Defined Benefit (Traditional): 125 / 270

Money Purchase: **88 / 5,700** 

NQDC: **0 / 0** Other: **80 / 15,000** 

**Total Assets Administered** 

\$17,500,000,000

Plans by Channel

Direct: 0 / Advisor: 10,500

Platform(s) Used NAV & GVA

**Asset Allocation Funds** 

Target Date options from various fund familes. Managed Account options from various money managers. CITs.

**Advisor Support Services** 

External Wholesalers Focused on Advisors: **15** External Wholesalers Focused on Institutional: **3** Internal Wholesalers Focused on Advisors: **10** 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

NAPA**BLACK**BOOK**2024** 45





Dresher, PA • ascensus.com

# Ascensus

**Key Contact(s)** 

Jason Crane

215.648.5351 • jason.crane@ascensus.com

Jeff Hockenbrock

925.328.4496 • jeff.hockenbrock@ascensus.com

**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 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): **78,967 / 3,169,186** 403(b): **15,173 / 449,410** 457: **564 / 34,030** 

Cash Balance: 211 / 2,754

Defined Benefit (Traditional): 86 / 16,028

Money Purchase: 77 / 15,053 NQDC: 1,562 / 132,332 Other: 17,809 / 467,036

**Total Assets Administered** 

\$296,000,000,000

Plans by Channel

Direct: 10,826 / Advisor: 103,623

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: **32** External Wholesalers Focused on Institutional: **32** Internal Wholesalers Focused on Advisors: **19** Internal Wholesalers Focused on Institutional: **19** 

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



Los Angeles, CA • capitalgroup.com

# Capital Group

**Key Contact(s)** 

**Advisor Marketing** 

800.421.9900 • RPServices@capitalgroup.com

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 or unbundled arrangement.

**Primary Market(s) Served** 

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

Plans / Participants Served by Type\*

401(k): **65,730 / 1,397,499** 403(b): **1,317 / 63,977** 

457: **0 / 0** 

Cash Balance: 0 / 0

Defined Benefit (Traditional): **0 / 0** Money Purchase: **55 / 1,501** 

NQDC: 4 / 45 Other: 124 / 5,562

**Total Assets Administered** 

\$118,844,000,000

**Plans by Channel** 

Direct: **0 /** Advisor: **67,230** 

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: **169**External Wholesalers Focused on Institutional: **169**Internal Wholesalers Focused on Advisors: **133**Internal Wholesalers Focused on Institutional: **133** 

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

Payroll Integration, ICanRetire Participant Engagement Program, Notice Delivery Services, Automated Mandatory Distribution Service, Automatic Enrollment and Eligibility Tracking, Plan Cost Summary, and Custom Plan Reports.







Houston, TX • corebridgefinancial.com

# Corebridge Financial

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

### **Robert Haverstrom**

713.831.5497 • robert.haverstrom@corebridgefinancial.com

### **Firm Profile**

Corebridge Financial is one of the largest and most established providers of retirement solutions and insurance products in the United States, with a long and proven track record of serving our clients. We deliver an expansive portfolio of products to serve your unique needs. 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): **538 / 118,970** 403(b): **19,074 / 3,113,232** 457: **5,289 / 562,823** Other: **15,599 / 1,412,584** 

### **Total Assets Administered**

\$81,369,564,017

Plans by Channel

Direct: 23,362 / Advisor: 23,362

### 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.



Hickory Hills, IL • correllco.com

# Correll Co.

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

### Tom Danielewicz

708.599.5200 • tdanielewicz@correllco.com

### Firm Profile

Founded in 1974, Correll Co. provides recordkeeping, compliance and administrative services to employer-sponsored retirement plans of all sizes. We consult in all areas of retirement plans, including daily valued 401(k), defined benefit, cash balance, profit sharing, and executive compensation plans.

### Primary Market(s) Served

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

Plans / Participants Served by Type\*

401(k): **600 / 70,000** 403(b): **29 / 1,600** 457: **8 / 250** 

Cash Balance: 40 / 59

Defined Benefit (Traditional): 7 / 1,000

Money Purchase: 0 / 0 NQDC: 20 / 57 Other: 0 / 0

### **Total Assets Administered**

\$2,124,000,000

Plans by Channel
Direct: 60 / Advisor: 644

### Platform(s) Used

Relius

### **Asset Allocation Funds**

Target funds from all fund families

### **Advisor Support Services**

Compliance Support

### **Participant Support Services**

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

### Plan Sponsor Service(s) Available

Plan documents and design, recordkeeping, consulting, compliance and 5500 reporting are core services. Additional services include processing of distributions, loans, RMD's, and 5500 audit support.

\*as of 12.16.24





Greenwood Village, CO • empower.com

# Empower

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

### Peter Kapinos

617.535.8989 • peter.kapinos@empower.com

### Stephanie Bodhi

303.737.2248 • stephanie.bodhi@empower.com

### **Firm Profile**

We want to empower financial freedom for all — with a vision to transform financial lives through advice, people, and technology. We partner with advisors and consultants to serve organizations of all sizes and plan designs, offering an award winning combination of innovative technology, outstanding service, and flexibility in investments and advice.

### **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): **66,801 / 12,576,711** 403(b): **6,720 / 1,281,162** 457: **3,462 / 2,079,596** Cash Balance: **101 / 112** 

Defined Benefit (Traditional): 1,113 / 145,601

Money Purchase: 2,078 / 1,407,664

NQDC: 1,097 / 92,115 Other: 1,166 / 973,926

### **Total Assets Administered**

\$1,607,982,267,072

### 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**

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

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



Charlotte, NC • equitable.com

# Equitable

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

### Micah Lewis

201.978.3618 • micah.lewis@equitable.com

### Jim O'Connor

508.241.0660 • james.oconnor@equitable.com

### **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)
Patrick Duffy

817.474.1863 • Patrick.Duffy@fmr.com

### **Firm Profile**

Fidelity's mission is to strengthen the financial well-being of our customers and deliver better outcomes for the clients and businesses we serve. Fidelity's strength comes from the scale of our diversified, market-leading financial services businesses that serve investors, employers, advisors, TPAs and institutions. With assets under administration of \$15 trillion, including discretionary assets of \$5.8 trillion as of September 30, 2024, we focus on meeting the unique needs of a broad and growing customer base. Privately held for 78 years, Fidelity employs more than 76,000 associates across the United States and 10 other countries.

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): **27,445 / 32.4M** 403(b): **850 / 8,585,150** 457: **711 / 839,014** 

Cash Balance: 259 / 2,120,461

Defined Benefit (Traditional): 692 / 2,418,970

NQDC: 1,711 / 231,747

Total Assets Administered \$3,800,000,000,000

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: **29**Internal Wholesalers Focused on Advisors: **25**Internal Wholesalers Focused on Institutional: **13** 

Advisor and TPA help Desk: 11

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

**Participant Support Services** 

Industry leading digital solutions, (mobile and chat) live channel support and in person assistance. Retirement/investment education, webinars, workshops, and a wide variety of financial wellness options.

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.



San Francisco, CA • humaninterest.com

# Human Interest

**Key Contact(s)** 

T.J. Fries

614.581.7271 • todd.fries@humaninterest.com

Chris Cupolo

904.392.6456 • christopher.cupolo@humaninterest.com

Kim McVicker

515.321.3524 • kim.mcvicker@humaninterest.com

Firm Profile

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. Human Interest has been offering comprehensive 401(k) recordkeeping services since our inception in 2015.

Primary Market(s) Served

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

Plans / Participants Served by Type\*

401(k): **24,460 / 741,500** 403(b): **540 / 8,500** 

**Total Assets Administered** 

\$5,146,000,000

**Plans by Channel** 

Direct: 23,000 / Advisor: 2,000

Platform(s) Used Proprietary Platform

**Asset Allocation Funds** 

Model Portfolios, Open-Architecture Lineup

**Advisor Support Services** 

External Wholesalers Focused on Advisors: **65**External Wholesalers Focused on Institutional: **4**Internal Wholesalers Focused on Advisors: **42**Internal Wholesalers Focused on Institutional: **3** 

Compliance Support, Plan Benchmarking, Target-Date Evaluation Tools 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

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

\*as of 12.16.24





Boston, MA • retirement.johnhancock.com

**Key Contact(s)** 

Abigail Benham

860.614.5989 • abigail\_benham@jhancock.com

Christina Frattura

617.543.4604 • christina\_frattura@jhancock.com

Lauren Hill

314.610.9174 • lauren\_hill@jhancock.com

### **Firm Profile**

Manulife Financial Corporation, one of the world's leading financial services groups, operates in the United States as John Hancock. Our mission is simpledecisions made easier, lives made better-for all our insurance, investments, and retirement customers. John Hancock Retirement has more than 2,938 employees dedicated to supporting 3.1 million retirement savers, \$213 billion in assets under management, and 56,546 retirement plans. We have the commitment to help you deliver the outcomes you want for your plan.

**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): 54,196 / 3,430,197

403(b): **0 / 0** 457: **343 / 11,652** 

Cash Balance: 12 / 23,621

Defined Benefit (Traditional): 1,733 / 55,321

Money Purchase: 368 / 9,692

NQDC: 124 / 3,456

**Total Assets Administered** 

\$228,821,844,253

**Plans by Channel** 

Direct: 0 / Advisor: 57,241

Platform(s) Used

Group Annuity and Open Architecture

**Asset Allocation Funds** 

JH Lifetime Blend Portfolio, JH Multimanager Lifetime Portfolio,

JH Lifetime Blend Trust

**Advisor Support Services** 

External Wholesalers Focused on Advisors: 60 External Wholesalers Focused on Institutional: 0 Internal Wholesalers Focused on Advisors: 60

Internal Wholesalers Focused on Institutional: 0

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

**Plan Sponsor & Participant Support Services Available** 

Dedicated relationship manager, plan reviews, benchmarking, access to plan/ participant data, resources to help make contributions, manage employee information, access fiduciary resources, and educational tools, in-plan lifetime income options, rollover services, call center support, smartphone access to participant balances, smartphone transaction access for participants

# J.P.Morgan

ASSET MANAGEMENT

New York, NY • jpmorganfunds.com

# J.P. Morgan Asset Management

**Key Contact(s)** 

Steve Rubino

617.308.0581 • stephen.rubino@ipmchase.com

**Brant Wong** 

917.687.9932 • brant.k.wong@jpmorgan.com

**Charlie Cote** 

201.208.8006 • charlie.cote@jpmorgan.com

### **Firm Profile**

Everyone's path to retirement looks different. At J.P. Morgan Asset Management, we believe the foundation for a successful retirement holds true for all: know people, know markets. As part of America's largest bank, we understand how people save and spend, combining insights into human behavior with market intelligence. This is how we seek to deliver smart retirement strategies to achieve long-term goals and help everyone reach the retirement they've earned, leveraging the scale of the second largest recordkeeping system (Empower) for our Retirement Link platform and the fastest growing recordkeeping system (Vestwell) for our Everyday 401(k) solution.

**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): 3,012 / 170,908 Money Purchase: 15 / 883

NQDC: 6 / 314 403(b): **0 / 0** 457: **0 / 0** 

Cash Balance: 0 / 0

Defined Benefit (Traditional): 0 / 0

Other: 0 / 0

**Total Assets Administered** 

\$10,658,865,751

**Plans by Channel** 

Direct: 2,489 / Advisor: 544

Platform(s) Used **Empower & Vestwell** 

**Asset Allocation Funds** 

JPM SmartRetirement, JPM SmartRetirement Blend

**Advisor Support Services** 

External Wholesalers Focused on Advisors: 14 External Wholesalers Focused on Institutional: 7 Internal Wholesalers Focused on Advisors: 7 Internal Wholesalers Focused on Institutional: 8

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

**Plan Sponsor & Participant Support Services Available** 

Dedicated service team, automation of administrative tasks, payroll integration, competitive pricing, participant education & communications, compliance & recordkeeping, investment capabilities, custom enrollment site, rollover services, call center support, smartphone access to participant balances & transactions

\*as of 12.16.24





Waco, TX • julyservices.com

# July Business Services

**Key Contact(s)** 

**Brian Smith** 

254.296.4015 • brian.smith@julyservices.com

Michelle LeCates

254.730.7382 • mlecates@julyservices.com

Blake Willis

254.296.4015 • bwillis@julyservices.com

**Firm Profile** 

JULY is a 401(k) service company specializing in high-touch, tech-enabled retirement plan services. For 30 years, our employees have served as plan experts to advisory firms, advisors, and employers. Our in-house software development team has built a host of proprietary technology to streamline, automate, and simplify all facets of retirement planning. Our services include recordkeeping, administration, PEP, plan design, 3(16) services, cash balance and defined benefit plans, payroll services and business process outsourcing.

Primary Market(s) Served

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

Plans / Participants Served by Type\*

401(k): **7,973 / 148,450** 403(b): 133 / 7,530 457: **27 / 298** 

Cash Balance: 544 / 2,337

Defined Benefit (Traditional): 113 / 410

Money Purchase: 27 / 358

NQDC: 21 / 88 Other: 186 / 33,957

**Total Assets Administered** 

\$12,500,000,000

Plans by Channel

Direct: 0 / Advisor: 9,024

Platform(s) Used

Matrix, Mid Atlantic, Schwab, Pershing

**Asset Allocation Funds** 

Target Date/Risk, Custom, Managed Accounts, CIT's

**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, Facebook Page, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

Plan Sponsor Service(s) Available

PEP, 3(16) services, payroll integration, a dedicated Customer Service Manager, website, call center, plan reporting, full compliance, plan design consulting, full payroll service, and websites.



Dallas, TX • leverageretirement.io

# Leverage Retirement

**Key Contact(s)** 

Faith Teope

800.615.3687 • faith.teope@getleverage.io

Nathan Schnitman

800.615.3687 • nathan@getleverage.io

Lisa Zakrzewski

800.615.3687 • lisa.zakrzewski@getleverage.io

**Firm Profile** 

Since 1984, Leverage Retirement has provided record-keeping services for a wide array of plan types. Built on the principles of nurturing strong relationships, Leverage Retirement leverages digital power to promote a tailored approach to both vendor-to-vendor experiences and plan sponsors.

**Primary Market(s) Served** 

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

Large: \$100-\$250 million

Plans Served by Type\*

401(k): **55** Cash Balance: 3 Other: 30

**Total Assets Administered** 

\$663,500,000

Platform(s) Used

Schwab Retirement Technology

**Asset Allocation Funds** 

Open Architecture

**Advisor Support Services** 

External Wholesalers Focused on Advisors: 33 External Wholesalers Focused on Institutional: 9 Internal Wholesalers Focused on Advisors: 18 Internal Wholesalers Focused on Institutional: 4

Compliance Support, 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

Design optimization, compliance services, TPA services, employee meetings, virtual and in-person meetings, participant mobile app, and plan sponsor online dashboard with advisor access.





Radnor, PA • LincolnFinancial.com

# Lincoln Financial

**Key Contact(s)** 

Jayson West

336.362.1951 • Jayson.West@lfg.com

Joe Mrozek

484.484.8032 • Joseph.Mrozek@lfd.com

**Firm Profile** 

Lincoln Financial helps people to plan, protect and retire with confidence. Today, more than 17 million customers trust our guidance and solutions across four core businesses — annuities, life insurance, group protection, and retirement plan services. As of September 30, 2024, the company had \$324 billion in end-of-period account balances, net of reinsurance. Headquartered in Radnor, Pa., Lincoln Financial 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): **8,041 / 554,783** 403(b): **10,888 / 786,754** 457: **1,907 / 102,245** Cash Balance: **2 / 7,879** 

Defined Benefit (Traditional): 15 / 29,940 Money Purchase: 1,114 / 127,285

NQDC: **412 / 18,772** Other: **1,473 / 201,918** 

**Total Assets Administered** 

\$108,000,000,000

Plans by Channel

Direct: 3,481 / Advisor: 6,398

Platform(s) Used

Lincoln Alliance® and Lincoln Director™

**Asset Allocation Funds** 

Lincoln Alliance®: Target Date Funds, custom portfolios Lincoln Director™: Target Date Funds, custom portfolios

**Advisor Support Services** 

External Wholesalers Focused on Advisors: **33** External Wholesalers Focused on Institutional: **9** Internal Wholesalers Focused on Advisors: **18** 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

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)** 

**Kyle Hughes** 

214.863.5069

kyle.hughes@milliman.com

Gerald Erickson

952.820.2401

gerald.erickson@milliman.com

**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): Plans: 1,002 / Participants: 967,806

Defined Benefit (Traditional): Plans: 409 / Participants: 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, Group and 1:1 Meeting Support, 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, Out-of-Plan Lifetime Income Solution

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.

\*as of 12.16.24



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Seattle, WA • advisor.nwpsbenefits.com



Plymouth, IN • ktradeonline.com

# North American KTRADE Alliance, LLC

**Key Contact(s)** 

**Trent Newcomb** 

888.954.9321 • tnewcomb@ktradeonline.com

Steve Gradeless

614.623.3438 • sgradeless@ktradeonline.com

**Firm Profile** 

Founded in the year 2000, KTRADE is a true Open Architecture record keeping service, used mainly by fee-based RIA firms and IARs of Broker/Dealer's RIAs. We work with a number of Custodians. KTRADE is owned by the TPAs who use our service. Our recordkeeping backbone is FIS Relius and our participant and plan sponsor wellness modules are driven by iJoin.

Primary Market(s) Served

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

**Total Assets Administered** 

\$2,000,000,000

Plans by Channel
Direct: 0 / Advisor: 960

**Asset Allocation Funds** 

Various

**Advisor Support Services** 

External Wholesalers Focused on Advisors: **1**External Wholesalers Focused on Institutional: **0**Internal Wholesalers Focused on Advisors: **2**Internal Wholesalers Focused on Institutional: **0** 

**Participant Support Services** 

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

**Plan Sponsor Service(s) Available**Rollover services. Plan wellness module.

N 1) A /F



Key Contact(s)

Tom O'Brien

847.492.0132 • tobrien@nwpsbenefits.com

**NWPS** 

Firm Profile

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

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

\*as of 12.16.24

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Indianapolis, IN • oneamerica.com

# OneAmerica

**Key Contact(s)** 

Pete Schroedle – Vice President, National Sales

317.285.1602 • Pete.Schroedle@oneamerica.com

Alan Blaskowski - Vice President, Product, Business Development, and Innovation

414.287.8751 • Alan.Blaskowski@oneamerica.com

Steven Kofkoff – Vice President, Client Experience
317.285.4828 • Steven.Kofkoff@oneamerica.com

### **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): **4,546** / **712,055** 403(b): **4,771** / **223,182** 457: **2,610** / **64,208** Cash Balance: **32** / **228** 

Defined Benefit (Traditional): 144 / 23,718

Money Purchase: 16 / 2,601

NQDC: **19 / 1,685** Other: **802 / 203,717** 

**Total Assets Administered** 

\$73,726,205,168

Plans by Channel

Direct: 0 / Advisor: 12,940

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: 17
External Wholesalers Focused on Institutional: 2
Internal Wholesalers Focused on Advisors: 13
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)** 

Dan Campanelli

303.905.1119 • dcampanelli@paychex.com

**Firm Profile** 

Paychex 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 over 745,000 customers in the U.S. and Europe and pays one out of every 12 American private sector employees. Paychex is the industry-leading 401(k) plan recordkeeper in the U.S., enabling 1.5 million Americans to save for their future.

**Primary Market(s) Served** 

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

Plans / Participants Served by Type\*

401(k): **120,924 / 1,530,524** 

**Total Assets Administered** 

\$54,900,000,000

**Plans by Channel** 

Direct: 79,826 / Advisor: 41,098

Platform(s) Used

Proprietary recordkeeping system, Omni SunGard

**Asset Allocation Funds** 

Please see kindex.com for a complete 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, Fiduciary Products: 3(38), 3(21), 3(16), PEP: Paychex acting as pooled plan provider and 3(16)

\*as of 12.16.24

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Philadelphia, PA • pcsretirement.com

# PCS Retirement, LLC

**Key Contact(s)** 

**Matt Drummond** 

267.780.3344 • matthew.drummond@pcsretirement.com

Pete Kirtland

813.766.4273 • pete.kirtland@pcsretirement.com

Reno Regalbuto

267.675.6714 • reno.regalbuto@pcsretirement.com

### **Firm Profile**

Established in 1982, PCS Retirement is among the nation's largest independent and conflict-free retirement solution providers, empowering mutual fund companies, investment managers, and financial institutions to offer white label and branded retirement solutions across a broad range of plans and accounts. Our commitment goes beyond just technological advancement and growth. PCS Retirement has offices in UT, PA, FL, and MN and services all 50 states. We are dedicated to serving our community of advisors, institutions, and savers with utmost respect and dedication, ensuring more Americans can retire with confidence.

**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): **9,945 / 360,000** 403(b): **15,340 / 174,000** 457: **1,250 / 32,300** Cash Balance: **292 / 1,540** 

Defined Benefit (Traditional): 73 / 100

Money Purchase: 15 / 960

NQDC: **19 / 100** Other: **4,460 / 74,600** 

**Total Assets Administered** 

\$30,700,000,000

Plans by Channel

Direct: 0 / Advisor: 28,200

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 12.16.24



Des Moines, IA • principal.com

# Principal Financial Group®

**Key Contact(s)** 

Scott Boyd

860.597.2336 • boyd.scott@principal.com

**Jeffrey Snoots** 

704.620.8036 • snoots.jeffrey@principal.com

Casey Clark

630.874.6444 • clark.casey@principal.com

### **Firm Profile**

Principal helps people and companies around the world build, protect and advance their financial well-being through retirement, insurance and asset management solutions that fit their lives. Retirement is the heart of our business. We have 80 years of experience and with 95% of assets under management coming from retirement and asset management operations—it's clear that retirement plan services are at our core.

**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): **35,304 / 9,986,076** 403(b): **2,178 / 604,993** 457: **1,374 / 40,737** 

Cash Balance: 208 / 101,409

Defined Benefit (Traditional): 7,673 / 1,325,493

Money Purchase: 298 / 102,984

NQDC: **2,693 / 69,591** Other: **2,980 / 3,117,705** 

**Total Assets Administered** 

\$540,359,563,679

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, RetirePilot Target Date Series, RetirePilot American Funds Target Date Series

**Advisor Support Services** 

External Wholesalers Focused on Advisors: **81**External Wholesalers Focused on Institutional: **7**Internal Wholesalers Focused on Advisors: **61**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 offer simple, scalable total retirement plan solutions (TPA or bundled) to help plan sponsors streamline retirement plan administration to attract and retain top talent.

NAPA**BLACK**BOOK**2024** 55





Tacoma, WA • spectrumpension.com

# Spectrum Pension Consultants, Inc.

**Key Contact(s)** 

Yannis Koumantaros

253.592.6687 • yannis@spectrumpension.com

Chad Ridgway, CPC, AIF®

253.592.6699 • cridgway@SpectrumPension.com

**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™ enables plan sponsors and participants to benefit from our leading technology solution, and also to engage their professionals to address unique needs. Spectrum Platform™ 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

Plans / Participants Served by Type\*

401(k): **532 / 19,446** 403(b): **5 / 527** 457: **23 / 1,735** 

Cash Balance: 25 / 243

Defined Benefit (Traditional): 3 / 11

Money Purchase: 0 / 0 NQDC: 1 / 93 Other: 24 / 24,571

**Total Assets Administered** 

\$1,530,053,352

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



Madison, WI • trustage.com

# TruStage

**Key Contact(s)** 

Pete Wesner

800.491.7859 • pete.wesner@trustage.com

Sales Desk

800.491.7859 • IntermediarySolutions@trustage.com

**Firm Profile** 

Built on the principle of "people helping people," TruStage, formerly Cuna Mutual Group, 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 TruStage.com.

**Primary Market(s) Served** 

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

Plans / Participants Served by Type\*

401(k): **3,682 / 195,369** 403(b): **274 / 20,974** 457: **1,516 / 4,302** 

Cash Balance: 110 / 7,640

Defined Benefit (Traditional): 379 / 30,125

Money Purchase: **74 / 570** NQDC: **638 / 3,207** 

**Total Assets Administered** 

\$20,400,000,000

**Plans by Channel** 

Direct: 3,565 / Advisor: 2,531

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: **4**External Wholesalers Focused on Institutional: **2**Internal Wholesalers Focused on Advisors: **6**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, 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.









San Francisco, CA • myubiquity.com

# Ubiquity Retirement+Savings

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

### **Neil Shifman**

617.901.0387 • nshifman@myubiquity.com

### **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 handle all plan administration. We have enhanced our onboarding and servicing teams to focus on advisors.

Primary Market(s) Served

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

Plans / Participants Served by Type\*

401(k): **12,000 / 15,000** 

**Total Assets Administered** 

\$2,500,000,000

**Plans by Channel** 

Direct: 7,500 / Advisor: 5,000

**Asset Allocation Funds** 

\$15,000

### **Advisor Support Services**

External Wholesalers Focused on Advisors: 3 External Wholesalers Focused on Institutional: 0 Internal Wholesalers Focused on Advisors: 1 Internal Wholesalers Focused on Institutional: 0

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, reporting and enrollment support. Optional 3(38) and Wellness tools available.



New York, NY • vestwell.com

# Vestwell

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

### **Richard Tatum**

615.480.3244 • richard.tatum@vestwell.com

### Eli Landow

203.631.0679 • eli.landow@vestwell.com

### Christian Romano

401.829.8126 • christian.romano@vestwell.com

### **Firm Profile**

Vestwell is a leading holistic savings platform. Founded in 2016, the New York City-based fintech company is transforming access to essential financial wellness and savings programs to close the American savings gap. As an extension of its partners, Vestwell enables a suite of programs, including retirement, health, and education. Today, Vestwell enables over 350,000 businesses and well over a million active savers, with over \$30 billion in assets saved in all 50 states.

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

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

Plans / Participants Served by Type\*

401(k): **7,492 / 113,482** 403(b): 91 / 1,824

Other: 57,354 / 1,128,466

### **Total Assets Administered**

\$31,622,437,233

### Plans by Channel

Direct: 1,195 / Advisor: 6,409

### Platform(s) Used

Open Architecture

### **Asset Allocation Funds**

Risk-based, Target Aged-based, Advisor Managed Accounts

### **Advisor Support Services**

External Wholesalers Focused on Advisors: 16 External Wholesalers Focused on Institutional: 11 Internal Wholesalers Focused on Advisors: 8 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**

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

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

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

### Allison Dirksen

612.270.4701 • Allison.Dirksen@voya.com

Ginger Brennan

973.714.0544 • Virginia.Brennan@voya.com

Lori Commerford

612.812.1567 • Lori.Commerford@voya.com

### **Firm Profile**

Voya Financial, Inc. (NYSE: VOYA), is a leading health, wealth and investment company offering products, solutions and technologies that help its individual, workplace and institutional clients become well planned, well invested and well protected. Serving the needs of 15.2 million customers, Voya is purpose-driven and committed to conducting business in a way that is economically, ethically, socially and environmentally 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): 29,256 / 3,241,591 403(b): 19,289 / 877,998 457: 5,289 / 2,721,132 NQDC: 802 / 26,951 Other: 9 / 242,154

Total Assets Administered

\$554,454,000,000

**Plans by Channel** 

Direct: 3,844 / Advisor: 50,801

### 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: **78**External Wholesalers Focused on Institutional: **60**Internal Wholesalers Focused on Advisors: **37**Internal Wholesalers Focused on Institutional: **28** 

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

### **Participant Support Services**

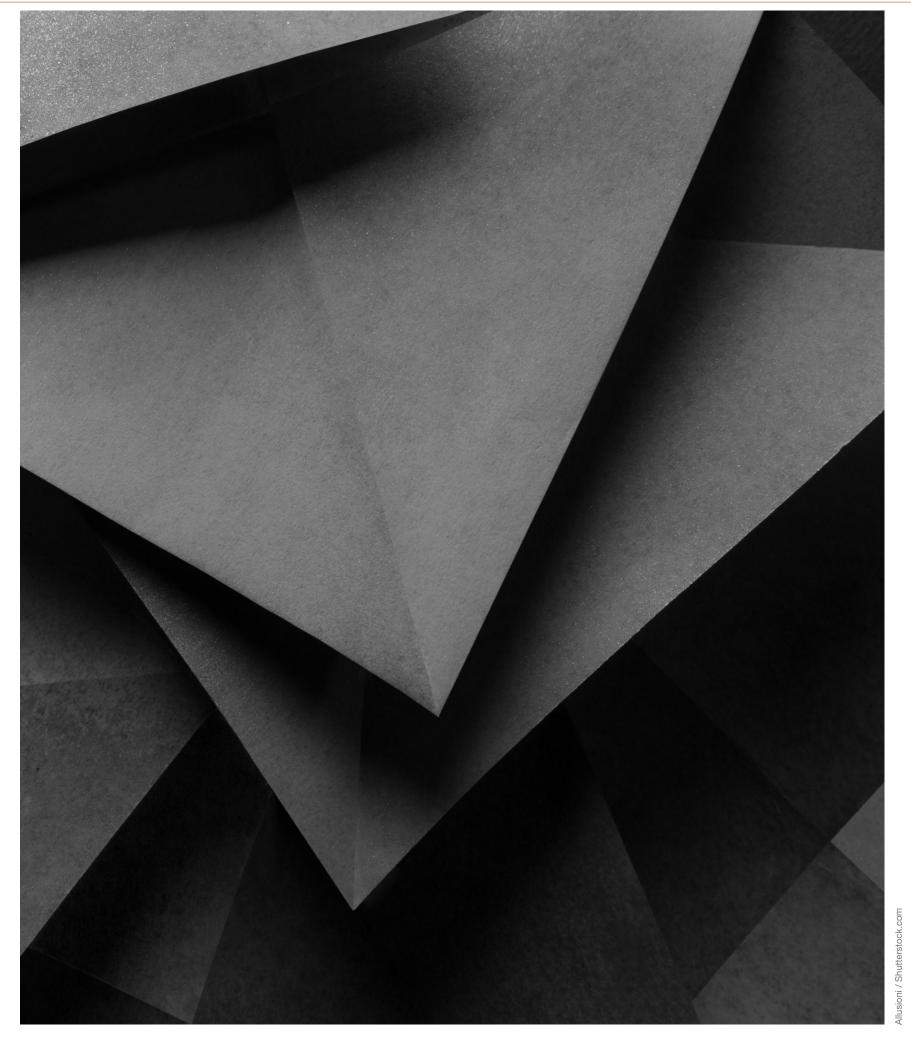
In-Plan Lifetime Income Options, Rollover Services, Call Center Support, Facebook Page, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

### 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.









# Aggregators, Broker-Dealers & RIAs

How and with whom you choose to affiliate could be the make-or-break decision for your advisory business—whether it's a broker-dealer (independent or otherwise), registered investment advisor (RIA), or the more recent aggregator. The model you pick is essential to long-term retirement plan advisory success.

Like last year, aggregators—firms that gained size, scope, and market share by "aggregating" smaller firms—continue to rise, yet acquisitions by the aggregators have slowed, according to M&A advisor firm Wise Rhino Group. The usual suspects, fee compression and commoditization, continue to drive the trend.

"Many aggregator firms have taken an institutional approach to their investment decision-making process, centralizing the due diligence and investment analysis at the home-office level," Cerulli Associates note. "By doing so, they have taken much of the investment research and analysis responsibilities out of the hands of the firm's field advisors, enabling them to spend more time helping plan sponsors on their plan design, participant education and communications, and recordkeeper oversight. In addition to centralizing the investment research function, some RIA aggregator firms are leveraging their scale and investment expertise to create their own 3(38) open-architecture, white-label investment products and solutions." As for the RIA channel (and in a surprise to absolutely no one who has watched the retirement plan space, or wealth for that matter, over the past decade or so), it's growing at a faster rate than all others, Cerulli says.

"The overall headcount of independent and hybrid RIA channels has soared in the last decade, from 18% to more than 27%, and is expected to surpass the 30% mark in the next five years," the Boston-based research and consulting firm said recently. "Advisors with a variety of experience and asset levels have made the shift, but the largest RIAs, those with more than \$1 billion in assets under management (AUM), have seen the largest expansion."

It's leading to better economies of scale and, therefore, deals for RIA-affiliated advisors and their clients. Cerulli said that more than two-thirds of asset managers currently offer or plan to offer dedicated key account coverage, institutional pricing, and client-facing marketing materials to the largest RIAs.

At least 75% of asset managers use or plan to use dedicated key account coverage to aid distribution efforts with the largest RIA firms. However, these types of resources are no longer sufficient compared to the more complex resources advisors now have come to expect in the industry.

— John Sullivan

NAPA**BLACK**B00K**2024** 6



Aliso Viejo, CA • accelerateretirement.com

# Accelerate Retirement

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

### Chris Giovinazzo

949.860.7575 • chris.giovinazzo@accelerateretirement.com

### Rachel Kim

949.860.1507 • rachel.kim@accelerateretirement.com

### **Firm Profile**

Accelerate Retirement is a nationally recognized Registered Investment Advisor and aggregator committed to empowering retirement plan-focused advisors. We provide comprehensive support services and robust technology designed to enhance their ability to deliver optimal outcomes for both plan sponsors and plan participants. Our goal is to enable advisors to navigate complex retirement planning challenges with greater efficiency and effectiveness, ultimately driving success in their client engagements.

As of 9/1/2024, Accelerate Retirement supports over 450 corporate retirement plans, managing \$2.8 billion in retirement plan assets.

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

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

Large: \$100-\$250 million

### **Options Available**

- 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**

4



Deerfield, IL • aleragroup.com

# Alera Group

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

### Christian Mango

917.533.8321 • christian.mango@aleragroup.com

### **Bob Janson**

312.375.0439 • bob.janson@aleragroup.com

### **Firm Profile**

Alera Group is an independent, national insurance and financial services firm, offering comprehensive employee benefits, property and casualty insurance, retirement plan services and wealth services solutions to clients nationwide. Working collaboratively across specialties, Alera Group's team of more than 4,500 professionals in more than 180 offices provides creative, competitive services that help ensure clients success.

Alera's Retirement Plan Services division services a wide variety 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, employee engagement, 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** 

100

\*as of 6.30.24





Los Angeles, CA • allmerits.com

# Allmerits Asset, LLC

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

Brian Lee

213.215.9637 • brianlee@allmerits.com

Matthew Kim

818.319.0898 • matthewkim@allmerits.com

### **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**

- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- Plan Sponsor Fiduciary Training
- Minimum Fee Schedules
- In-language Services for Participants
- Investment Education
- Third Party Vendor Analysis
- Plan Health Analysis Tools
- Plan Benchmarking Tools
- Plan Sponsor Fiduciary Training
- Minimum Fee Schedules

### **Home Office Employees Supporting the Business**

12



Milwaukee, WI • rwbaird.com

## Baird

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

Bobbie Henion-Green

414.792.2532 • bhenion-green@rwbaird.com

Deanna Wise

502.588.1796 • dwise@rwbaird.com

### **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, have dedicated their businesses to serving retirement plan clients. These Baird teams work closely with plan sponsor clients to customize and provide comprehensive solutions to meet a company's and their employees' retirement plan needs.

### **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)
- 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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NAPABLA

\*as of 6.30.24



St. Louis, MO • BuckinghamRetirementSolutions.com

# Buckingham Retirement Solutions

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

### Kristen Donovan

314.743.5183 • kdonovan@buckinghamgroup.com

Tim Helsel

314.783.2916 • thelsel@buckinghamgroup.com

Matt Pranschke

314.783.2916 • mpranschke@buckinghamgroup.com

Kathryn Risch

314.783.2937 • krisch@buckinghamgroup.com

### **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 1700 plans and \$4.1 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**

12



# **CAPTRUST**

Raleigh, NC • captrust.com

# **CAPTRUST**

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

### **Greg Middleton**

919.870.6822 • greg.middleton@captrust.com

### Firm Profile

CAPTRUST was founded in 1997 as an independent registered investment advisor. The firm provides investment management, financial planning, estate planning, and tax advisory and compliance services for individuals and families. The firm also offers a comprehensive suite of services for ultra-high-net-worth individuals to simplify their financial lives, mitigate risk, and perpetuate their legacies. 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.

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

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

886







Cleveland, OH • cbiz.com

# CBIZ Investment Advisory Services

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

Michael Ziccardi

216.447.9000 • mziccardi@cbiz.com

Jake Adamczyk

216.447.9000 • jadamczyk@cbiz.com

### **Firm Profile**

We provide a broad range of actuarial, administration and investment advisory solutions to thousands of institutional and private clients in the areas of Defined Contribution Plans, Defined Benefit Plans, Foundations and Endowments, Individuals and Trusts, and Retire Readiness.

### **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
- 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**



New York, NY • ceritypartners.com

# Cerity Partners

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

Ty Parrish

813.330.3377 • tparrish@ceritypartners.com

Paul Sommerstad

psommerstad@ceritypartners.com

Philip Steele

psteele@ceritypartners.com

### **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
- 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**



San Diego, CA • cetera.com

# Cetera Financial Group

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

Melissa DeLodder

619.894.8084 • Melissa.DeLodder@cetera.com

Jon Anderson

310.257.7665 • jon.anderson@cetera.com

Adeline Wong

310.257.4885 • adeline.wong@cetera.com

### **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**

95



Catonsville, MD • clearsageadvisorygroup.com

# ClearSage Advisory Group

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

Michael Geist

443.860.2818 • info@clearsageadvisorygroup.com

**Brian Shannon** 

717.759.9212 • info@clearsageadvisorygroup.com

### **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**

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
- Other Tools
- Benchmarking Tools
- CRM/Data Aggregation
- Allows Fiduciary Declaration 3(21)/3(38)
- 408(b) (2) In-House or Outsourced
- Plan Sponsor Fiduciary Training
- Minimum Fee Schedules

### **Home Office Employees Supporting the Business**

5



# Commonwealth

# Commonwealth Financial Network

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

Jon Good

858.828.5744 • jgood@commonwealth.com

**Mat Powers** 

781.464.7245 • mpowers@commonwealth.com

### **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

### **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
- Allows Fiduciary Declaration 3(21)/3(38)
- 408(b) (2) In-House or Outsourced
- Stable Value Analysis

### **Home Office Employees Supporting the Business**



La Jolla, CA • fbg338.com

# Fiduciary Benefits Group, Inc.

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

**Damian Dufour** 

951.212.8747 • damian.dufour@fbgretirement.com

Jackson Miller

844.967.8491 • jackson.miller@fbgretirement.com

**Bradley Johnston** 

619.324.8830 • bradley.johnston@fbgwealth.com

### **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 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**

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
- 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**

\*as of 6.30.24



Aliso Viejo, CA • flexpathstrategies.com

# flexPATH Strategies

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

Kellen Foley, CFA

800.974.0188 • info@flexpathstrategies.com

Matt Giovinazzo, CFA

800.974.0188 • info@flexpathstrategies.com

### **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 solutions that are flexible, cost-effective, and easy to utilize for any investor. As of September 30, 2024 the firm manages over \$77 billion in assets on behalf of hardworking Americans. For additional information on flexPATH Strategies, please visit 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**

26



Insurance | Risk Management | Consulting

Rolling Meadows, IL • ajg.com

# Gallagher Fiduciary Advisors, LLC

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

John Jurik

312.803.6318 • john\_jurik@ajg.com

Molly Beer

312.416.0477 • molly\_beer@ajg.com

**Bart Burkhart** 

630.285.3722 • bart\_burkhart@ajg.com

### **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, financial planning, 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
- Plan Governance

### **Home Office Employees Supporting the Business**

219





Alameda, CA • greenretirement.com

# Green Retirement, Inc.

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

Timothy Yee

510.638.6331 • timothy@greenretirement.com

Rose Penelope L Yee

510.638.6331 • rose@greenretirement.com

### **Firm Profile**

Green Retirement, Inc. is a boutique retirement plan firm serving 100 plans around the United States. The firm brings 50+ years of experience and humor to the retirement plan arena. Lead advisor, Timothy Yee, is an expert in ESG investing and carries more credentials after his name that most people thought possible. Yet, each credential represents a discrete body of knowledge. He hopes to expand his knowledge base with one or two more credentials.

### **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)
- Custom Risk Based/Target Date Models
- Plan Sponsor Fiduciary Training

### **Home Office Employees Supporting the Business**

50



Towson, MD • greenspringadvisors.com

# Greenspring Advisors, LLC

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

**Greg Hobson** 

443.564.4600 • greg.hobson@greenspringadvisors.com

Matt Cellini

443.564.4600 • matt.cellini@greenspringadvisors.com

### **Firm Profile**

Established in 2004, Greenspring is an independent, fee-only firm, specializing in holistic and progressive investment advisory services to retirement plan fiduciaries, foundations, and endowments; and comprehensive wealth management services and financial planning to private investors.

Our team understands that in today's world the demands on our clients' time and energy have never been more pressing; therefore having a financial advocate to focus on your needs with the attentiveness it deserves is vital. Not only do we deliver personalized financial expertise, but we are committed to making certain we understand our clients' goals - personal or for their retirement plan.

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

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

Mega: >\$250 million

### **Options Available**

- Benchmarking Tools
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- 408(b) (2) In-House or Outsourced
- Minimum Fee Schedules

### **Home Office Employees Supporting the Business**

12

\*as of 6.30.24



San Clemente, CA • grpfinancial.com

# **GRP Financial**

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

**Geoff White** 

760.219.4015 • geoff.white@grpfinancial.com

Cosmo Gould

707.321.3725 • cosmo.gould@grpfinancial.com

Stef Rzepecki

401.338.5872 • stef.rzepecki@grpfinancial.com

### **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 500 advisors representing \$146B in total AUM. The GRPF network works with over 10K retirement plans and additionally, our advisors manage \$20B 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 • harrisonfiduciary.com

# Harrison Fiduciary

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

Keith Flynn

212.537.4722 • kflynn@harrisonfiduciary.com

**David Nolan** 

212.537.4722 • dnolan@harrisonfiduciary.com

Mitchell Shames

212.537.4722 • mshames@harrisonfiduciary.com

### **Firm Profile**

Harrison Fiduciary specializes in offering independent fiduciary services, including our Specialized 3(38) Fiduciary service for retirement plans. This service enables plan sponsors and advisors to integrate lifetime income options into defined contribution plans efficiently and reduces the burden of fiduciary liability. By leveraging Harrison Fiduciary's expertise and proprietary research, we will make the selection and provide ongoing monitoring of lifetime income products, aligning with the unique needs of plan participants while helping to mitigate fiduciary risks for plan sponsors.

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

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

### **Options Available**

- Allows Fiduciary Declaration 3(21)/3(38)
- Plan Sponsor Fiduciary Training

### **Home Office Employees Supporting the Business**

3







New York, NY • hightoweradvisors.com

# Hightower Advisors, LLC

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

#### Zo Bigornia

917.286.2767 • zbigornia@hightoweradvisors.com

Kevin Nolan

646.434.3131 • knolan@hightoweradvisors.com

#### **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, 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
- 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**

8



Chicago, IL . hubinternational.com

# **HUB** International

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

#### Joe DeNoyior

703.847.4321 • joe.denoyior@hubinternational.com

Adam Sokolic

858.255.3909 • adam.sokolic@hubinternational.com

James Owen

949.300.6212 • james.owen@hubinternational.com

#### **Firm Profile**

Headquartered in Chicago, HUB advises businesses and individuals on how to reach their goals with tailored risk, insurance, employee benefits, retirement, and wealth management services. With 18,000+ employees across North America, HUB is the 5th largest insurance broker worldwide. Through HUB FinPath, our financial wellness platform, we help employers strengthen their workforce's financial health. Participants gain access to trusted financial coaches and interactive tools to help them achieve financial wellness. For more information, visit hubinternational.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**

- Preferred Provider Program
- Retirement Sales Desk Representative
- Business Development Consultants
- Recruiter for Retirement Plan Advisors
- 3rd Party Vendor Analysis Tool
- Benchmarking Tools
- Participant Advice/Participant Services
- Allows Fiduciary Declaration 3(21)/3(38)
- Plan Sponsor Fiduciary Training

#### **Home Office Employees Supporting the Business**

769

\*as of 6.30.24

NAPA**BLACK**B00K**2024** 71

#### INDEPENDENT [FINANCIAL] PARTNERS°

Tampa, FL • ifpartners.con

# Independent Financial Partners

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

Jeff Acheson

614.310.4274 • jeff.acheson@ifpartners.com

Elle Moser

614.401.6709 • elle.moser@ifpartners.com

#### **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

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

Michael Smith

847.867.9271 • mikesmith@insightfpllc.com

Morgan Burkle

815.341.5518 • morganburkle@insightfpllc.com

Jerry Kalish

312.208.9630 • jerrykalish@insightfallc.com

#### **Firm Profile**

Insight Financial Partners, LLC is an independent, hybrid 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 seventh 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

#### **Home Office Employees Supporting the Business**

5





Bloomfield Hills, MI . iic-usa.com

# Institutional Investment Consulting

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

Lewis Rowe

248.339.9807 • Irowe@iic-usa.com

Michael Kozemchak

248.339.9808 • mkozemchak@iic-usa.com

Paul Stephens

248.339.9806 • pstephens@iic-usa.com

#### **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 serves as a fiduciary advisor to 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). 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. Lewis Rowe, Managing Director, 248.339.9807

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

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

#### **Options Available**

- Business Development Consultants
- 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**

10



Fulshear, TX • InvestTitan.com

# Invest Titan

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

Joshua Coughran - AAMS® CCIM® RF® 713-239-2866 • Josh@InvestTitan.com Jonathan Coyne - CPFA® CHSA™ RI(k)™ 713-239-2866 • Jon@InvestTitan.com

#### **Firm Profile**

Invest 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

#### **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

\*as of 6.30.24

NAPA**BLACK**B00K**2024** 



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



Austin, TX • leafhouse.com

# LeafHouse

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

#### Kassandra Hendrix

512.879.1505 • khendrix@leafhouse.com

#### James Olson

512.879.1505 • jolson@leafhouse.com

#### **Firm Profile**

LeafHouse is an experienced, national discretionary investment manager and consultant for the retirement plan industry.

LeafHouse specializes in creating investment strategies for retirement plans including fiduciary services, co-manufactured investment vehicles, Automated Personalized Portfolio™ programs, IRA and HSA solutions, and enterprise technology.

LeafHouse collaborates with advisors, recordkeepers, investment managers, and administrators to develop creative solutions and build partnerships. The firm modernizes technologies, increases communication, and improves data insights for industry leaders.

#### **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**

24



#### M Financial Group®

Portland, OR and Dallas, TX • mfin.com

# M Financial Group

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

#### Shelley Sievers

503.414.7558 • retirement@mfin.com

#### **Firm Profile**

With more than 139 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
- Allows Fiduciary Declaration 3(21)/3(38)
- 408(b) (2) In-House or Outsourced

#### **Home Office Employees Supporting the Business**

43

#### MARCUM WEALTH

Cleveland, OH • marcumwealth.com

# Marcum Wealth

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

#### **Brian Forneris**

440.459.5956 • brian.forneris@marcumwealth.com

#### **Eric Wulff**

440.459.5905 • eric.wulff@marcumwealth.com

#### **Firm Profile**

Marcum Wealth provides fiduciary and participant education services to Plan Sponsors and their participants. We have an internal Chief Investment Officer with his own team of investment managers. In addition, our clients have a dedicated, day-to-day contact as well as a dedicated Employee Education Specialist. Marcum Wealth also offers full wealth management services, personal and business insurance services as well as assistance with Social Security and Medicare.

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

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

Large: \$100-\$250 million

#### **Options Available**

- 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**

56

\*as of 6.30.24

# **MARINER**

Winter Park, FL • mariner.com

# Mariner Institutional

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

#### Jacob Peacock

407.520.5363 • jacob.peacock@mariner.com

#### **Firm Profile**

Mariner Institutional provides institutional investment advisory, fiduciary support, and other retirement plan consulting services for many different types of institutional plans sponsored by public and government entities, corporations, public and private educational institutions, unions (Taft-Hartley), endowments, foundations, hospitals, healthcare systems, and self-insurance funds.

#### **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
- 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**

120

#### ... MassMutual

Springfield, MA • massmutual.com

# MassMutual

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

#### David A. Curylo

413.287.1650 • DCurylo@MassMutual.com

#### Firm Profile

MassMutual is a mutual company that is run for the benefit of its members and participating policyowners. Founded in 1851, the company has been continually guided by one consistent purpose: We help people secure their future and protect the ones they love. With a focus on delivering long-term value, MassMutual offers a wide range of protection, accumulation, wealth management, and retirement products and services.

#### **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

#### **Home Office Employees Supporting the Business**

12



Boston, MA • mayfloweradvisors.com

# Mayflower Advisors

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

Steven Dimitriou

617.259.1767 • steve.dimitriou@mayfloweradvisors.com

Joseph Kendall

866.688.0180 • joe.kendall@mayfloweradvisors.com

#### **Firm Profile**

Mayflower Advisors is a truly independent RIA focused on providing unbounded consulting and advisory services to corporate and not-for-profit retirement plans and their Fiduciaries across 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**

- 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
- Plan Sponsor Fiduciary Training
- Stable Value Analysis

#### **Home Office Employees Supporting the Business**

11



Carmel, IN • mjretirement.com

# MJ Retirement

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

**Doug Prince** 

317.708.4151 • dprince@mjretirement.com

**Brea Dantin** 

317.708.4153 • bdantin@mjretirement.com

#### **Firm Profile**

At MJ Retirement, we specialize in managing retirement plans and financial wellbeing programs, partnering closely with employers to make strategic decisions that truly impact financial outcomes. We meet your evolving needs as the marketplace moves away from a siloed approach for employee benefits, retirement, and compensation management and evolves to an integral total rewards philosophy. We address your retirement plan design via our data-driven solutions and integrated approach to analytics, providing insights that can improve your bottom line and create a superior experience for your employees.

#### **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)
- 408(b) (2) In-House or Outsourced
- Plan Sponsor Fiduciary Training
- Stable Value Analysis
- Minimum Fee Schedules

#### **Home Office Employees Supporting the Business**

10

ΝΔΡΔ

\*as of 6.30.24



Rochester, NY • modwm.com

# Modern Wealth Management, LLC

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

#### Michelle Cannan

585.340.5213 • michelle.cannan@modwm.com

#### **Bob Newton**

585.340.5217 • bob.newton@modwm.com

#### **Firm Profile**

The Modern Wealth team builds personalized financial plans that are tailored to an individual's financial and life goals. Modern Wealth has subject matter professionals that specialize in tax, insurance, estate planning, financial planning, investment management, company retirement plans, and third-party administration. Those subject matter experts collaborate with the firm's advisors to form a wealth management team that works together on the client's behalf.

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

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

#### **Options Available**

- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Allows Fiduciary Declaration 3(21)/3(38)
- Stable Value Analysis
- Minimum Fee Schedules

#### **Home Office Employees Supporting the Business**

R



New York, NY • marshmma.com

# MMA Securities, LLC

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

#### Craig Reid

913.553.0923 • craig.reid@marshmma.com

#### 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 200 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**

34

\*as of 6.30.24



**78** 

# **NEWFRONT**

San Francisco, CA • newfrontretirement.com

# Newfront Retirement Services

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

#### Greg Kaplan

248.318.4771 • Greg.Kaplan@newfront.com

#### 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 \$25b in AUA and more than 75 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)
- Plan Sponsor Fiduciary Training
- Stable Value Analysis

#### **Home Office Employees Supporting the Business**

30



New York, NY • nfp.com

#### NFP

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

#### Joel Shapiro

949.460.9898 • joel.shapiro@nfp.com

#### Kameron Jones

949.460.9898 • kameron.jones@nfp.com

#### Julie Graham

512.550.7539 • julie.graham@nfp.com

#### **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 \$191 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**

85

1

\*as of 6.30.24



Overland Park, KS • onedigital.com

# OneDigital

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

Vince Morris

913.647.3968 • vmorris@onedigital.com

Frank Zugaro

330.384.7261 • frank.zugaro@onedigital.com

**David Wiedeman** 

913.258.2289 • dwiedeman@onedigital.com

#### **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 100,000 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**

- 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**

125

# osaic

Scottsdale, AZ . Osaic.com

# Osaic

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

**Brian Brashaw** 

402.637.3007 • brian.brashaw@osaic.com

**Dennis Solberg** 

651.702.1925 • dennis.solberg@osaic.com

Pete Hirsch

770.690.3499 • phirsch@osaic.com

#### **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 client's 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
- 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**

13







Irvine, CA • preceptadvisory.com

# Precept Advisory Group LLC

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

Linda K. Bright

949.679.2147 • Ibright@preceptgroup.com

Marisa Meshot

949.679.5044 • mmeshot@preceptgroup.com

#### **Firm Profile**

Precept Advisory Group is a Registered Investment Advisory firm, focused solely on offering plan consulting and ERISA 3(21) & 3(38) investment fiduciary services to retirement plans. With \$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**

14



Shelton, CT • procyonpartners.net

# Procyon Partners

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

Thomas Gahan

844.776.2966 • tgahan@procyonpartners.net

Amber Kendrick

844.776.2966 • akendrick@procyonpartners.net

#### **Firm Profile**

As a registered investment advisory firm, Procyon has a focus on providing fiduciary investment and employee benefits consulting to institutions and retirement plan sponsors, and personal wealth management services to individuals and families. We are committed to providing our clients with the knowledge, experience and support they need to make confident and informed decisions that will help achieve their financial and stewardship goals.

#### **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)
- Plan Sponsor Fiduciary Training
- Minimum Fee Schedules

#### **Home Office Employees Supporting the Business**

50

\*as of 6.30.24

# **RAYMOND JAMES**

St. Petersburg, FL • RaymondJames.com

# Raymond James

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

Don MacQuattie

727.567.1176 • Don.MacQuattie@RaymondJames.com

Kelly Amato

415.909.0709 • Kelly.Amato@RaymondJames.com

John Carelli

727.567.4959 • John.Carelli@RaymondJames.com

#### **Firm Profile**

We have always been a different kind of financial services firm, embracing long-term planning, valuing methodical decision-making and remaining focused on what matters most: You. When Bob James founded Raymond James, he did so based on a belief that clients deserved more than help with investment decisions, they needed advice that considered their entire financial picture.

Today, that client-focused approach has extended to serve client accounts through 8,700 financial advisors in the United States, Canada and overseas. Further, the company has expanded through the years to serve corporations, institutions and municipalities through significant capital markets, banking and asset management services.

#### 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
- 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
- Stable Value Analysis

#### Home Office Employees Supporting the Business

55



Minneapolis, MN • rbcwealthmanagement.com/en-us

# RBC Wealth Management

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

Tracy Hanson

612.816.5715 • tracy.hanson@rbc.com

Collin Royce

612.214.5373 • collin.royce@rbc.com

Megan Mayer

612.219.0058 • megan.mayer@rbc.com

#### **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 serve 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)
- 408(b) (2) In-House or Outsourced
- Plan Sponsor Fiduciary Training
- Stable Value Analysis

Home Office Employees Supporting the Business

25









Alexandria, VA • retirementplanology.com

# Retirement Planology, Inc.

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

#### Courtenay Shipley

703.595.2829 • cshipley@retirementplanology.com

Adam Jefferis

703.595.2829 • adam@retirementplanology.com

#### **Firm Profile**

When organizations need advice on their employee retirement plan, they come to us. Retirement Planology is a boutique consulting and investment advisory firm that navigates organizations to smart decision on their employee retirement plan. Plans are complicated and highly regulated at every twist and turn. As a navigator and investment fiduciary, we help map out investment decisions, plan features, hire providers, engage employees, and take work off the plan sponsor's plate. Rely on us to keep the plan in alignment with organizational goals.

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

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

Large: \$100-\$250 million,

#### **Options Available**

- Other 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**



Newport Beach, CA • sageviewadvisory.com

# SageView Advisory Group

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

#### Jon Upham

800.814.8742 • jupham@sageviewadvisory.com

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 US. We have been evaluating and advising institutions and individuals since 1989.

SageView advises on over 2,300 defined contribution, defined benefit and deferred compensation plans and more than 5,000 households totaling \$202 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
- 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**

\*as of 6.30.24



Carmel, IN • shepherdfin.com

# Shepherd Financial

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

#### Tom Mayer

317.975.5032 • tmayer@shepherdfin.com

#### Leah Sylvester

317.975.5037 • lsylvester@shepherdfin.com

#### Alex Sylvester

317.343.3233 • asylvester@shepherdfin.com

#### **Firm Profile**

Established in 2015, Shepherd Financial utilizes a team approach to retirement plan advising. Our passion is creating financial wellness programs that enable employees to prepare and retire on their terms. We provide consistent engagement, encouragement, and helpful resources to instill confidence and transform financial behavior. While we are proud of the work we do, it is clearly fueled by the team we have built. Each Shepherd Financial team member is invested in the well-being of others, offering support and assistance in any way possible. We genuinely care for one another, which ultimately extends to every client and employee we serve.

#### **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
- 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**

43

# Smith Bruer

**Advisors** 

Tallahassee, FL • smithbruer.com

# Smith Bruer Advisors

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

#### Steven Hiraga

850.877.0803 • steven.hiraga@smithbruer.com

#### Firm Profile

Smith Bruer Advisors is a fee-only financial planning firm based in Tallahassee, Florida with a second office in Colorado Springs, CO. They specialize in providing comprehensive investment and financial planning services to individuals, families, and businesses.

Smith Bruer Advisors offers a range of institutional retirement plan services, including:

- Retirement Plan Design
- 3(38) Investment Management
- Plan Administration
- Employee Education

Smith Bruer United is a Pooled Employer Plan (PEP) designed to streamline retirement plan management, reduce administrative burden, create economies of scale, and transfer fiduciary roles to a team of professionals.

#### **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
- Internal Rollover Program
- Custom Risk Based/Target Date Models
- 408(b) (2) In-House or Outsourced
- Plan Sponsor Fiduciary Training

#### **Home Office Employees Supporting the Business**

6



Edina, MN • StilesFinancial.com

# Stiles Financial Services

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

#### Kristine Meyer

952.466.6225 • kristine@stilesfinancial.com

Susan Stiles

952.988.0452 • susan@stilesfinancial.com

#### **Firm Profile**

For decades, SFSI-a woman and minority-owned firm-has served as an independent, fee-based fiduciary consultant providing unbiased advice. As expert ERISA consultants, we maintain neutrality in vendor relationships, investments, research, and compensation. Our approach avoids cookie-cutter reports, standard fund line-ups, and single-source research tools. Our skilled retirement plan consultants offer proactive, tailored, and comprehensive fiduciary oversight for plan sponsors of 401(k) and pension plans. Partnering closely with clients, we help ensure that both company and participant goals are achieved, and fiduciary obligations are fulfilled.

#### 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

#### **Home Office Employees Supporting the Business**



Shorewood, IL • srpretire.com

# Strategic Retirement Partners

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

#### Jeff Cullen

866.777.4015 • ieffc@srpretire.com

#### Jacqui Hendricks

866.777.4015 • jacquelynh@srpretire.com

#### Deane Mayerhofer

866.777.4015 • deanem@srpretire.com

#### **Firm Profile**

Strategic Retirement Partners is an independent retirement plan and wealth management consulting practice, whose professionals advise on plans representing both the retirement aspirations of tens of thousands of employees and the broader financial well-being of individuals. We support plan sponsors in understanding and managing their fiduciary responsibilities to their plan, their employees, their beneficiaries, and extend our expertise to personal wealth management services. As of 01/01/2024, we consult on over 1,300 corporate and non-profit plans nationwide, while offering tailored wealth management strategies to meet the unique needs of individuals and families.

#### **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**

NAPABLACKBOOK2024



Concord, MA • TwelvePointsRetirement.com

# Twelve Points Retirement Advisors

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

Francesca Federico

978.318.9503 • francesca@twelvepoints.com

**Neil Tremblay** 

978.318.9500 • neil@twelvepoints.com

**Greg Phillips** 

978.318.9500 • greg@twelvepoints.com

#### **Firm Profile**

Twelve Points acts as an extension of our client's Human Resources
Department. We work with them 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 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**

- 3rd Party Vendor Analysis Tool
- 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

#### **Home Office Employees Supporting the Business**

7



Weehawken, NJ • ubs.com

# UBS Financial Services

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

Gene Silverman

201.352.3826 • gene.silverman@ubs.com

Mike Griffin

980.335.5809 • mike.griffin@ubs.com

#### **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 7,200 retirement plans comprising over \$145 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⁺









# Venture Visionary Partners, LLC

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

John T. O'Brien

419.464.7390 • jobrien@venturevp.com

Ryan Borucki

419.464.7535 • rborucki@venturevp.com

Paul Abendroth

419.464.7532 • pabendroth@venturevp.com

VENTURE

#### **Firm Profile**

Venture Visionary Partners is a registered independent advisory firm that assists business, non-profit organizations, and private clients in being strategically smarter with their wealth portfolios to accomplish their stated goals.

Venture's retirement plan consultants provide a full scope of services to qualified and non-qualified retirement benefit programs. We engage clients in a 3(21) or 3(38) co-Fiduciary relationship that places emphasis on the adoption and implementation of best practices for:

- Fiduciary Governance
- Plan Design, Provider Selection, & Ongoing Platform Leadership
- Investment Selection, Management, and Monitoring
- Participant Education, Financial Planning, and Educational Resources
- Fee Transparency and Benchmarking

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

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

#### **Options Available**

- 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**

36



Carlsbad, CA • vikingcoveinstitute.com

# Viking Cove Institute - VCI

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

Amy Glynn

617.834.0900 • amy@vikingcoveinsititute.com

**Bill Chetney** 

949.413.5653 • bill@vikingcoveinsititute.com

#### **Firm Profile**

With a 30-year heritage, VCI is the only independent aggregator of elite advisors representing a singular community and a vital force in unprecedented times of consolidation and convergence. We are BD and RIA agnostic with 400 advisors from @200 firms. We innovate and execute ideas generated by our members and partners ranging from financial wellness and Healthcare Fiduciary best practices to creative investment and recordkeeping solutions. We are devoted to positive impact. VCI has led the way with women's leadership, positioning the NextGen and advancing the industry through unbiased and independent collaboration and our events are like no other!

#### **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
- Plan Sponsor Fiduciary Training

#### **Home Office Employees Supporting the Business**

5

\*as of 6.30.24

NAPA**BLACK**B00K**2024** 



Brentwood, TN • vision401k.com

# Vision401k

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

Bill Franca

615.767.1473 • wmfranca@vision401k.com

Al Smith

615.403.3629 • asmith@vision401k.com

**Landon Jones** 

931.216.4995 • ljones@vision401k.com

#### **Firm Profile**

Vision401k is a premier retirement plan advisory firm committed to securing client's financial future. With a wealth of experience and a deep understanding of retirement planning, our team of expert advisors specialize 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**

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

#### **Options Available**

- Preferred Provider Program
- 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)
- Minimum Fee Schedules

#### **Home Office Employees Supporting the Business**

5



Santa Barbara, CA • worldadvisors.com

# World Investment Advisors, LLC

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

**Troy Hammond** 

888.201.5488 • troy.hammond@worldadvisors.com

Mike Woods

888.201.5488 • mike.woods@worldadvisors.com

Jennifer Tanck

888.201.5488 • jennifer.tanck@worldadvisors.com

#### Firm Profile

World Investment Advisors, formerly Pensionmark Financial Group, is a network of more than 350 advisors and staff across more than 65 U.S. locations with thousands of retirement plan and wealth management clients. The World Investment Advisors network of professionals includes wealth management, defined contribution, defined benefit, terminal funding, not-for-profit, and executive/deferred compensation specialists. For more information please visit www.worldadvisors.com.

#### **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
- 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
- Plan Sponsor Fiduciary Training
- Stable Value Analysis

**Home Office Employees Supporting the Business** 

57

\*as of 6.30.24



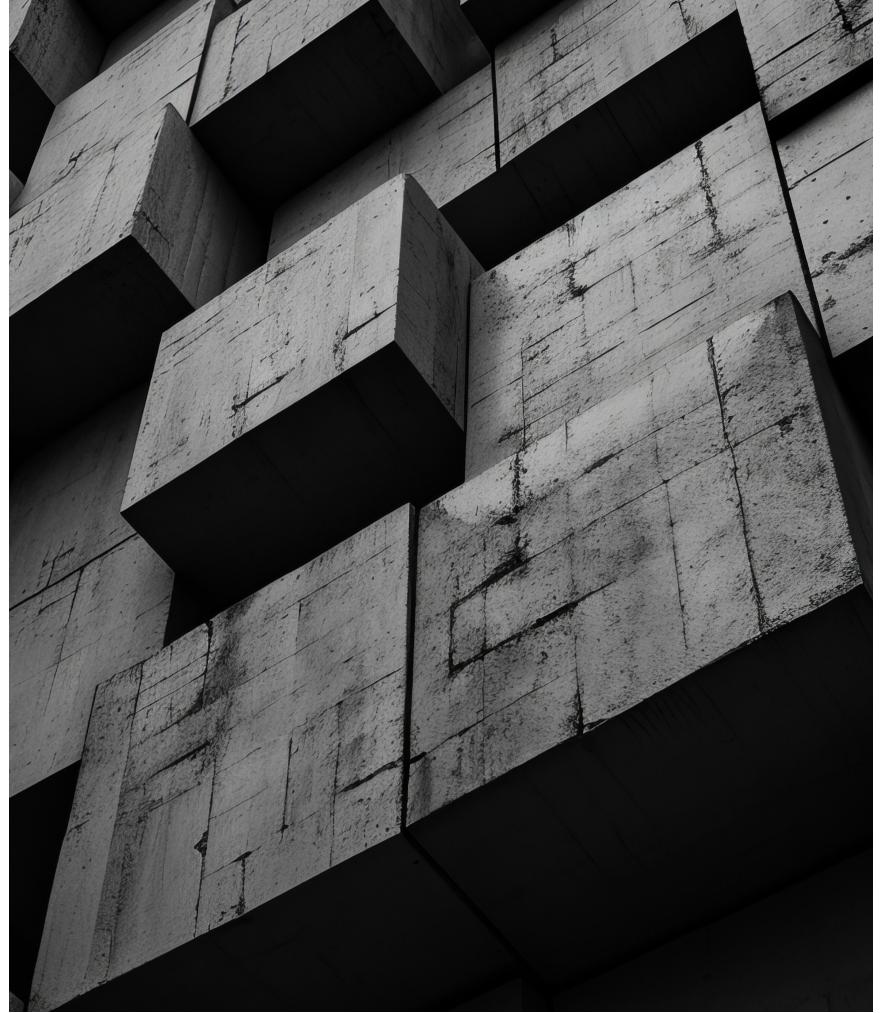




# EARLY BIRD

https://www.napa-net.org/events/napa-401k-summit





ShadySoul24 / Shutterstock.com



# Third Party Administrators

According to PBS, a third-party administrator (TPA) is "an organization that processes insurance claims or certain aspects of employee benefit plans for a separate entity." It sounds so simple. If only ...

New rules, regulations, paperwork, guidance, interpretations, lawsuits, natural disasters, economic volatility, elections, and congressional control—any number of factors contribute to retirement plan administration confusion and make it easy for mistakes to happen, including retirement plan execution and oversight.

Thankfully, we have TPAs, who do quite a bit to keep you and your plan sponsor clients out of trouble and your plan participants happy. 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 (mainly before 401(k)s and before it all got so complicated).

Just a sampling of all the services TPAs provide 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.

It's critically important to form a mutually beneficial partnership—a win, win (win)—predicated on a solid appreciation for what each party brings to the relationship and does for shared clients. Read on and get a better understanding of just how much they do and how they can help you, your plan sponsors, and your plan participants.

John Sullivan





Tarrytown, NY • AcePensions.com

# Ace Pension Solutions, LLC

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

#### Rick Misrok

914.712.6605 • rick@acepensions.com

James Kwan

908.295.2692 • jkwan@acepensions.com

#### **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

NY, NJ

#### **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
- Plan Committee Meetings
- Employee Education
- Enrollment Meeting Support



Carmel, IN • bluebenefitsonline.com

# Blue Benefits Consulting, Inc.

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

#### Mickie Murphy

317.564.5034 • mmurphy@bluebenefitsonline.com

#### Jane Shawver

614.340.6683 • jshawver@bluebenefitsonline.com

#### **Firm Profile**

Established: 1993

Blue Benefits Consulting partners with CPAs and advisors to provide our clients a retirement plan that is customized to the client's owners, key employees and business goals, while working toward employee retirement outcomes, as well. Blue Benefits offers customized solutions particularly in the small to medium size market. We serve as consultant and advocate for our advisors and CPAs, as well as our mutual clients.

#### State(s) Where We Have A Physical Presence

IN, OH, AL, PA, NE, OK

#### **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): **15 / 2,500** Cash Balance: **25 / 200** Other: **10 / 40** 

#### **Total Assets Administered**

\$80,000,000

#### **Custodian(s) Used**

Financial Advisor's/client's choice including SDBA

#### **Fee Structure**

Per Participant Fee, Base Fee

#### Service(s) Provided

- Compliance Support
- Preparation of Loan Paperwork
- Non-discrimination Testing
- Plan Design Consulting
- Form 5500 PreparationPlan Committee Meetings
- Enrollment Meeting Support

\*as of 6.30.24





Syracuse, NY • bpas.com

### BPAS

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

Donna Kramer

914.259.0236 • dkramer@bpas.com

Jason Disco

315.703.8916 • jdisco@bpas.com

#### **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 5,800 retirement plans, \$110 billion in trust assets, \$1.3 trillion in fund administration, and more than 810,000 participants. BPAS specialty retirement 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, ME, NC, NH, NJ, NY, OH, OR, PA, PR, SC, 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): **763 / 20,980** 403(b): **13 / 2,497** 

457: **5 / 14** 

Cash Balance: **338 / 3,943** 

Defined Benefit (Traditional): 410 / 5,175

Money Purchase: **5 / 95** Other: **233 / 3,053** 

#### **Total Assets Administered**

\$4,300,000,000

#### 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, 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



West Chester, PA • cardinalpensions.com

# Cardinal Pension Group, Inc.

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

#### Donna Cullinan

610.696.8144 • dcullinan@cardinalpensions.com

#### **Firm Profile**

Established: 2008

Cardinal Pension Group, Inc. is a TPA firm serving clients throughout the USA with focus in the Philadelphia area. Compliance, plan design and administrative support to retirement plan sponsors in the main concentration of the firm. Cardinal Pension Group is an independent firm working alongside accountants, attorneys and financial advisors to provide excellent service. Plan types would be 401(k), 403(B), 457, profit sharing and cash balance.

#### State(s) Where We Have A Physical Presence

PA

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

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

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

401(k): **285 / 35,301** 403(b): **22 / 4,201** 457: **5 / 78** 

Cash Balance: 27 / 86

Defined Benefit (Traditional): 6 / 85

#### Custodian(s) Used

ADP, Alerus, American Funds, Ameritas, Ascensus, CUNA Mutual, Edward Jones, Empower, Fidelity, John Hancock, Lincoln Financial, MetLife, Nationwide, OneAmerica, PCS, Principal, Standard, TIAA, Schwab, T Rowe Price, Transamerica, Vanguard, 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

\*as of 6.30.24



# **DEFINITI**

Erie, PA • definiti.com

# Definiti

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

#### Kristin Andreski

973.214.3265 • kristin.andreski@definiti.com

Richard Frink

720.450.6501 • richard.frink@definiti.com

Brian McCabe

484.862.0462 • brian.mccabe@definiti.com

#### **Firm Profile**

Established: 2015

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, Mid: \$10-\$100 million

#### **Plans Served By Type\***

401(k): **14,240** Cash Balance: **1,831** 

#### **Total Assets Administered**

\$16,000,000

#### Custodian(s) Used

John Hancock, American Funds, Voya, Empower, Nationwide, Principal, Vanguard, Transamerica, Lincoln Financial, T. Rowe Price, The Standard, Ameritas, Fidelity

#### **Fee Structure**

Custom

#### Service(s) Provided

- Compliance Support and Consulting
- Non-discrimination Testing
- Form 5500 Preparation
- Plan Design Consulting
- Loan and Distribution Processing
- Actuarial Calculations & Consulting
- 3(16) Fiduciary Services



New York, NY • egps.com

# **FGPS**

(Economic Group Pension Services)

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

#### JJ McKinney

706.495.1624 • jmckinney@egps.com

Tali Vaughn

858.400.8450 • tvaughn@egps.com

Dawn Genz

612.308.9495 • dgenz@egps.com

#### **Firm Profile**

Established: 1971

EGPS has set itself apart as a nationally available firm with a local touch; we focus our business development near our service teams. Our specialties include 401(k), 403(b), 457, prevailing wage, nonqualified, defined benefit, and cash balance. We are privately owned which means we make decisions based on the relationships we build with our clients and colleagues in the field.

#### 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): **5,462 / 245,000** 403(b): **96 / 4,300** 457: **28 / 1,200** 

Cash Balance: **957 / 13,400**Defined Benefit: **953 / 16,100** 

#### Custodian(s) Used

American Funds Capital Group, Ascensus, Empower, Equitable, Fidelity, John Hancock, JP Morgan, Lincoln, Nationwide, PCS, Principal, T. Rowe Price, The Standard, Transamerica, TruStage, 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

\*as of 6.30.24

NAPA**black**book**2024** 





East Lansing, MI • financialtec.com

# Financial Technology, Inc.

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

C. Richard Herrold

517.351.8600 • herrold@financialtec.com

John P. Gingas

517.351.8600 • gingas@financialtec.com

Michael J. Cantor

517.351.8600 • cantor@financialtec.com

#### **Firm Profile**

Established: 1980

Since 1980, Financial Technology, Inc. has managed retirement plans in the Micro, Small and Mid-Size plan market. In addition to functioning as a TPA, the firm is a recordkeeper, a 3(38)F Fiduciary with active research, document support, plan design and consulting, loan administration, discrimination testing, participant education and committee support, and preparation and filing of Form 5500. The firm is active in the start-up plan market and also provides financial planning, group benefits advising and administration and insurance.

#### State(s) Where We Have A Physical Presence

LΛI

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

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

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

401(k): **72 / 1,350** 403(b): **1 / 10** 457: **1 / 5** 

Cash Balance: 5 / 48

Defined Benefit (Traditional): 0 / 0

Money Purchase: 0 / 0

NQDC: **0 / 0** Other: **12 / 95** 

#### **Total Assets Administered**

\$173,000,000

#### Custodian(s) Used

National Financial Services, Empower

#### **Fee Structure**

Asset-based, Base Fee

#### Service(s) Provided

- Compliance Support
- Preparation of Loan Paperwork
- Processing of Loan Application
- Plan Design Consulting
- Form 5500 Preparation
- Plan Committee Meetings
- Employee Education
- Fiduciary Services



Dresher, PA • futureplan.com

# FuturePlan

by Ascensus

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

Kasey Price

706.627.7298 • kasey.price@futureplan.com

Aaron McIsaac

218.454.4401 • aaron.mcisaac@futureplan.com

Andy Lovell

215.648.7817 • andy.lovell@futureplan.com

#### **Firm Profile**

Established: 1980

FuturePlan is a leading national retirement TPA dedicated to helping advisors, recordkeepers, and plan sponsors deliver better outcomes for savers. Our 1,500 retirement plan professionals are dedicated to making life easier for clients and partners by relieving the burden of plan administration, consulting, and compliance. FuturePlan's experienced team of retirement plan experts supports more than 1.7 million participants and over \$134 billion in assets under administration. Our growing team of talent includes 60 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.

#### 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. WA

#### **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): **23,722 / 672,563** 403(b): **762 / 57,060** 457: **306 / 5,136** 

Cash Balance: 3,395 / 43,441

Defined Benefit (Traditional): 5,513 / 121,346

Money Purchase: 162 / 8,295

NQDC: **79 / 1,265** Other: **738 / 437,767** 

#### **Total Assets Administered**

\$134,000,000,000

#### 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

\*as of 6.30.24





Hyde Park, NY • hellerpension.com

# Heller Pension Associates, Inc.

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

#### **Todd Heller**

845.229.2100 • theller@hellerpension.com

Jennifer Van Wagner

845.229.2100 • jvanwagner@hellerpension.com

#### **Firm Profile**

Established: 1974

Heller Pension Associates, Inc. is a local and independent Third Party Administration (TPA) firm. For 50 years, we have exclusively provided Customized Plan Design and Dedicated Service to Qualified Retirement Plans for small to mid-sized companies. All of our administrators have been with us for over 20 years. We have offices in New York and South Florida. We are completely non-producing. We have never offered any investment or insurance-related services... We leave that to the professionals who specialize in those areas.

#### State(s) Where We Have A Physical Presence

FL. NY

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

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

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

401(k): **750 / 10,000** 403(b): **5 / 1,000** Cash Balance: **50 / 200** Defined Benefit: **100 / 300** Money Purchase: **5 / 100** 

#### **Total Assets Administered**

\$1,000,000,000

#### **Custodian(s) Used**

All Brokerage Firms; All Recordkeepers, including American Funds, T. Rowe, Principal, Empower, John Hancock, Fidelity, Voya, Transamerica, Ascensus, Vanguard 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
- Employee Education
- Enrollment Meeting Support
- Call Center

#### INCENTIVE BENEFITS, INC.

Pasadena, CA • incentivebenefits.com

# Incentive Benefits, Inc.

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

#### Al Cannata

626,795,2902 • al@incentivebenefits.com

#### **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

CA

#### **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**Cash Balance: **49 / 686**Defined Benefit: **82 / 1,640**Money Purchase: **36 / 432** 

#### **Total Assets Administered**

\$1,277,500,000

#### **Custodian(s) Used**

ADP, AlG, American Funds, American Trust, Ascensus, AXA, Betterment, Charles Schwab, Empower, Fidelity, JP Morgan, John Hancock, Lincoln, Merrill Lynch, Morgan Stanley, Nationwide, Northwestern Mutual, OneAmerica, Osaic, Paychex, Principal, Prudential, Rockefeller, Securian, Transamerica, T. Rowe Price, UBS, 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





Las Vegas, NV • integritypension.com

# Integrity Pension Services, LLC

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

#### Benjamin Biscoe

800.652.7067 • benjaminbiscoe@integritypension.com

**Brian Lamb** 

818.515.7414 • brian@spectrumpension.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** 

Cash Balance: 65 / 1,050
Defined Benefit: 5 / 60
Money Purchase: 5 / 60

#### **Total Assets Administered**

\$755,000,000

#### Custodian(s) Used

ADP, AIG, American Funds, American Trust, Ascensus, AXA, Betterment, Charles Schwab, Empower, Fidelity, JP Morgan, John Hancock, Lincoln, Merrill Lynch, Morgan Stanley, Nationwide, Northwestern Mutual, OneAmerica, Osaic, Paychex, Principal, Prudential, Rockefeller, Securian, Transamerica, T. Rowe Price, UBS, 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



Waco, TX • julyservices.com

# July Business Services

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

#### **Brian Smith**

254.296.4015 • brian.smith@iulvservices.com

**Blake Willis** 

254.296.4015 • bwillis@julyservices.com

Michelle LeCates

254.296.4015 • mlecates@julyservices.com

#### **Firm Profile**

Established: 1994

JULY is a 401(k) services company specializing in high-touch, techenabled retirement plan services. For over 30 years, our employees have served as plan experts to advisory firms, advisors and employers. Our in-house software development team has built a host of propriety technology solutions to streamline, automate, and simplify all facets of retirement planning. Our services include recordkeeping, administration, plan design consulting, PEP, cash balance and defined benefit plans, payroll services and business process outsourcing.

#### **State(s) Where We Have A Physical Presence**

All States

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

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

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

401(k): **7,930 / 148,450** 403(b): **133 / 7,530** 457: **27 / 298** 

Cash Balance: 544 / 2,337

Defined Benefit (Traditional): 113 / 410

Money Purchase: 27 / 358

NQDC: **21 / 88** Other: **184 / 3,650** 

#### **Total Assets Administered**

\$12,500,000,000

#### Custodian(s) Used

American Funds, Ascensus, Empower, John Hancock, Principal

#### **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
- Call Center
- Fiduciary Services

\*as of 6.30.24





Dallas, TX • leverageretirement.io

# Leverage Retirement

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

Faith Teope

800.615.3687 • faith.teope@getleverage.io

Lisa Zakrzewski

800.615.3687 • lisa.zakrzewski@getleverage.io

Nathan Schnitman

800.615.3687 • nathan@getleverage.io

#### **Firm Profile**

Established: 1984

Founded on the principles of understanding the true needs of individuals and a passion for their lived stories, Leverage Retirement leverages digital power to serve employers and their people with white-glove care. Known as the 401(k) & ESOP provider for banks, both private and public, Leverage also serves micro businesses to ensure access for all to retirement savings programs. Since 1984, Leverage Retirement has provided a wide array of plan types. Their mission is to accelerate the positive financial progress of American workers by bringing compelling insights and improving the inner workings of the retirement industry.

#### State(s) Where We Have A Physical Presence

TX, NC

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

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

Large: \$100-\$250 million

#### **Plans Served By Type\***

401(k): 55 Cash Balance: 3

#### **Total Assets Administered**

\$663,500,000

#### Custodian(s) Used

Charles Schwab, Fidelity, T.D. Ameritrade

#### **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

# **MARINER**

Winter Park, FL • mariner.com

# Mariner Institutional

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

#### Jacob Peacock

407.520.5363 • jacob.peacock@mariner.com

#### **Firm Profile**

Established: 2000

Mariner Institutional has been servicing retirement plan clients since our inception in 2000. We provide institutional investment advisory and retirement plan consulting services for many different types of institutional plans sponsored by public and government entities, public and private educational institutions, unions (Taft-Hartley), endowments, foundations, corporations, hospitals, healthcare systems, and self-insurance funds.

#### State(s) Where We Have A Physical Presence

CA, FL, GA, IL, KS, MI, NE, NC, NV, NY, OH, OK, PA, TX, WI

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

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

Large: \$100-\$250 million, Mega: (> \$250 Million)

#### **Fee Structure**

Asset-based, Base Fee

#### Service(s) Provided

- Plan Design Consulting
- Plan Committee Meetings
- Employee Education
- Fiduciary Services

\*as of 6.30.24





Santa Clara, CA • momentabenefits.com

# Momenta

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

#### Monte Malhotra

1.888.865.7262 • monte@moneyintel.com

**Matthew Cook** 

1.888.865.7262 • matt@moneyintel.com

Frank Bruno

1.888.865.7262 • frank@momentabenefits.com

#### **Firm Profile**

Established: 2012

We're proud to be the only full-service third party administrator in the country that can integrate any payroll provider with most major recordkeepers. Our fully integrated systems and other automations allow us to spend more time with referral partners and with clients. The time we spend together is all about understanding your needs without hassling you for data.

Momenta administers all plan types including 401k, 401k Profit Sharing, Defined Benefit, Cash Balance, Cafeteria Plans, and Employee Stock Ownership Plans (ESOPs).

#### State(s) Where We Have A Physical Presence

CA, CO, FL, GA, HI, IN & LA

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

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

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

401(k): **3,500** / **N/A**Cash Balance: **150** / **N/A** 

Defined Benefit (Traditional): 150 / N/A

#### **Total Assets Administered**

N/A

#### Custodian(s) Used

Schwab

#### Fee Structure

Per Participant Fee, Base Fee

#### **Options Available**

- 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



Shrewsbury, NJ • nppg.com

# NPPG/NPPG Fiduciary Services

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

#### Suzanne E. Miscik

732.758.1577 • smiscik@nppg.com

Ted Key

732.758.1577 • tkey@nppg.com

#### **Firm Profile**

Established: 1997

NPPG is an Independent SEC Registered Pooled Plan Provider providing ERISA 3(16) Administrative Fiduciary, TPA, and actuarial services to clients. Our clients entrust us to manage thousands of Defined Contribution and Defined Benefit Plans with billions in assets.

NPPG customizes solutions to meet the business and financial goals of its clients throughout the domestic US as well as Puerto Rico. We successfully design, administer, and oversee single, pooled, and multiple employer retirement plans. NPPG's clientele includes Fortune 500 companies, governmental agencies, small entrepreneurial businesses, associations, PEO's, and Pooled Employer Plan Adopters.

#### State(s) Where We Have A Physical Presence

NJ, FL, MI, NY, PA, TX, Puerto Rico

#### **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): **5,228 / 241,551** 403(b): **25 / 1,165** 

457: **1 / 9** 

Cash Balance: 213 / 1,970

Defined Benefit (Traditional): 313 / 1,244

Money Purchase: 25 / 588

NQDC: 2 / 50 Other: 600 / 5,644

#### **Total Assets Administered**

\$14,500,000,000

#### **Custodian(s) Used**

All Providers

#### **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
- Fiduciary Services

\*as of 6.30.24





Philadelphia, PA • pcsretirement.com

# PCS Retirement, LLC

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

#### **Matt Drummond**

267.780.3344 • matthew.drummond@pcsretirement.com

Pete Kirtland

813.766.4273 • pete.kirtland@pcsretirement.com

Reno Regalbuto

267.675.6714 • reno.regalbuto@pcsretirement.com

#### **Firm Profile**

Established: 1982

Established in 1982, PCS Retirement is among the nation's largest independent and conflict-free retirement solution providers, empowering mutual fund companies, investment managers, and financial institutions to offer white label and branded retirement solutions across a broad range of plans and accounts. Our commitment goes beyond just technological advancement and growth. PCS Retirement has offices in UT, PA, FL, and MN and services all 50 states. We are dedicated to serving our community of advisors, institutions, and savers with utmost respect and dedication, ensuring more Americans can retire with confidence.

#### State(s) Where We Have A Physical Presence

UT, PA, FL, MN

#### **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): **9,945 / 360,000** 403(b): **15,340 / 174,000** 457: **1,250 / 32,300** Cash Balance: **292 / 1,540** 

Defined Benefit (Traditional): 73 / 100

Money Purchase: 15 / 960

NQDC: **19 / 100** Other: **4,460 / 74,600** 

#### **Total Assets Administered**

\$30,700,000,000

#### Custodian(s) Used

AdvisorTrust, Matrix, Schwab, Fidelity, MidAtlantic

#### **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



White Plains, NY • pentegra.com

# Pentegra

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

#### Michael Maxwell

203.220.4211 • michael.maxwell@pentegra.com

#### Carlo Guerrera

203.567.2234 • carlo.guerrera@pentegra.com

#### **Firm Profile**

Established: 1943

Pentegra is a leading provider of retirement plan and fiduciary outsourcing solutions to organizations nationwide. As one of America's oldest independent fiduciaries, we deliver retirement plans that run with less risk, greater efficiencies and improved outcomes.

With an 80-year legacy of fiduciary expertise and oversight unmatched in the industry today, we partner with firms at the advisor, sponsor and enterprise level to bring maximum flexibility to every opportunity, offering a comprehensive array of retirement plan solutions, plan consulting, TPA services and fiduciary support. Learn more at pentegra.com.

#### State(s) Where We Have A Physical Presence

CO, TX, NJ, NH, NY, CT, OH, VT, SC

#### **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): **62,953 / 897,474** 403(b): **1,884 / 83,000** 

457: **17 / 375** 

Cash Balance: 160 / 315

Defined Benefit (Traditional): 197 / 385

Money Purchase: 2 / 101

NQDC: **32 / 5** Other: **158 / -**

#### **Total Assets Administered**

\$30,000,000,000

#### **Custodian(s) Used**

Independent TPA/Fiduciary across all platforms

#### **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





Tucson, AZ • pinnacle-plan.com

# Pinnacle Plan Design, LLC

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

#### Robbie Petrillo

520.618.1305 • rpetrillo@pinnacle-plan.com

Amanda Iverson

520.618.1305 • aiverson@pinnacle-plan.com

Bill Presson

520.618.1305 • bpresson@pinnacle-plan.com

#### **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 from 2016-2024. 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

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#### **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** 

#### **Total Assets Administered**

\$2,000,000,000

#### 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



Mansfield, OH • protpa.com

# ProTPA, LLC

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

#### **Yvonne Thomas**

567.247.7639 • yvonnet@protpa.com

#### Frannie Mulgrew

419.366.0923 • franniem@protpa.com

#### **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, MN, UT

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

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

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

401(k): **126 / 3,600** 403(b): **1 / 90** Cash Balance: **3 / 25** 

#### **Total Assets Administered**

\$159,000,000

#### **Custodian(s) Used**

American Funds, John Hancock, 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 6.30.24





Cleveland, OH • qualified-pension.com

# Qualified Pension Consultants, Inc.

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

#### **Anthony Chiera**

303.605.2835 • anthony@qualified-pension.com

Bill Boye

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

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#### **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**

\$665,735,924

#### **Custodian(s) Used**

ADP, AIG, American Funds, American Trust, Ascensus, AXA, Betterment, Charles Schwab, Empower, Fidelity, John Hancock, Lincoln, Nationwide, Principal, Prudential, OneAmerica, Securian, Transamerica, T. Rowe Price, 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



Bonita Springs, FL • rmcgp.com

# RMC Group

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

#### Tamara Middleton

314.450.7392 • tmiddleton@rmcgp.com

#### **Firm Profile**

Established: 1974

RMC Group began in Chicago in 1974 as a life insurance agency and actuarial consulting firm. Now a global leader in risk management, insurance, and employee benefits, we offer solutions to protect businesses from all types of risk. Our companies include the original life insurance and actuarial firm, a legal reserve life insurer, a property and casualty insurer and agency, a captive insurance manager, and a tech company. Our mission is to support your success through tailored solutions that mitigate risk, aid succession planning, and enhance employee benefits.

#### State(s) Where We Have A Physical Presence

AZ, FL, IL, SC & VT

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

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

#### **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

\*as of 6.30.24

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Chicago, IL • shoretompkins.com

# Shore Tompkins Actuarial Resources

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

#### **Kathy Tompkins**

312.762.5945 • kathy.tompkins@shoretompkins.com

**Neil Shore** 

312.762.5944 • neil.shore@shoretompkins.com

#### **Firm Profile**

Established: 2004

Shore Tompkins is a TPA firm that collaborates with advisors to deliver best-inclass retirement plan solutions and exceptional service to our mutual clients. Our team consists of highly-skilled industry experts who are passionate about addressing client needs. With our extensive industry knowledge, we assist plan sponsors in achieving their retirement plan goals, while also giving them peace of mind. Looking for a firm that answers the phone and provides solutions? That's us!

#### State(s) Where We Have A Physical Presence

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

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

#### Plans Served By Type\*

401(k): **350** 403(b): **25** 

Cash Balance: 150

Defined Benefit (Traditional): 25

#### 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
- Enrollment Meeting Support



Tacoma, WA • spectrumpension.com

# Spectrum Pension Consultants, Inc.

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

#### Yannis Koumantaros

253.592.6687 • Yannis@SpectrumPension.com

#### **Brian Lamb**

818.515.7414 • Brian@SpectrumPension.com

#### **Firm Profile**

Established: 1978

Spectrum Pension Consultants delivers products, services, and solutions which support 401k 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, UT, HI & WA

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

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

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

401(k): **250 / 5,541** 403(b): **2 / 21** 457: **0 / 0** 

Cash Balance: 20 / 238

Defined Benefit (Traditional): 33 / 56

Money Purchase: 2 / 9

NQDC: 0 / 0 Other: 15 / 136

#### **Total Assets Administered**

\$591,818,007

#### **Custodian(s) Used**

ADP, AlG, American Funds, American Trust, Ascensus, AXA, Betterment, Charles Schwab, Empower, Fidelity, JP Morgan, John Hancock, Lincoln, Merrill Lynch, Morgan Stanley, Nationwide, Northwestern Mutual, OneAmerica, Osaic, Paychex, Principal, Prudential, Rockefeller, Securian, Transamerica, T. Rowe Price, UBS, 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

\*as of 6.30.24

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Oklahoma City, OK • tristarpension.com

# TriStar Pension Consulting

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

#### **Shannon Edwards**

405.848.4015 • shannon@tristarpension.com

#### Allyson Rentsch

405.848.4015 • allyson@tristarpension.com

#### Lisa Morris

405.848.4015 • lisam@tristarpension.com

#### **Firm Profile**

Established: 1999

TriStar Pension Consulting specializes in building well-managed, effective retirement plans. We know that no two businesses are the same. Therefore, TriStar designs and administers each of their clients' retirement plans to match the needs of the business owners and their employees. We are a nonproducing, woman-owned and operated Compliance Consulting firm based in but not limited to serving Oklahoma. We partner with advisors to grow their practices and serve all of their clients more completely. Our expertise in the retirement plan industry, coupled with our focus on service, benefits advisors and clients alike!

#### State(s) Where We Have A Physical Presence

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

Small: \$1-\$10 million

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

401(k): **366 / 37,088** 403(b): **2 / 31** 457: **1 / 50** 

Cash Balance: 10 / 42

#### **Total Assets Administered**

\$820,000,000

#### Custodian(s) Used

American Funds, Ascensus, Aspire, Empower, Fidelity, John Hancock, July Business, Nationwide, Principal, Transamerica, Vanguard

#### **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
- Form 5500 Preparation
- Plan Corrections
- Special Projects for related employers



# NAPA Education



Knowledge Powers Performance







# FinTech

Something we wrote last year still holds true—when will fintech (a mashup of finance and technology) become FinAl or maybe "automated" intelligence? Even for the notoriously slow-adopting financial services space, it's all happening at breakneck speed.

Be sure to check out our weekly news item, Fintech Friday, to address, evaluate, and spotlight the new "new" thing in the 401(k) and retirement plan fintech space. 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.

The efficiency, speed, accuracy, participant experience, anytime/anywhere access, on-demand information, data and trends, and everything else they provide mean they are the future—albeit with the advisor's human touch still an integral part of the client relationship. Rather than a John Henry-like duel to the death of man vs. machine, the technology complements, rather than competes with, the financial professional, enhancing both the levels and types of services they can provide.

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. "Digital recordkeepers are primed to potentially disrupt the market," according to a recent Cogent Syndicated report from Escalent. "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," it said. "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."

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, some large, some small, and some more advanced and scalable than others. However, all say they offer products, services, and support with a distinctive technological edge, something that could also differentiate your business.

- John Sullivan

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Utica, NY • bpas.com

## **BPAS**

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

**Brian Douglas** 

603.785.5677 • bdouglas@bpas.com

**IRA Services** 

866.401.5272 • IRA@bpas.com

#### **Firm Profile**

In Business Since: 1973

BPAS is a national provider of retirement plans, benefit plans, fund administration, IRAs, and institutional trust services. We make it our mission to simplify the complicated by delivering benefit-plan services that solve client challenges with the convenience of one company, one call. We support \$110 billion in trust assets, \$1.3 trillion in fund administration, and more than 810,000 participants in partnership with advisors, trustees, and financial professionals across the nation. BPAS specializes in IRAs, workplace retirement plans, auto enrollment plans, multiple employer plans/trusts, plans with employer securities, PR Section 1081 plans, VEBA/115 Trust, HSAs, cash balance plans Collective Investment Trust and Fund administration.

#### **Product / Service Category**

- Asset Allocation
- Advice/Guidance
- Administrative Services
- Trustee/Custody
- Financial wellness
- Consulting/Plan Design
- Participant Communications
- Tracking/identifying lost Participants
- Savings/budgeting
- Advisor dashboard
- Other

#### **Product / Service Description**

BPAS AutoRollovers is a no-hassle fully automated IRA for terminated participants subject to a mandatory distribution from their Defined Contribution plan. BPAS AutoRollovers has been making it easy for plan sponsors to manage mandatory distributions since 2005. Fully compliant with Safe Harbor, AutoRollovers works with all platforms. Plus, we have successfully located over 82% of lost IRA account owners and reconnected them to their retirement savings. Streamlined account setup with no setup fee and generous yield from a competitive default investment with no minimums or trading fees makes AutoRollovers the preferred choice for plan fiduciaries.



New York, NY • Broadridge.com

# Broadridge Financial Solutions

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

Tim Slavin

212.973.6102 • timothy.slavin@broadridge.com

Broadridge Fi360 Sales

866.390.5080 • Fi360Sales@Broadridge.com

#### **Firm Profile**

In Business Since: 1962

Broadridge Retirement and Workplace delivers an independent, comprehensive single-source solution for retirement and wealth management that includes prospecting, training, trading, data analytics and communications. The end-toend offering helps clients scale their business, improve risk management, and accelerate growth. Solutions like trust, custody and trade processing, fiduciary practice management tools and training, workplace communications, investment reporting, business intelligence, and more help the industry engage, educate, and support Americans saving for retirement. Today, Broadridge Retirement and Workplace serves more than 30,000 retirement plan advisors, 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
- Data/Analytics
- Other

#### **Product / Service Description**

Retirement plan and wealth providers can access 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, or build your own with our extensive model portfolio solutions. Increase operational efficiencies with industry-leading retirement plan trust and custody, payment processing, and workplace 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 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. Maximize your growth potential with valuable business intelligence and innovative technologies that support day-to-day client portfolio management and oversight.

Learn more about how solutions offered by Broadridge Retirement and Workplace can provide the confidence you need to grow your business:

Broadridge.com/RetirementandWorkplace

\*as of 6.30.24

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New York, NY • getcandidly.com

# Candidly

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

Paul Kovarsky

917.716.0057 • paul.kovarsky@getcandidly.com

Nick Ferdon

nick@getcandidly.com

#### **Firm Profile**

In Business Since: 2016

Candidly is a best-in-class student debt and savings platform that makes it easy for employers to offer comprehensive benefits that unlock engagement, retain talent, and drive meaningful impact. Candidly helps individuals and families across their financial wellness journey—from paying down debt, to saving for the future, to preparing for retirement.

Today, Candidly serves leading employers, recordkeepers and financial institutions, including Salesforce, Vanguard, Empower, PNC, Lincoln Financial Group, Guild, and more. To date, Candidly has generated more than \$1.6 billion in student debt impact for its users and was named to Fast Company's Most Innovative Companies list for 2024.

#### **Product / Service Category**

Financial wellness

#### **Product / Service Description**

Candidly helps individuals and families across their financial wellness journey from paying down debt, to saving for the future, to preparing for retirement.

- Candidly Core has self-serve tools for student repayment and college planning, including our Federal Repayment Plan Optimizer (which saves users an average of \$358 per month on their student loan payments), 529 Plan Finder, Student Loan Refinancing Finder, Private Student Loan Finder, and Smart Payments.
- Public Service Loan Forgiveness offers an automated approach to PSLF applications and tracking for both the employer and the employee. Users who apply for PSLF through Candidly are on track to have an average of \$53,210 forgiven, and employers see a 45% reduction in churn amongst those users.
- Student Loan Employer Contributions allows employers to leverage the CARES Act to offer tax-advantaged contributions to student loans.
- Coaching includes one-on-one consultations with a Certified Student Loan Specialist, and leads borrowers to a 78% increase in confidence in their student loan repayment strategy.

Candidly also has solutions that go beyond student debt:

- Tuition Reimbursement offers streamlined requests and approval workflows, plus Section 127 balance tracking for those who also offer student loan employer contributions.
- Student Loan Retirement Match provides a seamless experience to take advantage of provisions in SECURE 2.0 that allow employers to match employees' student loan payments with retirement contributions.
- Emergency Savings automates savings and employer contributions to supercharge financial resilience.



Catonsville, MD • clearsageadvisorygroup.com

# ClearSage Advisory Group

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

Michael Geist

443.860.2818 • mjg@clearsageadvisorygroup.com

**Brian Shannon** 

717.759.9212 • info@clearsageadvisorygroup.com

#### **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**

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
- Other Tools
- Benchmarking Tools
- CRM/Data Aggregation
- Allows Fiduciary Declaration 3(21)/3(38)
- 408(b) (2) In-House or Outsourced
- Plan Sponsor Fiduciary Training
- Minimum Fee Schedules

#### **Home Office Employees Supporting the Business**

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\*as of 6.30.24





Manchester, CT • envestnet.com

### Envestnet

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

#### Denise Diana

860.534.0722 • denise.diana@envestnet.com

#### **Firm Profile**

In Business Since: 1999

Envestnet delivers independent and innovative retirement solutions to the broad spectrum of retirement advisors and plan sponsors. Powered by innovative enterprise technology, Fiduciary Solutions and dedicated and experienced staff, we help firms managed, grow and mitigate risk in the workplace space.

#### **Product / Service Category**

- Asset Allocation
- Advice/Guidance
- Advisor dashboard

#### **Product / Service Description**

Integrated Enterprise platform Envestnet's practice management platform is a full set of tools that configured on a role base level for advisors. (i.e. Allow Specialized Advisors to perform all reporting to support their fiduciary role for plans sponsors and limit the tools for non-specialized advisors who do not take on a Fiduciary role. Allows for home office to control outputs and disclosures. Combined with the data aggregation services firms and advisors have a complete line of site to their workplace retirement plans. Every report output will show the firms brand, advisor name and firm's disclosures.

Envestnet's Marketplace – allows all advisors to request pricing proposals from over 30 recordkeeping firms within minutes. Request a Fiduciary Proposal from ERS as part of the process. Platform is integrated and allows for curation of recordkeeping firms offered.

Outsourced Fiduciary Solutions – 3(21)/3(38) or outsourced research supporting a firm's Fiduciary role.

Data aggregation services Envestnet will gather your pertinent retirement plan data across the recordkeeper ecosystem monthly. Home offices and advisors have a single view of all relevant plan data for their book of business. To help managed and service retirement plans sponsors.



Murfreesboro, TN • ifiduciary.com

# Fiduciary Consulting Group, Inc.

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

#### Steff Chalk

615.848.0015 • Steff@ifiduciarv.com

Larry E. Crocker

615.551.3000 • LEC@ifiduciary.com

#### **Firm Profile**

In Business Since: 2003

Fiduciary Consulting Group (FCG) is an industry-leading Independent Fiduciary that provides compliance consulting services or outsourced fiduciary management to plan sponsors and institutional clients throughout the US. FCG is one of the longest-serving fiduciary firms and provides concierge service and support.

FCG serves as the Plan Administrator (ERISA §3(16)) and the Named Fiduciary (ERISA §402) for single and multiple-employer plans and also serves as an independent Pooled Plan Provider (PPP) for pooled employer plans. Our team of professionals supports plan advisers and service providers by providing an Independent Fiduciary solution to enhance their business model and to protect their clients.

#### **Product / Service Category**

Other

#### **Product / Service Description**

Fiduciary Consulting Group (FCG) is an Independent Fiduciary firm – a firm not owned by or affiliated with a service provider (TPA, RK, etc.). FCG will accept the role and serve as the 3(16) Named Plan Administrator and the 402 Named Fiduciary for single and multiple-employer plans. FCG will also serve as an independent 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 MEP or PEP, to transfer their responsibility for plan management, along with their administrative, operational, and regulatory compliance responsibilities, to our firm. Our plan adviser partners are relieved of much of their service responsibilities and free to focus on client relationships and business development.

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 ever-changing marketplace.

Types of Clients and Plans Served:

- Multiple Employer Plans (MEP)
- Pooled Employer Plans (PEP)
- Group of Plans (GoP)
- Single employer plans (401k, 403b, 457, etc.)
- Defined Benefit Plans
- Cash Balance Plans
- Post Retiree Medical Trusts
- Group Investment Trusts
- Endowments & Foundations
- Investment Consultants & Plan Advisers
- Third-party administrators and recordkeepers

For more information about our firm and services, please email us at info@ ifiduciary.com or visit www.ifiduciary.com. We look forward to speaking with you.





Tualatin, OR • fiduciarydecisions.com

# Fiduciary Decisions

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

#### Mike Narkoff

267.406.0276 • mike.narkoff@fiduciarydecisions.com

#### Kathleen Connelly

443.666.3256 • kathleen.connelly@fiduciarydecisions.com

#### Craig Rosenthal

203.249.1574 • craig.rosenthal@fiduciarydecisions.com

#### **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 decision optimization 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**

- Software
- 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:

- 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.

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

#### Yannis Koumantaros

253.592.6687 • yannis@groupira.com

#### Jaime Unkel

201.981.2155 • jaime@groupira.com

#### Sierra Shefferly

725.296.9326 • sierra@groupira.com

#### **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**

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.

\*as of 6.30.24

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San Francsico, CA • humaninterest.com

# Human Interest

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

T.J. Fries

614.581.7271 • todd.fries@humaninterest.com

Chris Cupolo

904.392.6456 • christopher.cupolo@humaninterest.com

Kim McVicker

515.321.3524 • kim.mcvicker@humaninterest.com

#### **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. Human Interest has been offering comprehensive 401(k) recordkeeping services since our inception in 2015.

#### **Product / Service Category**

- Asset Allocation
- Advice/Guidance
- Administrative Services
- Trustee/Custody
- Financial wellness
- Consulting/Plan Design
- Participant Communications
- 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. Through pre-built plan design options, we help ensure that our clients can benefit from flexibility without the burden of undue costs. 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.

Employees can get a 260-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 make more informed savings 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.



Pittsburgh, PA • IRALOGIX.com

# **IRALOGIX**

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

Pete Littlejohn

330.328.9627 • plittlejohn@iralogix.com

#### **Firm Profile**

In Business Since: 2015

IRALOGIX is a software-as-a-service technology platform that empowers IRA businesses to grow their market reach. Through its technology, a firm can offer clients an institutional IRA with no minimum and outsource total account administration while retaining IRA product ownership, accounts and investments.

#### **Product / Service Category**

- Advice/Guidance
- Tracking/identifying lost Participants
- Software
- Banking/finance

#### **Product / Service Description**

The IRALOGIX platform enables companies to offer a variety of IRA plans, including traditional and Roth IRAs, automatic IRA rollovers, small balance IRAs, payroll deduction workplace IRA plans and more.





Austin, TX • leafhouse.com

# LeafHouse

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

#### Kassandra Hendrix

512.879.1505 • khendrix@leafhouse.com

James Olson

512.879.1505 • jolson@leafhouse.com

#### **Firm Profile**

#### In Business Since: 2009

LeafHouse is an experienced, national discretionary investment manager and consultant for the retirement plan industry. LeafHouse specializes in creating investment strategies for retirement plans including fiduciary services, co-manufactured investment vehicles, Automated Personalized Portfolio™ programs, IRA and HSA solutions, and enterprise technology. LeafHouse collaborates with advisors, recordkeepers, investment managers, and administrators to develop creative solutions and build partnerships. The firm modernizes technologies, increases communication, and improves data insights for industry leaders.

#### **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™

Cloud-based software solution that is intuitive, and provides practice management and business intelligence to advisors, broker dealers, recordkeepers, and mutual fund companies.

investGrade™ is smart analytics controlled by the user in an interactive ecosystem. This 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 overall plan performance metrics in one place.

investGrade<sup>™</sup> provides recordkeepers the ability to quickly identify top asset manager relationships, track plan investment health using the investGrade<sup>™</sup> GPA methodology, store lineups, identify plans at risk, and identify opportunities for product placement.

#### reallocateIT TM

Automated Personalized portfolio technology with multiple frameworks supporting various managed account structures.

reallocateIT<sup>TM</sup> 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. It can generate over 25 custom portfolios per second with up to 30 data points utilized. Approximately 3 million people can be reallocated per day.

**PCS** Retirement

Philadelphia, PA • pcsretirement.com

# PCS Retirement, LLC

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

#### **Matt Drummond**

267.780.3344 • matthew.drummond@pcsretirement.com

#### Pete Kirtland

813.766.4273 • pete.kirtland@pcsretirement.com

#### Reno Regalbuto

267.675.6714 • reno.regalbuto@pcsretirement.com

#### **Firm Profile**

#### In Business Since: 1982

Established in 1982, PCS Retirement is among the nation's largest independent and conflict-free retirement solution providers, empowering mutual fund companies, investment managers, and financial institutions to offer white label and branded retirement solutions across a broad range of plans and accounts. Our commitment goes beyond just technological advancement and growth. PCS Retirement has offices in UT, PA, FL, and MN and services all 50 states. We are dedicated to serving our community of advisors, institutions, and savers with utmost respect and dedication, ensuring more Americans can retire with confidence.

#### **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**

The Advisor Lab from PCS Retirement is designed to enhance retirement plan prospecting, acquisition, and retention by offering advanced lead generation, client conversion, and retention capabilities. It empowers advisors with sophisticated, advisor-centric technology to build, grow, and maintain their retirement plan business effectively. Additionally, with customizable tools, advisors can set their own fees, create asset allocation models, and deliver a branded retirement program, positioning their value and brand prominently.

\*as of 6.30.24

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La Mesa, CA • penchecks.com

# PenChecks Trust

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

#### Scott Okrasinski

800.541.3938 • sokrasinski@penchecks.com

#### **Firm Profile**

In Business Since: 1994

PenChecks Trust® is a state-chartered, non-depository trust company and one of the largest independent providers of outsourced benefit distribution services and Automatic Rollover IRAs in the U.S, as well as providers of the NextLevel IRA, a Traditional IRA product. With 30 years in business, PenChecks Trust is an expert and industry-leading provider of unique and comprehensive solutions for a myriad of plan and distribution issues.

#### **Product / Service Category**

- Administrative Services
- Trustee/Custody
- Participant Communications
- Tracking/identifying lost Participants
- Software
- Advisor dashboard

#### **Product / Service Description**

Services include automated and branded solutions for benefit payments, benefit election processing, missing participant searches, Automatic Rollover and Missing Participant IRAs, Advisor Managed voluntary IRA platform, uncashed / stale-dated check resolution and Abandoned Plan / QTA Services. Customers include financial institutions, recordkeepers, third-party administrators, plan sponsors, advisors, participants, and account holders.



Columbus, OH • pension-resources.com

# Pension Resource Institute

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

Jason C. Roberts

310.210.1679 • jroberts@pension-resources.com

Annie Messer

319.210.7381 • amesser@pension-resources.com

Karen DiStasio

617.462.4216 • kdistasio@pension-resources.com

#### **Firm Profile**

In Business Since: 2010

At PRI, we integrate compliance expertise across ERISA, tax, and securities laws to empower broker-dealers, RIAs, banks, and financial professionals. Our suite of retirement compliance, training, and practice management resources streamlines operations and keeps you ahead of the curve. Our customizable technology platform provides essential forms, agreements, and policies for effectively managing retirement plans, IRAs, and rollovers. You can adapt to evolving regulations without inflating costs with proactive rule monitoring and unlimited consulting. Trust PRI as your compliance partner, so you can focus on serving your clients with confidence.

#### **Product / Service Category**

Other

#### **Product / Service Description**

Our mission is to make ERISA compliance accessible and affordable for broker-dealers, RIAs, banks, and their financial professionals helping them save time and manage risk in their retirement businesses. We understand ERISA compliance can be daunting, but when approached strategically, it enhances your firm's competitiveness.

Our Retirement Advantage program is built on three pillars designed to meet your unique needs:

- **Compliance:** Our cost-effective framework includes model forms and rule-monitoring services tailored specifically for financial professionals. We simplify compliance, eliminating hidden fees and unexpected costs.
- **Strategy:** Our strategic consulting balances risk management with growth, helping your firm achieve sustainable outcomes in an evolving regulatory landscape.
- Practice Management: We collaborate with your team to develop the skills necessary for continued growth. Our customizable technology platform tailors access based on advisor experience, promoting effective practice management.

As regulations shift, our resources adapt. The dedicated PRI team is always available to provide timely, accurate information for critical decision-making without incurring extra expenses.

In addition to Retirement Advantage, we offer our proprietary Governance Model Administrative Procedures (G-MAP) to enhance practice management for financial firms. We are also available to provide consulting services and speaking engagements for expert guidance when needed.

Choose PRI as your partner in ERISA compliance and practice management, transforming challenges into opportunities for retirement growth and success.

Visit pension-resources.com to take our quiz that will help you gauge the risk and competitiveness of your retirement business.





Aliso Viejo, CA • planfees.com

## PlanFees

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

Jesse Taylor

949.418.6034 • jesse.taylor@rpag.com

Luke Vandermillen Jr.

949.418.6055 • luke.vandermillen@rpag.com

Martin Graham

949.418.6073 • martin.graham@rpag.com

#### **Firm Profile**

In Business Since: 2020

Launched in 2020, PlanFees solves the daily challenge that retirement plan advisors have in meeting their fiduciary responsibilities while also creating successful outcomes for their plan sponsor clients. PlanFees is a subscription based FinTech platform that helps financial professionals grow their business using an accurate, yet easy-to-use, and customizable retirement plan fee benchmarking report. PlanFees utilizes a robust database of over 60,000 retirement plans with more than \$500 billion in total assets. Our mission is to deliver retirement plan fee transparency and clarity.

#### **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
- RFP Instant Quote Solution



Charlotte, NC • rch1.com

# Retirement Clearinghouse

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

**Neal Ringquist** 

704.248.5895 • nringquist@rch1.com

Tom Hawkins

704.248.5861 • thawkins@rch1.com

**General Sales** 

866.827.9608 • sales@rch1.com

#### **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 that are 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:** or 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. 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.

\*as of 6.30.24





Dallas, OR • RetireReady.com

# RetireReady Solutions

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

#### Beck McDonough

503.831.1111 • Rebecca@RetireReady.com

#### **Firm Profile**

#### In Business Since: 1986

RetireReady Solutions has been helping financial advisors since 1986, focusing on working with middle-income Americans toward retirement readiness. Our 403(b) solution was ranked as the top sales tool by a Fortune 100 company. We took what we learned in the 403(b) world and have created a solution for working with 401(1) plan participants. Our focus is on helping advisors efficiently engage and educate their clients (and plan participants) toward retirement readiness.

#### **Product / Service Category**

Software

#### **Product / Service Description**

Answer every participant's most important question about their 401(k) plan: "Can I retire?" Don't tell them to go visit a website and then talk about something else. You can proactively educate every plan participant toward retirement readiness, providing each one with a one-page gap report that estimates the retirement savings they need. Also, show them how to take baby steps, with small increases, to reach their retirement goal. This results in this education is increased deferrals, rolling in outside assets, and justifying your higher fees with the educational process.



Aliso Viejo, CA • rpag.com

#### RPAG

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

#### Jesse Taylor

949.418.6034 • jesse.taylor@rpag.com

#### Veronica Lee

949.305.3859 • veronica.lee@rpag.com

#### Luke Vandermillen Jr.

949.418.6055 • luke.vandermillen@rpag.com

#### **Firm Profile**

#### In Business Since: 2004

Founded in 2004, RPAG supports thousands of advisors across the country. Together, this network manages an immense amount of assets and provides services to an extensive amount of plan sponsors and participants. Core practice areas include retirement plan investment scoring, fee benchmarking, financial wellness, fiduciary education, collective investment trusts (CITs), target date funds (TDFs), sales and marketing solutions, and much, much more! Our platform allows advisors and institutions to create successful retirement plan outcomes by helping them protect plan fiduciaries and engage plan participants to reach their retirement income potential.

#### **Product / Service Category**

- Advice/Guidance
- Administrative Services
- Financial wellness
- Consulting/Plan Design
- Software
- Advisor dashboard
- 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





Watkinsville, GA • stadionmoney.com

# Stadion Money Management

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

C. Todd Lacey

770.313.2740 • todd.lacey@stadionmoney.com

Dan Fay

978.884.3964 • dan.fay@stadionmoney.com

Kerr McGowan

706.583.5235 • kerr.mcgowan@stadionmoney.com

#### **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 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 advisors, 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.

Stadion is a wholly owned subsidiary of Smart USA Co.

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-2410-9



Chicago, IL • thewealthpool.com

# The Wealth Pool

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

#### **Ed Lamark**

312.404.5577 • ed@thewealthpool.com

#### Troy Tarı

312.307.2565 • troy@thewealthpool.com

#### **Firm Profile**

In Business Since: 2011

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

\*as of 6.30.24

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New York, NY • vestwell.com

## Vestwell

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

#### **Richard Tatum**

615.480.3244 • richard.tatum@vestwell.com

Eli Landow

203.631.0679 • eli.landow@vestwell.com

Christian Romano

401.829.8126 • christian.romano@vestwell.com

#### **Firm Profile**

#### In Business Since: 2016

Vestwell is a leading holistic investing and savings platform. Founded in 2016, the New York City-based fintech company is transforming access to essential financial wellness and savings programs to close the American savings gap. As an extension of its partners, Vestwell enables a suite of programs, including retirement, health, and education. Today, Vestwell enables over 350,000 businesses and well over a million active savers, with over \$30 billion in assets saved in all 50 states.

#### **Product / Service Category**

- Asset Allocation
- Administrative Services
- Trustee/Custody
- Financial wellness
- Consulting/Plan Design
- Participant Communications
- Tracking/identifying lost Participants
- Savings/budgeting
- Software

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Advisor dashboard

#### **Product / Service Description**

Vestwell's award-winning proprietary technology combines the full spectrum of savings solutions with an intuitive user experience. Our comprehensive services and innovative technology have positioned us as a trusted partner for some of the largest financial institutions in the industry. As a holistic workplace benefits and savings platform designed for advisors, Vestwell keeps your brand, investment philosophy, and client servicing model front and center. From startups to large plans, deliver workplace and savings benefits that address clients' long-term and short-term financial wellness goals on one holistic platform.



Incline Village, NV • wiserhinogroup.com

# Wise Rhino Group

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

#### Peter Campagna

925.322.9135 • peter@wiserhinogroup.com

#### **Firm Profile**

#### In Business Since: 2018

Wise Rhino Group provides M&A Advisory Services for Retirement and Wealth Advisors, as well as Third-Party Administration firms. Our team brings extensive industry experience to deliver unbiased counsel and guidance to every engagement. Providing an array of services, we leverage an extensive network of industry relationships, strong processes, and internal research to offer valuable go-forward strategies for our clients.

Our core services include:

- Business Sale / M&A Advisory
- Practice Valuations
- Succession Planning / Strategy Consulting

#### **Product / Service Category**

- Advice/Guidance
- Other

#### **Product / Service Description**

#### M&A Advisory

Representing your firm through a sale, merger, or acquisition.

#### Valuations & Financial Benchmarking

Providing a current market-based valuation of your business, while offering data and insights around strengths, weaknesses, and opportunities.

#### **Business Strategy & Planning**

Bringing the market understanding and know-how to help improve performance, position your firm for real competitive advantage, and increase long-term enterprise value.







Linda Blazic-Mirosevic / Shutterstock.com



# Tools & Technology

# It's essentially a toss-up as to whether many of the following companies belong to FinTech or Tools & Technology, but we left it to them to decide how they want to best represent themselves.

As we often note, 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 advisors grow their business and—more importantly—better serve their clients are beyond anything previously seen, in keeping with the march of progress overall. Of course, many are tools rather than technology, including marketing firms, databases, consulting services, fiduciary oversight providers, legal resources, benchmarking platforms, and more.

Simply put, we've come a long way from online retirement calculators. Now, it's 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





San Diego, CA • 401k-marketing.com

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

#### Rebecca Hourihan

619.230.5464 • rebecca@401k-marketing.com

#### Missy Schoedel

619.230.5464 • missy@401k-marketing.com

#### Sasha Cibrian Aguirre

619.230.5464 • sasha@401k-marketing.com

#### **Firm Profile**

#### In Business Since: 2014

401(k) Marketing is the modern marketing agency for the retirement plan industry. We empower retirement plan advisors with strategy-driven content marketing solutions designed to increase awareness, nurture leads, enhance sales conversations, strengthen client relationships, and ensure thoughtful

#### **Product / Service Category**

Other

#### **Product / Service Description**

#### **BUSINESS DEVELOPMENT CAMPAIGNS**

Engage clients and nurture prospects with an effective communication strategy. Streamlined quarterly game plans save time and promote business growth.

- Newsletters
- Blog articles
- Plan sponsor guides
- · Participant education
- Videos
- Social media & email campaigns

#### 401(K) SALES & PRACTICE MANAGEMENT MATERIALS

Elevate prospect conversations and build trust with high-impact sales and practice management materials that showcase your expertise while strengthening your reputation.

- Firm brochures
- Executive overview
- Pitch deck
- Factfinder
- Service calendars
- Education overview

#### ROBUST CONTENT LIBRARY

Build strong relationships with dynamic, engaging content that educates and informs your prospects, clients, and participants.

- 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.



New York, NY • Broadridge.com

# Broadridge Financial Solutions

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

#### **Timothy Slavin**

212.973.6102 • Timothy.Slavin@Broadridge.com

#### Broadridge Fi360 Sales

866.390.5080 • Fi360Sales@Broadridge.com

#### **Firm Profile**

#### In Business Since: 1962

Broadridge Retirement and Workplace delivers an independent, comprehensive single-source solution for retirement and wealth management that includes prospecting, training, trading, data analytics and communications. The endto-end offering helps clients scale their business, improve risk management, and accelerate growth. Solutions like trust, custody and trade processing, fiduciary practice management tools and training, workplace communications, investment reporting, business intelligence, and more help the industry engage, educate, and support Americans saving for retirement. Today, Broadridge Retirement and Workplace serves more than 30,000 retirement plan advisors, 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 and wealth providers can access 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, or build your own with our extensive model portfolio solutions. Increase operational efficiencies with industry-leading retirement plan trust and custody, payment processing, and workplace 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 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. Maximize your growth potential with valuable business intelligence and innovative technologies that support day-to-day client portfolio management and oversight.

Learn more about how solutions offered by Broadridge Retirement and Workplace can provide the confidence you need to grow your business:

Broadridge.com/RetirementandWorkplace

\*as of 6.30.24







Catonsville, MD . clearsageadvisorygroup.com

# ClearSage Advisory Group

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

#### Michael Geist

443.860.2818 • info@clearsageadvisorygroup.com

#### **Brian Shannon**

443.860.2818 • info@clearsageadvisorygroup.com

#### **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**

Advice/Guidance, 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.



Atlanta, GA • ERISApedia.com

# ERISApedia

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

#### **Timothy McCutcheon**

608.605.2266 • tmm@erisapedia.com

#### **Firm Profile**

#### In Business Since: 2014

ERISApedia is the premier provider of business development and marketing tools for financial advisors and CPAs. Sourced from Form 5500 filings and enriched with operational benchmarking and validated emails, the Plan Data Intelligence product is a vital tool for providing unique industry insights. As the foremost provider of compliance resources, ERISApedia.com also 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 Plan Data Intelligence (PDI) product is the premier 5500 data mining tool that redefines the landscape of plan prospecting and analysis for financial advisors. Our rich datasets include several hundred 5500 data points and dozens of metadata elements that allow unique search capabilities. In addition, PDI offers:

**Verified Emails.** PDI provides verified emails for over 200,000 plan contacts. If an email can't be verified, PDI will suggest an email based on a proprietary web search of emails for the plan sponsor.

**Search by Recordkeeper/TPA.** With our unique insights into 5500 data and other data sources, we have confirmed the identity of the Recordkeeper (bundled plans) or TPA (unbundled plans). As a result, PDI offers the exclusive capability of searching by RK/TPA.

**PlanAdminIQ.** See our separate listing in this category for a description of how PlanAdminIQ offers a deep dive into the plan administration industry based on our identification of RK/TPAs.

**Operational Benchmarking.** PDI provides unparalleled operational benchmarking, allowing users to swiftly and efficiently compare any plan against a chosen peer group or standard peer group. The Key Performance Indicators (KPIs) are graded by easily understood percentile rankings.

**AI-Generated Emails.** With the integration of cutting-edge Generative AI technology, PDI can draft highly customized emails based on the specific benchmarking KPIs you select. This ensures that every communication is unique, relevant, precise, and effective.

\*as of 6.30.24





Murfreesboro, TN • ifiduciary.com

# Fiduciary Consulting Group, Inc.

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

Larry Crocker

615.848.0015 • LEC@ifiduciary.com

Steff Chalk

615.848.0015 • Steff@ifiduciary.com

#### **Firm Profile**

In Business Since: 2003

Fiduciary Consulting Group (FCG) is an industry-leading Independent Fiduciary that provides compliance consulting or outsourced fiduciary management to plan sponsors and institutional clients throughout the US. FCG is one of the longest-serving fiduciary firms and provides concierge service and support.

FCG serves as the Plan Administrator (ERISA §3(16)) and the Named Fiduciary (ERISA §402) for single and multiple employer plans and also serves as an independent Pooled Plan Provider (PPP) for pooled employer plans. Our team of professionals supports plan advisers and service providers by providing an Independent Fiduciary solution to enhance their business model and to protect their clients.

#### **Product / Service Category**

Other

#### **Product / Service Description**

Fiduciary Consulting Group (FCG) is an Independent Fiduciary firm – a firm not owned by or affiliated with a service provider (TPA, RK, etc.). FCG will accept the role and serve as the 3(16) Named Plan Administrator and the 402 Named Fiduciary for single and multiple-employer plans. FCG will also serve as an independent 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 MEP or PEP, to transfer their responsibility for plan management, along with their administrative, operational, and regulatory compliance responsibilities, to our firm. Our plan adviser partners are relieved of much of their service responsibilities and free to focus on client relationships and business development.

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 ever-changing 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
- Cash Balance Plans
- Post Retiree Medical Trusts
- Group Investment Trusts
- Endowments & Foundations
- Investment Consultants & Plan Advisers
- Third-party administrators and recordkeepers

For more information about our firm and services, please email us at info@ifiduciary.com or visit www.ifiduciary.com. We look forward to speaking with you.



Tualatin, OR • fiduciarydecisions.com

# Fiduciary Decisions

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

Mike Narkoff

267.406.0276 • mike.narkoff@fiduciarydecisions.com

Kathleen Connelly

443.666.3256 • kathleen.connelly@fiduciarydecisions.com

Craig Rosenthal

203.249.1574 • craig.rosenthal@fiduciarydecisions.com

#### **Firm Profile**

In Business Since: 2007

iduciary Decisions provides technology, tools and research that are independent, comprehensive, actionable to Recordkeepers, Broker Dealers, Advisor/ Consultants, Banks, DCIOs, and TPAs. We build services that are win-win-win for Service Providers, Plan Sponsors and their Participants. Our services range from benchmarking to decision optimization 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 they are pursuing.

#### **Product / Service Category**

Software, 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:

- 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.





Las Vegas, NV • greatgray.com

# Great Gray Trust Company

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

Craig McKenna (Head of Sales)

978.985.0800 • craig.mckenna@greatgray.com

Julie Wimer (Head of Product and Relationship Management)

908.392.7801 • julie.wimer@greatgray.com

#### **Firm Profile**

Great Gray's CIT business has been in operation for nearly two decades, through its predecessors. At Great Gray we believe in – and are driven by – growth. In continually expanding and transforming retirement solutions with a mindset that reaches far beyond the status quo, starting with CITs. Bringing new efficiencies, new possibilities and new objectives to our clients. And to their clients.

Always listening, learning, innovating on top of a long-standing reputation for fiduciary strength and expertise. Creating what's next – for CITs and beyond – from a critical foundation of discipline and trust.

Empowering our industry, clients, and ourselves to grow confidently.

#### **Product / Service Category**

Administrative Services, Trustee/Custody

#### **Product / Service Description**

Great Gray is an industry-leading CIT trustee with over \$205.9 billion in fund assets (1). These assets are spread across funds that are overseen by 82 subadvisors. Additionally, Great Gray maintains trading agreements with 37 trading platforms that provide access to 200+ recordkeepers (as of September 30, 2024).

(1) Approximately 14% of total assets reported are held in fund of fund structures for which Great Gray is the trustee or administrator of funds at both levels.



New York, NY • judydiamond.com

# Judy Diamond Associates

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

Eric Ryles

202.370.4811 • eryles@alm.com

Jake Smith

202.370.4813 • jsmith@alm.com

#### **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)

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

#### Dennis Baldi

908.608.1558 • dbaldi@markovprocesses.com

Jeff Schwartz

908.608.1558 • jschwartz@markovprocesses.com

#### **Firm Profile**

In Business Since: 1993

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's benchmark 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 Retirement

Chicago, IL • morningstar.com/ business/brands/retirement

# Morningstar Retirement

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

#### Matt Rafferty

312.696.6829 • matt.rafferty@morningstar.com

#### **David Holmes**

312.785.1961 • david.holmes@morningstar.com

#### **Firm Profile**

#### In Business Since: 1999

Morningstar Retirement offers research- and technology-driven products and services to individuals, workplace retirement plans, and other industry players. Associated advisory services are provided by Morningstar Investment Management LLC, a registered investment adviser and subsidiary of Morningstar, Inc. The mission of our parent company, Morningstar, Inc., is to empower investor success and our advocacy for the investor extends to the workplace retirement market as well. Our offerings are designed to help individuals reach their retirement goals and enable industry players to differentiate their services competitively and reach new markets. Together, we're 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 Retirement, through Morningstar Investment Management LLC – a registered investment adviser and subsidiary of Morningstar, Inc. — combines investment expertise with Morningstar Inc.'s data, research, and technology to design innovative services for the retirement market. We provide comprehensive retirement services 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 9/30/2024, 31 million participants have access to our services. Our core products include managed accounts, fiduciary services, and target-date models - with approximately 86 plan providers, RIAs, and broker-dealers using our services. As an extension of our core offerings, we also have a suite of services for the retirement plan advisor and asset manager markets, including our Advisor Managed Accounts, Plan Advantage, and Personal Target-Date Fund Service offerings. Advisor Managed Accounts is designed to integrate with a range of recordkeepers—where RIAs can incorporate their asset allocation and fund-selection capabilities into our managed accounts program. Plan Advantage 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. Our Personal Target-Date Fund Service leverages Morningstar Retirement'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 targetdate fund allocation for retirement plan participants, based on a handful of data

Disclosures: https://www.morningstar.com/company/disclosures/retirement

\*as of 6.30.24

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Philadelphia, PA • pcsretirement.com

# PCS Retirement, LLC

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

#### **Matt Drummond**

267.780.3344 • matthew.drummond@pcsretirement.com

Pete Kirtland

813.766.4273 • pete.kirtland@pcsretirement.com

Reno Regalbuto

267.675.6714 • reno.regalbuto@pcsretirement.com

#### **Firm Profile**

In Business Since: 1982

Established in 1982, PCS Retirement is among the nation's largest independent and conflict-free retirement solution providers, empowering mutual fund companies, investment managers, and financial institutions to offer white label and branded retirement solutions across a broad range of plans and accounts. Our commitment goes beyond just technological advancement and growth. PCS Retirement has offices in UT, PA, FL, and MN and services all 50 states. We are dedicated to serving our community of advisors, institutions, and savers with utmost respect and dedication, ensuring more Americans can retire with confidence.

#### **Product / Service Category**

Asset Allocation, Administrative Services, Trustee/Custody, Consulting/Plan Design, Participant Communications, Software, Other

#### **Product / Service Description**

The Advisor Lab from PCS Retirement is designed to enhance retirement plan prospecting, acquisition, and retention by offering advanced lead generation, client conversion, and retention capabilities. It empowers advisors with sophisticated, advisor-centric technology to build, grow, and maintain their retirement plan business effectively. Additionally, with customizable tools, advisors can set their own fees, create asset allocation models, and deliver a branded retirement program, positioning their value and brand prominently.



Atlanta, GA • ERISApedia.com

# PlanAdminIQ by ERISApedia

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

#### **Timothy McCutcheon**

612.605.2266 • tmm@erisapedia.com

#### **Firm Profile**

In Business Since: 2014

ERISApedia is the premier provider of business development and marketing tools for financial advisors and CPAs. Sourced from Form 5500 filings and enriched with operational benchmarking and validated emails, the Plan Data Intelligence product is a vital tool for providing unique industry insights. As the foremost provider of compliance resources, ERISApedia.com also 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**

PlanAdminIQ is a powerful new tool designed to provide deep insights into the pension plan Recordkeeping/Administration Industry. This tool is built on the confirmed identity of the Recordkeeper (unbundled plans) or TPA (unbundled plans). PlanAdminIQ is comprised of three modules that each provide unique perspectives into firms that provide recordkeeping (RK) and administrative (TPA) services to plan sponsors.

PlanAdminIQ Firm Dashboard provides a deep dive into an individual RK/TPA firm. This dashboard provides over 200 KPIs on seven views. Some of the top-level KPIs include total assets under administration and total plans administered. The dashboard also evaluates key metrics such as participant demographics, compliance rates, risk management, and overall performance.

Firm Criteria Search allows users to search for RK/TPAs based on all of the searchable elements in the dashboard. For example, a user could search for all RK/TPAs with at least \$100 million in assets under administration and Average Assets Per Plan of at least \$100,000 per participant.

The Market Analytics page will provide lists of RK/TPAs ranked by various criteria such as assets under administration, total number of non-qualified plans, etc. The Market Analytics page will also allow comparisons of hand-picked RK/TPA peer groups.

Overall, PlanAdminIQ provides C-suite executives with the data-driven intelligence needed to optimize their service offerings, ensure regulatory compliance, and make informed strategic decisions.

\*as of 6.30.24





Dallas, OR • RetireReady.com

# RetireReady Solutions

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

#### Beck McDonough

503.831.1111 • Rebecca@RetireReadv.com

#### **Firm Profile**

#### In Business Since: 1986

RetireReady Solutions has been helping financial advisors since 1986, focusing on working with middle-income Americans toward retirement readiness. Our 403(b) solution was ranked as the top sales tool by a Fortune 100 company. We took what we learned in the 403(b) world and have created a solution for working with 401(1) plan participants. Our focus is on helping advisors efficiently engage and educate their clients (and plan participants) toward retirement readiness.

#### **Product / Service Category**

Software

#### **Product / Service Description**

Answer every participant's most important question about their 401(k) plan: "Can I retire?" Don't tell them to go visit a website and then talk about something else. You can proactively educate every plan participant toward retirement readiness, providing each one with a one-page gap report that estimates the retirement savings they need. Also, show them how to take baby steps, with small increases, to reach their retirement goal. This results in this education is increased deferrals, rolling in outside assets, and justifying your higher fees with the educational process.



Chicago, IL . thewealthpool.com

# The Wealth Pool

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

#### Ed Lamark

312.404.5577 • ed@thewealthpool.com

#### Troy Tar

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 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



# Wilshire

Santa Monica, CA • wilshire.com

# Wilshire Advisors, LLC

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

**Brian Thomas** 

312,762,5505 • bthomas@wilshire.com

Carolyn Pejsa

312.762.5508 • cpejsa@wilshire.com

Leah Emkin

310.260.6689 • lemkin@wilshire.com

#### **Firm Profile**

In Business Since: 1972

Wilshire is a leading global financial services firm and trusted partner to a diverse range of approximately 500 leading institutional investors and financial intermediaries. Our clients rely on us to improve investment outcomes for a better future. Wilshire advises on over \$1.4 trillion in assets and manages \$121 billion in assets as of June 30, 2024. Wilshire 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 \$250 billion in assets (as of June 30, 2024), including a comprehensive suite of institutional-caliber ERISA 3(21) and ERISA 3(38) plan fiduciary services, along with participant advice and managed account solutions. Today more than 80,000 plans utilize Wilshire's plan fiduciary services, and more than 287,000 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.



Incline Village, NV • wiserhinogroup.com

# Wise Rhino Group

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

Peter Campagna

925.322.9135 • peter@wiserhinogroup.com

#### Firm Profile

In Business Since: 2018

Wise Rhino Group provides M&A Advisory Services for Retirement and Wealth Advisors, as well as Third-Party Administration firms. Our team brings extensive industry experience to deliver unbiased counsel and guidance to every engagement. Providing an array of services, we leverage an extensive network of industry relationships, strong processes, and internal research to offer valuable go-forward strategies for our clients.

Our core services include:

- Business Sale / M&A Advisory
- Practice Valuations
- Succession Planning / Strategy Consulting

#### **Product / Service Category**

- Advice/Guidance
- Other

#### **Product / Service Description**

#### M&A Advisory

Representing your firm through a sale, merger, or acquisition.

#### Valuations & Financial Benchmarking

Providing a current market-based valuation of your business, while offering data and insights around strengths, weaknesses, and opportunities.

#### **Business Strategy & Planning**

Bringing the market understanding and know-how to help improve performance, position your firm for real competitive advantage, and increase long-term enterprise value.

\*as of 6.30.24







# Financial Wellness

Financial wellness is EVERYWHERE in retirement plan and financial services circles. Playing off the success of corporate health and wellness initiatives, financial wellness continues to gain traction in order to reduce financial stress and increase employee productivity and presentism. Again, it's a winwin for all involved if it's done right. And that's a big "if."

Getting employees to actually engage is always the issue, leading to nudges (digital and otherwise), gamification, and anything else that can grab and hold their attention in an increasingly distracted environment.

Gone are the days of simply slapping a few pages of resources on a website and hoping for the best. Today, AI is increasingly involved.

"While firms are still concerned with helping workers prepare for retirement, firms are expanding the areas they wish to address with their financial wellbeing offerings," according to the 2024 EBRI Financial Wellbeing Employer Survey. "Now, in addition to retirement planning, top issues include helping workers deal with high health care costs, high costs of living, financial-related stress, daily living expenses, and budget and money management. Additionally, recent public policy developments—such as the passage of SECURE 2.0—have led to an increased focus on emergency savings, which is reflected in the priorities of employers: 77 percent reported either offering or planning to offer an emergency savings account within the next year or two, a modest increase over levels observed in 2023."

However, EBRI added that familiar obstacles remain.

"Employers cited costs to employees—as well as to the company itself—as a challenge in offering financial wellbeing programs," authors Jake Spiegel, Craig Copeland, and Bridget Bearden wrote." Continuing a trend observed in 2023, employers accordingly cited measuring the impact of their financial wellness offerings on employee productivity and worker satisfaction. Still. most benefits decision-makers reported being optimistic that their company's budget for these benefits will increase in the short term, an indication that these benefits are a critical component of their benefit offerings."

One additional item of interest? Firms are taking steps to increase diversity in their financial wellness initiatives to help close the racial wealth gaps.

"When asked about whether their companies were taking specific actions to address diversity, equity, and inclusion in their financial wellbeing initiatives through actions targeted for different genders, races/ ethnicities, and ages, companies were more likely to respond that they ensured that financial counselors and coaches were diverse in terms of gender or race," EBRI concluded. "Nearly one-third of firms also offered different solutions to accommodate different racial and ethnic groups. However, tailoring messaging by gender, race, and ethnicity were two of the three least likely to be cited as being undertaken."

- John Sullivan





# Inspira Financial Trust, LLC

Oak Brook, IL inspirafinancial.com/business

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

Pete Welsh

312.404.1909

pete.welsh@inspirafinancial.com

Jenny Sheahan

630.382.5212

jennifer.sheahan@inspirafinancial.com

Mike Kelly

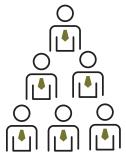
630.368.5634

michael.kelly@inspirafinancial.com

#### Firm Profile

Inspira Financial brings together health and wealth with comprehensive, integrated financial wellness solutions for businesses of all sizes and the people they serve. As the largest independent provider of automatic rollover IRA services, we help clean up retirement plans and empower individuals to engage with and grow their retirement savings. From automatic rollovers to plan termination services and search services, we relentlessly pursue better outcomes for all.

#### 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 \*** 96,000 / 8,000,000

**Total Support Staff** 

1,500

#### **Focus Areas Supported**

- Focus on outcomes/retirement readiness
- Establishment of emergency savings reserves
- Financial literacy

#### Other Services

In addition to providing retirement services, Inspira Financial offers solutions that strengthen and simplify the health and wealth journey. Our other solutions include health savings accounts, flexible savings accounts, commuter benefits, emergency savings, alternative investments, 1031 exchanges, and more.

#### **Other Differentiating Factors**

Recordkeepers trust Inspira because of our tenure, knowledge, and technology. Plan sponsors trust Inspira because our automatic rollover IRAs reduce the costs and administrative hurdles for missing participants or terminating retirement plans — and we do more than anyone in the industry to reconnect people with their retirement savings.

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# What can everyone use more of? Time and money.

Avail more time and money to invest in current employees with Inspira's industry leading automatic rollover IRA solution. Here's what an automatic rollover IRA program can do for your clients:

- Help reduce retirement plan costs
- → Lessen your clients' administrative burden
- → Help decrease your clients' fiduciary risk

Empower your clients' former employees to take control of their retirement journey.

Scan the QR code to discover the value of automatic rollover IRAs:



Learn more about Inspira's retirement services at inspirafinancial.com/business.



Inspira Financial Trust, LLC and its affiliates perform the duties of a directed custodian and/or an administrator of consumer-directed benefits and, as such, do not provide due diligence to third parties on prospective investments, platforms, sponsors, or service providers and do not offer or sell investments or provide investment, tax, or legal advice.

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Utica, NY • bpas.com

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

Bradley Bonno

724.487.0443 • bbonno@bpas.com

Melissa Varvarezis

215.287.4361 • mvarvarezis@bpas.com

#### **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 5,800 retirement plans, \$110 billion in trust assets, \$1.3 trillion in fund administration, and more than 810,000 participants. BPAS specialty retirement plan administration practices include auto enrollment plans, multiple employer plans, plans with employer securities, PR 1081 plans, VEBA/115 Trusts, 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 \***

5,800 / 810,000

#### **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**

Retirement Readiness and Plan Analytics | Education & Financial Wellness Program | Workplace Retirement Plans | Actuarial & Pension | Health Benefit Consulting | IRA | VEBA/115 Trusts | 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, if you prefer to outsource.

#### **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.



El Segundo, CA • financialfinesse.com

# Financial Finesse

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

Lisa Painter

415.254.4430 • lisa.painter@financialfinesse.com

**Greg Ward** 

828.308.8028 • greg.ward@financialfinesse.com

Namita Shah

832.326.3745 • namita.shah@financialfinesse.com

#### **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 25+ 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 award-winning Al-based platform that changes financial lives/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 \***

20,000 / 3,000,000

#### **Total Support Staff**

57

#### **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<sup>TM</sup> 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.

\*as of 6.30.24







Chicago, IL • hubinternational.com

# **HUB** International

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

Joe DeNoyior

703.847.4321 • joe.denoyior@hubinternational.com

Adam Sokolic

858.255.3909 • adam.sokolic@hubinternational.com

James Owen

949.300.6212 • james.owen@hubinternational.com

#### **Firm Profile**

Headquartered in Chicago, HUB advises businesses and individuals on how to reach their goals with tailored risk, insurance, employee benefits, retirement, and wealth management services. With 18,000+ employees across North America, HUB is the 5th largest insurance broker worldwide. Through HUB FinPath, our financial wellness platform, we help employers strengthen their workforce's financial health. Participants gain access to trusted financial coaches and interactive tools to help them achieve financial wellness. For more information, visit 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 \***

10,000 / 2,200,000

#### **Total Support Staff**

769

#### **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



New York, NY • nfp.com

# NFP Financial Education

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

Jamie Hayes

407.815.5617 • jamie.hayes@nfp.com

Nikolas Adams

407.815.5606 • nik.adams@nfp.com

#### **Firm Profile**

NFP Financial Education 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

#### Clients Served \*

300,000

#### **Total Support Staff**

30

#### **Focus Areas Supported**

- Focus on outcomes/retirement readiness
- Debt management/reduction
- Establishment of emergency savings reserves
- Budgeting
- Financial literacy

#### 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**

NFP Financial Education 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 and reported to the employer quarterly.

\*as of 6.30.24





Buffalo, NY . NottinghamAdvisors.com

# Nottingham Advisors, Inc.

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

Timothy Calkins, CFA

716.633.3800 • Timothy.Calkins@NottinghamAdvisors.com

Michael Skrzypczyk, CFA

716.633.3800 • Michael.Skrzypczyk@NottinghamAdvisors.com

Nicholas DiRienzo, CFA

716.633.3800 • Nicholas.DiRienzo@NottinghamAdvisors.com

#### **Firm Profile**

Founded in 1981, Nottingham Advisors is an SEC-registered investment advisor headquartered in Buffalo, New York, with a second office in Palm Beach Gardens, Florida. The firm maintains a national presence with clients in more than 30 states and offers various solutions to individual and institutional clients. Nottingham also understands that investment management shouldn't be "one size fits all." The firm tailors each solution to fit each client's needs regardless of account type.

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

0-50 Employees

#### **Total Support Staff**

12

#### **Focus Areas Supported**

- Focus on outcomes/retirement readiness
- Debt management/reduction
- Establishment of emergency savings reserves
- Budgeting
- Financial literacy

#### **Other Services**

SMAs | Custom Fixed Income | ALM/LDI

#### Advisor Support Service(s)

- Due Diligence
- Line-up Management

#### **Other Differentiating Factors**

We manage and advise accounts for individuals, pensions, profit-sharing plans, foundations, endowments, religious institutions, and not-for-profits.



Sarasota, FL • rbfcapitalmanagement.com

# RBF Capital Management, Inc

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

#### Rafal Baranski

941.870.1944 • rbaranski@rbfcapitalmanagement.com

#### Firm Profile

RBF Capital Management, Inc. has provided qualified retirement plan solutions based on our companys' business model and objectives - whether it's a multiple employer plan (MEP), pooled employer plan (PEP), or a single corporate retirement plan solution. Our unique service model, which includes continuous plan vendor monitoring, helps the plan sponsors meet their fiduciary responsibility, reduces corporate liability and helps improve participant retirement readiness.

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

100-500 Employees

#### **Employer-Clients / Participants Served \***

120 / 5,700

#### **Total Support Staff**

4

#### **Focus Areas Supported**

- Focus on outcomes/retirement readiness
- Debt management/reduction
- Establishment of emergency savings reserves
- Budgeting
- Financial literacy

#### **Advisor Support Service(s)**

3(38) investment fiduciary, 3(21) support, Vendor monitoring and management Fiduciary guidance, Participant financial wellness programs

#### **Other Differentiating Factors**

Over 12 years of Multiple Employer and Pulled Employer Advisory Experience.





Alpharetta, GA • retirementplanningcenter.com

# Retirement Planning Center

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

#### Chelsea Kiehler

402.343.3693 • ckiehler@retirementplanningcenter.com

#### Ava Wein

awein@retirementplanningcenter.com

#### **Firm Profile**

Retirement Planning Center (RPC) is your employees one stop resource guiding them to and through retirement. Personalized guidance from first paycheck to last and every life event between. Interactive site, mobile access, tools, calculators, seminars, and unlimited access to financial professionals. Established in 2022 to fill the gaps. This is Financial Wellness done right!

#### **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

#### **Focus Areas Supported**

- Focus on outcomes/retirement readiness
- Debt management/reduction
- Establishment of emergency savings reserves
- Budgeting
- Financial literacy

#### **Other Services**

Literacy Seminars, Benefit Fair Support, Executive Services:

- Buy/Sell
- Business Valuation
- Supplemental Executive Retirement Plans (SERPs)
- Key Person
- Section 162
- Split Dollar
- Deferred Compensation
- Executive Carveout
- Life Settlement
- Life Insurance Retirement Plans (LIRPs)
- Executive Group Life (EGLs)
- Financial Planning
- Estate Planning Review
- Charitable Planning
- Long Term Care
- Premium Recapture System

#### **Advisor Support Service(s)**

Employees have the options to work with Coaches OR Advisors. Advisors provide advice and recommendations. Employees can opt to work with advisors for additional services including investment management, insurance, financial planning, executive services.

#### Other Differentiating Factors

"I wish I would have known this sooner" are often spoken words of retirees, that is what let to the development of RPC as an employee group benefit. The heart of our company is based on what is best for the individual and leading with education.



Atlanta, GA • joinsmartpath.com

# SmartPath

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

#### Alok Deshpande

770.366.8163 • alok@smartpathfinancial.com

#### Stuart Lawder

770.363.8107 • stuart@smartpathfinancial.com

#### **Christine Nero**

203.736.7509 • christine@smartpathfinancial.com

#### **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 700,000 users, 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**

**100-500** Employees, **500-1,000** Employees, **1,000-5,000** Employees, **> 5,000** Employees

#### **Employer-Clients / Participants Served \***

45 / 1,000,000

#### **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**

SmartPath provides financial education solutions including live and on-demand classes, custom digital courses, benefits explainer videos, and financial coaching and advising.

#### **Advisor Support Service(s)**

Participants with access to SmartPath coaching and advising services gain access to a dedicated financial expert who offers guidance on a wide range of personal finance topics, including retirement readiness, debt management, budgeting, home ownership, and more!

#### **Other Differentiating Factors**

- The platform, classes, and coaching are available in English and Spanish.
- Personalized content recommendations based on user demographics.
- Custom benefits education can be embedded in onboarding and annual enrollment.
- SmartPath usage has been proven to increase retirement savings and reduce healthcare costs.
- No product sales/endorsements, ensuring objective and customer-aligned advice.

\*as of 6.30.24



# Summer

New York, NY • meetsummer.com

## Summer

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

Michelle Tran

415.300.6622 • michelle@meetsummer.com

**David White** 

404.964.8792 • david.white@meetsummer.com

Jeff Gold

609.658.6497 • jeff@meetsummer.com

#### **Firm Profile**

Summer is the only end-to-end student loan solution that saves employees an average of \$40k and is proven to reduce turnover by 20%. Summer partners with employers to deliver tailored benefits that empower employees to save for education, manage their student loans, and find forgiveness options. As a Certified B Corporation, Summer partners with leading employers, financial institutions, and recordkeepers (ADP) to generate over \$1.75B in savings for borrowers since its founding in 2017.

#### **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 \***

2,000 / 195,000

#### **Total Support Staff**

25

#### **Focus Areas Supported**

- Focus on outcomes/retirement readiness
- Debt management/reduction

#### Other Services

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Summer offers employers a robust product suite to bolster their recruiting and retention initiatives, including Summer Save, a platform for student loan optimization and college savings, Summer Boost, which provides employer student loan contributions and tuition reimbursement, Summer Secure, offering student loan retirement matching that is SECURE 2.0-compliant.

#### **Other Differentiating Factors**

The average Summer user saves \$40k on their student loans, equivalent to an average of a 6% salary raise. Summer also improves retention & recruitment: Summer increases employee retention by 20%, and 86% of users agree to commit 5 years to their employer for helping them pay off their loans.



Chicago, IL . thewealthpool.com

# The Wealth Pool

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

Ed Lamark

312.404.5577 • ed@thewealthpool.com

Troy Tarı

312.307.2565 • troy@thewealthpool.com

#### **Firm Profile**

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 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**

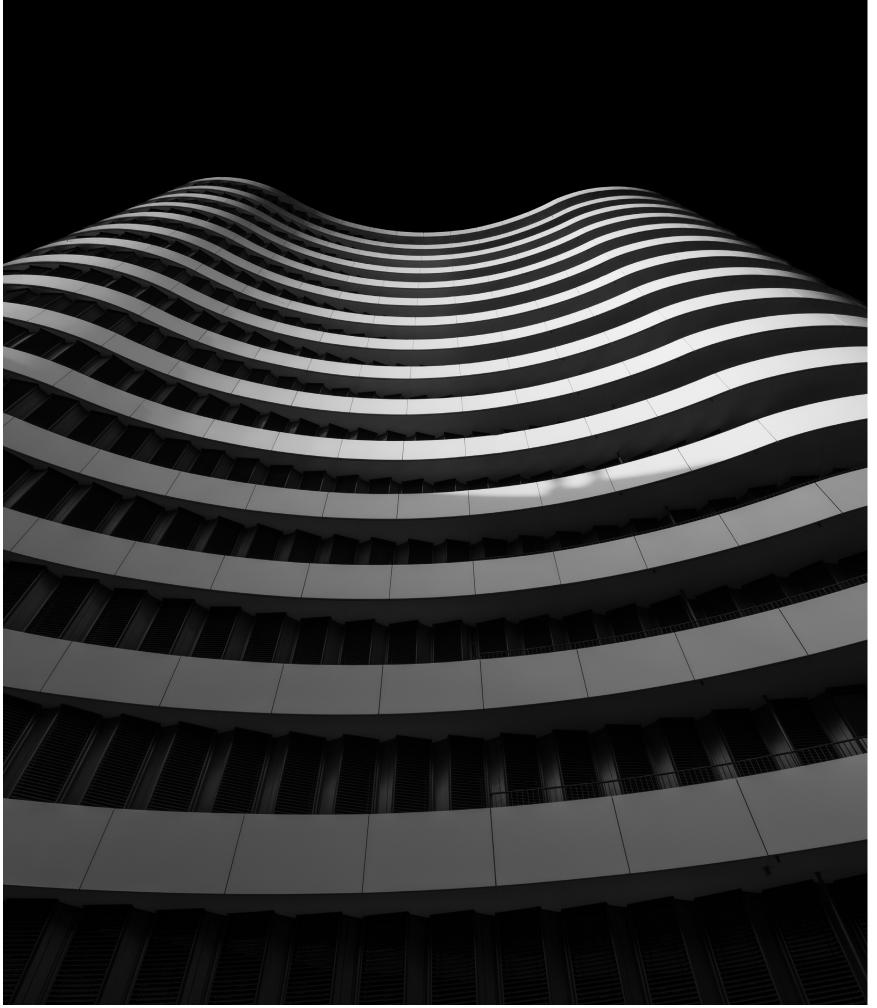
- Get a handle on spending and automate expense management
- Receive peer benchmarking via the data "pool" comparisons

\*as of 6.30.24



HOSTED BY
Brian Graff







# Nonqualified Deferred Compensation

# The advantages (and differentiation) that nonqualified deferred compensation plans (NQDC) provide are increasing their popularity with advisors and employers alike.

Simply put, advisors who include nonqualified deferred compensation plans (NQDC) in their product offerings can significantly enhance C-suite relationships.

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 an 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 almost 30% have a non-compete provision that forfeits the NQDC benefit if the employee leaves to work for a competitor.

Advisors looking to differentiate themselves competitively in the knowledge, expertise, and service they provide while solving a clear employer need would do well to offer NQDC plans.

However, the non-qual space can be confusing. Thankfully, the following pages contain supporting resources.

— John Sullivan

NAPA**BLACK**BOOK**2024** 141





# Broadridge Financial Solutions

Denver, CO Broadridge.com

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

Michael Hlavin

847.562.0743

Michael.Hlavin@Broadridge.com

Michael Kleeman

720.620.1247

Michael.Kleeman@Broadridge.com

Broadridge Retirement & Workplace Sales Team

sales@broadridge.com

#### **Firm Profile**

Broadridge Retirement and Workplace delivers a comprehensive single-source solution for retirement and wealth management that includes prospecting, training, trading, and communications. 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, rabbi trust, 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 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
- 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

NAPA**black**book**2024** 



#### **BROADRIDGE RETIREMENT AND WORKPLACE**

# Be ready to accelerate growth across the retirement plan lifecycle

Scale your business, mitigate risk, and accelerate growth — all without compromising your most valuable connections.



Trust and custody



Investment evaluation



**Trading** 



Business intelligence



Data aggregation



Fiduciary standards and designations



Workplace communications



Payment solutions







Dresher, PA • ascensus.com

# Ascensus

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

#### Michael Dunn

336,369,2296 • michael.dunn@newportgroup.com

#### Mike Shannon

407.531.5677 • mike.shannon@newportgroup.com

#### Clay Kennedy

469.964.2212 • clay.kennedy@newportgroup.com

#### **Firm Profile**

Newport, an Ascensus company, has been designing, implementing, and administering nonqualified deferred compensation (NQDC) plans for over 40 years. Founded in 1980, Ascensus is a leading enabler of tax-advantaged savings and the nation's largest independent provider of retirement and education savings 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

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

Other Defined Contribution (Account Balance Plan): 1,646 / 138,495

Defined Benefit (Non-account Balance Plan): 48 / 975

457(f) Plans: **50 / 1,205** 

Phantom Stock/Stock Appreciation Rights Plan: 177 / 16,703

#### **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 NQDC Services

- Relationship Manager with a comprehensive NQDC support team
- Leading market share of 1,700+ NQDC plans
- 350+ NQDC professionals—accountants, attorneys, actuaries, and consultants

#### Market-Leading Technology

- Purpose-built, proprietary NQDC capabilities
- Customized NQDC-specific web tools

#### High-Touch Participant Education

- Customized communication strategy/campaign
- Comprehensive education tools
- Dedicated NQDC Participant Service Center

Newport, an Ascensus company, is the industry leader in the NQDC 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 in-house, proprietary NQDC recordkeeping platform has been built using complete open architecture, allowing for easy systems integration and customization. Integrated within our platform is a daily valuation calculation engine developed by Infosys McCamish Systems.



Sacramento, CA • benefitrfp.com

# benefitRFP, Inc.

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

#### **David Cox**

913.392.2299 • david.cox@benefitrfp.com

#### **Firm Profile**

As a direct, high-end provider of executive benefits solutions, benefitRFP helps clients create and refine top-performing cultures by enhancing financial wellness for key contributors and leaders that make decisions affecting all employees. We accomplish this by using proprietary technology to analyze data, laying the groundwork for us to build plans that produce better results. We are headquartered in Sacramento, California, and have a remote office in Lenexa, Kansas.

#### **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, Hybrid Financing, Exchange-traded Funds (ETFs), Company Stock, Mutual Funds

#### **Key Differentiating Services**

Our proprietary technology includes the benefitDIAGNOSTIC $^{\mathbb{M}}$ , benefitMATRIX $^{\mathbb{M}}$ , planBUILDER $^{\mathbb{M}}$ , and benefitADMIN $^{\mathbb{M}}$ . By using these tools, we can build plans that produce better results for our clients. In addition, we offer benefitCONCIERGE $^{\mathbb{M}}$  services to participants in our plans in order to help them understand and maximize the executive benefits available to them.

#### **Recordkeeping Platforms Used**

Our benefitADMIN<sup>™</sup> platform is robust and secure, allowing our clients to implement plans using multiple funding methods and any options available under 409A. We have the flexibility to use other platforms as needed.

\*as of 6.30.24

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### **CAPACUITY®**

Lake Mary, FL • capacuity.com

# CapAcuity

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

**Bryant Kirk** 

407.576.0899 • bkirk@capacuity.com

Kerry St. George

407.592.0259 • kstgeorge@capacuity.com

**David Baum** 

407.592.3777 • dbaum@capacuity.com

#### **Firm Profile**

CapAcuity provides consulting and asset management services to businesses which sponsor non-qualified executive benefit plans. CapAcuity's services are designed to address marketplace trends impacting these plans, and to help improve financial results for the company while enhancing retirement outcomes for plan participants.

#### Primary Market(s) Served

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, Hybrid Financing, Alternative Investments, Exchange-traded Funds (ETFs), Company Stock, Mutual Funds, Unfunded

#### **Key Differentiating Services**

We provide institutional investment advisory services to corporate sponsors of non-qualified executive retirement plans, defined benefit plans and defined contribution plans. We are unbiased regarding funding strategies, and choose the "best fit" funding strategy based on each plan sponsor's specific objectives. Our proprietary ALM system allows us to manage the alignment of assets and liabilities efficiently and accurately. Finally, we have built a robust, leading-edge information technology platform, which is overseen by our Chief Technology Officer and in-house technology development team.

#### **Recordkeeping Platforms Used**

Proprietary asset administration platform.



Yardley, PA • newcleus.com

### Newcleus

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

Dan Barbaree

267.229.2301 • dbarbaree@newcleus.com

Rich Pearson

267.352.9232 • rpearson@newcleus.com

Chris Pezalla

267.760.6015 • cpezalla@newcleus.com

#### **Firm Profile**

Newcleus is defining new potential for a wide array of businesses with highly innovative investment strategies that outperform what's historically been available. We deliver proven expertise and excellence by specializing in retention and retirement, with a focus on NQDC, and maintaining true independence from not being restricted to any one product, carrier, plan or solution. In this way we have more expansive ability to generate greater income, savings and talent loyalty for our 750+ clients.

#### **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

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): 110 / 427
Defined Benefit (Non-account Balance Plan): 235 / 1,326

457(f) Plans: **7 / 15** 

Phantom Stock/Stock Appreciation Rights Plan: 15 / 75

Other: 172 / 1,259

#### **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**

NQDC Defined Benefit + Contribution Plan Design and Implementation

#### **Supplemental Executive and Director Retirement Plans:**

SERP - Salary Continuation Plans and LINQS+

Executive / Director Deferred Comp

- 401k Mirror Plans
- Excess / Make-up Plans

Incentive Retirement Plan

Phantom Stock and Stock Appreciation Rights

### Hedging Strategies and Design with Tax Optimization and Performance Focus

- COLI/BOLI/CUOLI/ICOLI (all employer-owned life insurance strategies)
- NQDC Annuity Strategies
- IDF Design + Customization
- Taxable Asset Management and Servicing

#### **Recordkeeping Platforms Used**

Newcleus' in-house, proprietary MINTS platform was built matching client needs to let them easily manage plan programs and portfolios. It features more intuitive, efficient, customer-friendly design, and open architecture for seamless integration with third-party platforms.

\*as of 6.30.24





New York, NY • nfp.com

# NFP Executive Benefits

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

Jeff Cheshier

512.788.2299 • jcheshier@nfp.com

#### **Firm Profile**

NFP Executive Benefits is an organization of advisors and problem solvers. We help organizations and people solve their problems. We create tailored solutions driven by active listening and hands-on guidance. Benefit from expert knowledge of every aspect of your organization, a full understanding of the entire risk management landscape, and beneficial relationships across the industry. From retaining and attracting top talent to taking care of your most important assets, your people, we've got you covered.

#### **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): 1,049 / 33,252

457(f) Plans: 48 / 645

Phantom Stock/Stock Appreciation Rights Plan: 3 / 26

Other: **590 / 10,465** 

#### **Informal Funding Supported**

Separate Account Life Insurance, General Account Life Insurance, Institutional Investments, Fixed Indexed Life, Hybrid Financing, Alternative Investments, Mutual Funds, Unfunded

#### **Key Differentiating Services**

Plan sponsors hire NFP for one or more of the following three reasons:

- 1. They want to work with a flexible, open architecture system that is not dependent on other benefit plans such as the 401k.
- 2. They are looking for a long-term partner to support the executive benefit plans they design
- 3. So that their HR and Finance departments can focus on core responsibilities.

#### **Recordkeeping Platforms Used**

Proprietary, in-house system: MyDeferral



Des Moines, IA • principal.com

# Principal Financial Group

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

Kathleen Souhrada

515.986.0980 • souhrada.kathleen@principal.com

Nick May

515.313.7899 • may.nick@principal.com

Marcus Wilcke

515.878.6384 • wilcke.marcus@principal.com

#### **Firm Profile**

Principal Financial Group<sup>(R)</sup> is a global investment management leader offering businesses, individuals and institutional clients a wide range of financial products and services, including retirement, asset management and insurance. Based in Des Moines, lowa, Principal is a recognized leader in the executive benefits industry, with offices across the United States. Since 1978, Principal has supported the design, administration and financing of nonqualified executive benefit solutions for businesses.

#### **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

 $\textbf{Mega:}\ 500\ \textbf{eligible}\ \textbf{participants}\ \textbf{and} > \$5,000,\!000\ \textbf{in}\ \textbf{annual}\ \textbf{contributions}$ 

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

Other Defined Contribution (Account Balance Plan): 3,549 / 78,904

Defined Benefit (Non-account Balance Plan): 135 / 1,112

457(f) Plans: **291 / 1,553** Other: **1,141 / 41,752** 

#### **Informal Funding Supported**

Separate Account Life Insurance, General Account Life Insurance, Institutional Investments, Hybrid Financing, Exchange-traded Funds (ETFs), Company Stock, Mutual Funds, Unfunded

#### **Key Differentiating Services**

Principal provides plan sponsors and their participants a comprehensive solution-innovative plan design, multiple financing options, onboarding and administrative services. Plan sponsors experience 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 financial professionals, with the goal of building lasting relationships to meet their evolving needs. We deliver nonqualified plan solutions for all sizes and types of employers, from some of the largest for-profit companies in the country to small and mid-sized businesses as well as tax-exempt organizations.

#### **Recordkeeping Platforms Used**

Proprietary recordkeeping platform

\*as of 6.30.24







New Roads, LA • pangburngroup.com

# The Pangburn Group

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

**Preston Fulco** 

800.634.3287 • pfulco@pangburngroup.com

Cliff Dixon

800.634.3287 • cdixon@pangburngroup.com

Trisha Morrison

800.634.3287 • tmorrison@pangburngroup.com

#### **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: < 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): 1,220 / 11,714

Defined Benefit (Non-account Balance Plan): 636 / 3,951

457(f) Plans: **166 / 1,853** 

Phantom Stock/Stock Appreciation Rights Plan: 47 / 411

Other: 241 / 3,038

#### **Key Differentiating Services**

Exclusively focused on nonqualified plans, our deep expertise provides clients with faster response times and the highest quality service. This specialized concentration allows immediate access to market trends and regulatory knowledge when compliance needs arise. Because we are not a product company, our services are designed to complement financial advisors rather than compete with them. We are unbiased and have the plan sponsor's best interest in mind. Our reasonable minimum fees and volume discounts ensure fees remain competitive in all segments of the market. Our proprietary and flexible technology, developed in-house, results in superior automation and internal efficiencies.

#### **Recordkeeping Platforms Used**

We have a proprietary platform developed and maintained by our in-house team of programmers.



Windsor, CT • Voya.com

# Voya Financial

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

**Hunter Penland** 

925.251.3467 • Hunter.Penland@voya.com

**Christian Penland** 

925.251.3468 • Christian.Penland@voya.com

Jennifer Scully

917.373.0168 • Jennifer.Scully@voya.com

Michael Adriatico

513.884.7072 • Michael.Adriatico@voya.com

#### Firm Profile

Voya Financial, Inc. is a leading health, wealth and investment company that serves the needs of 15.2 million individual, workplace and institutional clients. 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, 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
- Voya's Business Ready NQ solution offers a streamlined and cost-effective way for smaller employers to implement NQ plans for their executives
- Pomona Investment Fund is the first ever private equity investment offered inside an employer sponsored NQ plan

#### **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 6.30.24

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# Health Savings Account Providers

# Health Savings Accounts (HSA) are a great savings vehicle on their own, even more so when paired with a 401(k) plan, and their triple tax advantage cannot be overstated.

HSA assets are showing solid growth as the space matures. Morningstar's 8th annual landscape study on HSAs evaluated 11 of the top HSA providers on two different uses:

- as investment accounts to save for future medical expenses and
- as spending accounts to cover current medical costs.

Overall, the study found meaningful improvements in HSA features, such as lower fees and better investment options. However, Morningstar highlighted "substantial room for growth in the industry, with just four providers receiving an Above Average or better rating on both evaluated use cases."

#### Some findings:

Total assets in HSAs soared to \$123 billion in 2023, maintaining their strong growth trajectory. This growth is driven by the increased prevalence of high-deductible health plans (HDHPs) since HSAs were introduced.

HSA contribution limits are set to rise in 2025, bolstering their already outstanding tax advantages, which are superior to 401(k)s, IRAs, and 529 plans. Proposed legislation would also allow individuals to contribute to an HSA even if their spouse uses a flexible spending account (FSA) and enable certain fund rollovers from FSAs into HSAs.

Providers and regulators could improve participant awareness and simplify processes to increase engagement in HSA features. For instance, unlike retirement plans, the government does not permit automatic enrollment in HSAs. Furthermore, many providers impose minimum account balance requirements before participants can invest.

From 2019 to 2022, several acquisitions among key players in the space led to significant consolidation among HSA providers. The pace of such deals has recently slowed, marking a noteworthy shift in the industry landscape.

Read on to learn about what some of the top companies have to offer in the HSAs they offer.

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Houston, TX • bpas.com

# **BPAS**

Key Contact(s)

Britt Wegener

315.292.6947 • bwegener@bpas.com

Hannie Spitzack

503.319.3266 • hspitzack@bpas.com

Renee House

713.744.3828 • rhouse@bpas.com

#### **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 5,800 retirement plans, \$110 billion in trust assets, \$1.3 trillion in fund administration, and more than 810,000 participants. BPAS specialty retirement 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: \$21,281,902

Asset Allocation Fund: \$21,281,902

**Average Balance / Investment Balance** 

\$3,873 / \$3,873

**Monthly Account Fee\*** 

\$3.00

Minimum Investment Threshold \*

None

#### **Investment Options Available**

First-dollar investing. The HSA comes with BPAS's standard fund lineup or true open architecture; may elect the same investment options as DC plans.

#### **Advisor Support Service**

Participant Education & Tools, Secure Online Portal, Co-branding, Advisor support and toolbox.

#### Other Services

VEBA/115 Trusts, Health & Welfare (FSA/DCAP, HRA, Commuter, COBRA), Workplace Retirement Plans, Actuarial & Pension, Health Benefit Consulting, IRA, Fiduciary, Collective Investment Funds, Fund Administration, and Institutional Trust



Kansas City, MO • umb.com/hsa

# **UMB** Healthcare Services

Key Contact(s)

Brian M. Hutchin

816.860.1937 • Brian.Hutchin@umb.com

Mark Robich

513.256.3830 • Mark.Robich@umb.com

Ruste Pontenberg

260.247.3456 • Ruste.Pontenberg@umb.com

#### **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: \$4,000,000,000

**Average Balance / Investment Balance** 

\$3,300 / \$11,700

**Monthly Account Fee\*** 

\$0

**Minimum Investment Threshold \*** 

\$500-\$1000

#### **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 the accountholder's personal IMB HSA Saver® portfolio.

#### **Advisor Support Service**

UMB provides a full suite of accountholder tools and resources, including communication toolkits.

#### Other Services

UMB's HSAs offer a tax-free way to save and pay for healthcare expenses and Medicare premiums. Additional notional accounts - FSAs, HRAs, Commuter, and COBRA.

\*as of 6.30.24



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Minneapolis, MN • Voya.com

### Voya Benefits Company, LLC, a member of the Voya® family of companies

**Key Contact(s)** 

Matt Farrar

205.914.6112 • Matt.Farrar@voya.com

#### **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: \$300,000,000

**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 30 mutual funds and is managed in-house by Voya Investment Management. Voya provides competitive investment fees and all-inclusive administration fees.

#### **Advisor Support Service**

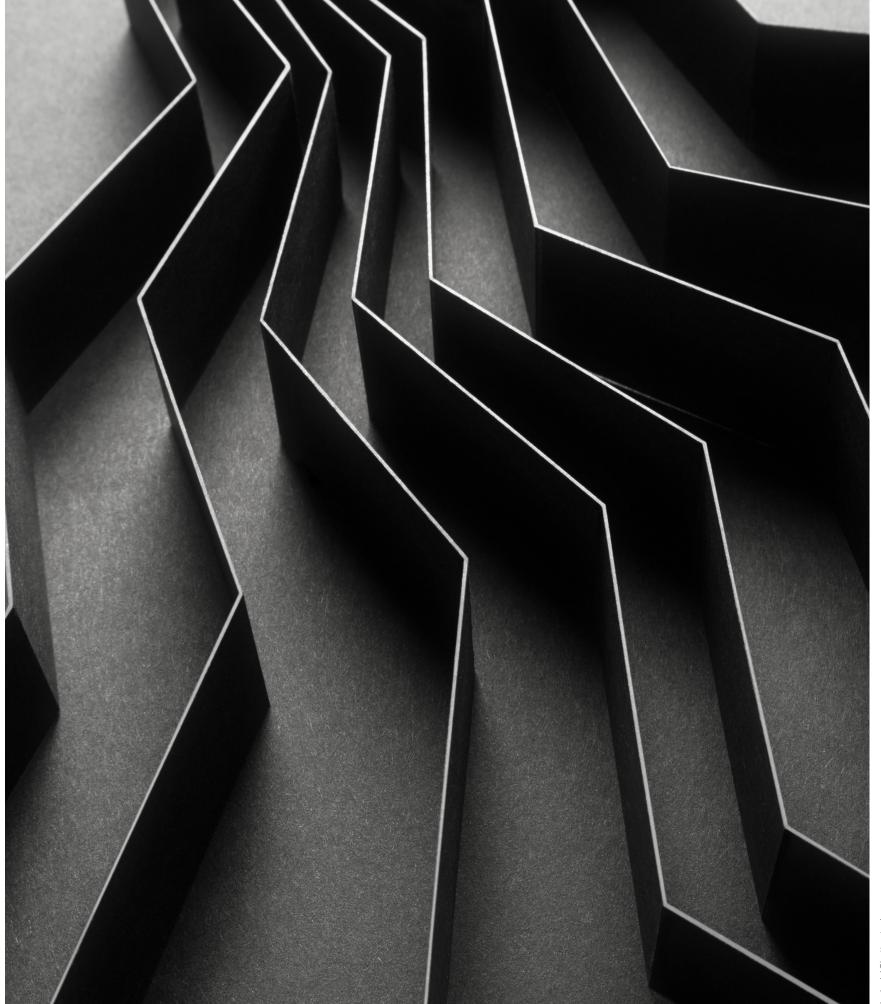
Robust participant support and in-house Voya Investment Management expertise.

#### Other Services

Voya also offers FSAs, HRAs, Commuter Benefits, COBRA, and Direct Bill capabilities.

\*as of 6.30.24







# Retirement Income

# We conclude with retirement income providers and products only because it's the newest category and has yet to experience widespread adoption from plan sponsors and participants.

For an industry that's good with accumulation but could be better with decumulation, the SECURE Act provisions (1.0) boosted retirement income product visibility and utilization. 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.

AND, if you're looking for more retirement income expertise, check out NAPA's new certificate program designed for retirement advisors to evaluate, explain, and implement retirement income solutions for clients. The Retirement Income for 401(k) Plans Certificate—(RI(k)—will "help advisors define the importance of retirement income solutions and how they are critical to holistic participant outcomes. Advisors will gain insight into effectively communicating these solutions to key stakeholders, selecting optimal plans based on differing factors, and choosing strategies for continuous learning as solutions evolve in the marketplace."

A recent survey of retirement plan sponsors from J.P. Morgan Asset Management found that more than 80% feel strongly about helping participants generate retirement income, and nine out of 10 agree that it's vital to offer investments that help participants generate income in retirement.

The certificate program is a self-paced course broken into five interactive modules. Plan advisors will become familiar with retirement income solutions available, the risks they seek to solve, and how to implement them using a prudent process with plan sponsors and participants.

"401(k) plans are tremendously successful workplace savings programs, but they are not yet truly retirement plans," Brian Graff, CEO of the American Retirement Association (ARA) and Executive Director of NAPA, said. "Retirement income solutions have the promise of addressing this gap, enabling participants to receive income in retirement from plan investments. The goal of Ri(k) is to give plan advisors the tools to help plan sponsors and participants effectively utilize these burgeoning retirement income solutions."

NAPA**BLACK**B00K**2024** 





# Allianz Life Insurance Company of North America

Minneapolis, MN allianzlife.com/dcplan

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

Ben Thomason

561.309.8879

beniamin.thomason@allianzlife.com

Josh Grass

763.218.8723

joshua.grass@allianzlife.com

**Gordy Stead** 

gordon.stead@allianzlife.com

#### **Firm Profile**

For more than 125 years, Allianz Life Insurance Company of North America (Allianz) has been helping Americans prepare for their financial future. Now we're putting that depth of retirement income experience to work in a solution for defined contribution plans. Designed to work for the reality of retirement today, Allianz Lifetime Income+® Annuity marks a new way to design in-plan annuities with a flexible product design, streamlined connections with plan partners, and increasing income potential.

#### **Product Name**

Allianz Lifetime 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?\*

Allianz Lifetime Income+® is currently available to the 65+ FIS Relias based record keepers. Allianz is also integrated with SS&C, allowing record keepers connected to the SS&C RICC platform to access this product. Through this connection, Allianz Lifetime Income+® is available as part of Empower's suite of retirement income products.

#### How is it available in the plan?

- Managed account
- Target-date Fund
- Participant election/opt in
- At retirement

#### How is the product structured?

Other

#### 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?

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?

Yes, No

#### Are there fees for the solution?

Explicit, Implicit



#### ALLIANZ LIFETIME INCOME+® FIXED INDEX ANNUITY



# Today's workforce values flexibility. Your retirement plan should too.

Allianz Lifetime Income+® is a modern fixed index annuity that offers guarantees within your existing retirement plan, combining:

- · Protection from market downturns
- · Growth potential to help address rising costs
- · Guaranteed income payments throughout retirement

#### It's also a flexible solution that prioritizes choice and control.

Plan participants have the ability to **decide when and how to take income**, at age 60 or older. If they leave the plan, they can take the benefit with them either through a rollover to an IRA, or to a new employer-sponsored plan, if allowed – with **all the same guarantees**, **pricing**, **and benefits**.

Additionally, through the lifetime income benefit, they can **begin receiving income payments without giving up access** to the remaining cash value of their annuity.

#### → TO LEARN MORE, visit www.allianzlife.com/dcplan, or email retirement-income@allianzlife.com

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.

The Lifetime Income benefit is provided as a built-in rider at no additional cost.

Withdrawals are subject to ordinary income tax and, if taken prior to age 59½, a 10% federal additional tax

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.





Sandy, UT • 401go.com

401G0

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

#### **Dustin Stadell**

206.459.7624 • dustin@401go.com

#### **Firm Profile**

#### 401(k) Technology Optimized for Financial Advisors

401GO was built with financial advisor partnerships top-of-mind, and our extensive list of specialized tools built just for you shows that commitment runs deep. From our advisor portal and dashboards to our flexible pricing and automated invoicing, 401GO does more than any other retirement plan provider to make your job easier and your client relationships stronger.

#### **Product(S) Name**

401GO

#### **Primary Market(s) Targeted**

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

#### Which recordkeeping platform(s) is the platform connected to/with?\*

401GO is a proprietary record-keeping platform with a robust administration engine to run TPA, 3(16), and other required functions for retirement plans. This also gives financial advisors with the ability to provide a custom 3(38) option to their plans on a master level with universal reporting and management.

#### How is it available in the plan?

Managed account, 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, Mortality risk, Something else

#### Is there a guarantee/insurer?

No

#### QDIA-compliant (qualified default investment alternative)?

Yes

#### Is there flexibility as to when a participant can take income?

No

# If a participant is separated from service for any reason can they take their contract/investment with them?

No

# Will the income solution be used in conjunction with some sort of outsourced fiduciary?

Yes

#### Are there fees for the solution?

Explicit, hybrid



Plymouth Meeting, PA • dietrichannuity.com

# DIETRICH

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

#### **Geoff Dietrich**

610.279.9455 • Geoff.Dietrich@dietrichannuity.com

#### Firm Profile

Established in 1980, DIETRICH specializes solely in providing insured institutional solutions to plan sponsors interested in transferring risk from their retirement plans. Through the use of fully-insured group annuity contracts, DIETRICH engineers turnkey insured funding programs for traditional Defined Benefit (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.

#### **Product(S) Name**

Lifetime Retirement Income

#### **Primary Market(s) Targeted**

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

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

#### Which recordkeeping platform(s) is the platform connected to/with?\*

For over 20 years, DIETRICH online annuity calculator (DDQ) tool has provided plan sponsors, advisors and retiring participants with institutionally priced guaranteed income annuity quotes from top rated Dept of Labor 95-1 compliant insurance companies. Quotes are instant and direct from insurance company quote calc engines.

#### How is it available in the plan?

Participant election/opt in, At retirement

#### How is the product structured?

Othe

#### What risk(s) is the solution seeking to address?

Longevity, Market risk, Mortality risk, Something else

#### Is there a guarantee/insurer?

Yes

#### **Guarantee Type**

SPIA

#### QDIA-compliant (qualified default investment alternative)?

No, QLAC, something else

#### Is there flexibility as to when a participant can take income?

Ye

# 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?

Hybrid

\*as of 6.30.24







Overland Park, KS • incomeamerica.com

# Income America, LLC

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

#### Matthew Wolniewicz

312.505.4793 • matt@incomeamerica.com

#### **Firm Profile**

Income America is a unique collaboration of industry leaders who created a revolutionary retirement solution: Income America<sup>TM</sup> 5ForLife, a bank collective fund for which Great Gray Trust Company, LLC is the trustee. Income America 5ForLife is a series of CIT portfolios that provide guaranteed lifetime income. Designed to help plan participants save for a more secure future, Income America 5ForLife is an innovative, unbiased, multi-insured, in-plan retirement income solution. With Income America 5ForLife, participants can conveniently contribute via payroll deductions and enjoy protection against market uncertainty during retirement.

#### **Product Name**

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, Nationwide, and Empower

#### How is it available in the plan?

Managed account, Target-date Fund, Participant election/opt in, At retirement, Other

#### 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?

Yes

#### Are there fees for the solution?

Explicit

Income America, LLC is not affiliated with Income America funds, which are a series of bank-maintained collective investment trusts for which Great Gray Trust Company, LLC is the trustee.



Newport Beach, CA • in.pacificlife.com

# Pacific Life

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

**Chris Stout** 

404.632.1634 • chris.stout@pacificlife.com

Chris McGlynn

860.639.9530 • chris.mcglynn@pacificlife.com

**Shane Dawe** 

203.676.4898 • shane.dawe@pacificlife.com

Courtney Vollbracht

303.704.6633 • courtney.vollbracht@pacificlife.com

#### **Firm Profile**

For nearly 160 years, Pacific Life has been at the forefront of driving retirement security, and we are uniquely positioned to continue this legacy. Our offerings extend beyond familiar solutions you may know today, as we embrace collaboration with a range of customers including strategic partners, advisors / consultants and plan sponsors. Reach out to a member of the team to explore working together to provide access to and promote adoption of Lifetime Income solutions!

#### **Product Name**

Income Horizon, Pacific Lifetime Income, QLAC

#### **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?\*

Our "Pacific Lifetime Income" solutions are available through advisors/ consultants to their clients and can be made available on all recordkeeper platforms. Sponsor demand for "Income Horizon" is driving targeted recordkeeper implementations. Please contact us for more details.

#### 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, Liquidity, Mortality risk

Is there a guarantee/insurer? Yes

#### **Guarantee Type**

SPIA, QLAC, 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

\*as of 6.30.24





Newark, NJ • pgim.com/dc-solutions

### PGIM

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

Mike Miller

727.204.7825 • michael.d.miller@pgim.com

Tony Fiore

973.508.9383 • anthony.fiore@pgim.com

Clint Barker

973.787.4819 • clint.barker@pgim.com

#### **Firm Profile**

As the retirement solutions provider of PGIM, we seek to deliver innovative defined contribution solutions founded on market-leading research and investment capabilities. Our highly-experienced team partners with clients on customized solutions that seek to solve for current challenges facing DC participants. PGIM DC Solutions is building comprehensive products that seek to help the American worker save and spend in retirement.

#### **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?

No

#### 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?

No

#### Are there fees for the solution?

Explicit

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Des Moines, IA • principal.com

# Principal Financial Group®

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

#### Scott Boyd

860.597.2336 • boyd.scott@principal.com

#### **Jeffrey Snoots**

704.620.8036 • snoots.jeffrey@principal.com

#### **Firm Profile**

At Principal, 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 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?

Othe

#### 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**

Something else

#### 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 6.30.24



St. Paul, MN • securian.com

# Securian Financial

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

Kent Peterson

651.587.3394 • kent.peterson@securian.com

Beth Alto

651.665.4951 • beth.alto@securian.com

Carly Sinkel

651.665.3520 • carly.sinkel@securian.com

#### **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 6.30.24

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