

2021  
SPECIAL  
ISSUE

# NAPA BLACK BOOK

THE  
RETIREMENT  
PLAN  
ADVISOR'S  
DEFINITIVE  
RESOURCE  
GUIDE



**RETIREMENT. MEET YOUR MATCH.**

**GET TO KNOW OUR SUITE OF TARGET DATE SOLUTIONS.** Our target date solutions are designed to help people reach their retirement goals—whatever they happen to be. See how our target date solutions can serve you and your clients at [troweprice.com/targetdate](https://troweprice.com/targetdate).

T.RowePrice®

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.



# CONTENTS

Editor's Letter **04**

DCIOs **06**

Recordkeepers **28**

Broker-Dealers & RIAs **52**

TPAs **86**

FinTech **104**

Tools & Technology **112**

Financial Wellness **120**

NQDC **128**

HSA Providers **136**

Index of Firms by Category **142**





# NAPA

National Association  
of Plan Advisors

**Editor-in-Chief**

Nevin E. Adams, JD  
nadams@usaretirement.org

**Art Director / Designer**

Ethan Duran  
eduran@usaretirement.org

**Ad Sales**

Erik Vanderkolk  
evanderkolk@usaretirement.org

**Digital Advertising Specialist**

Tony DeScipio  
tdescipio@usaretirement.org

**Cover**

Rtstudio / Shutterstock.com

**2021 NAPA Officers****President**

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Brian H. Graff, Esq., APM

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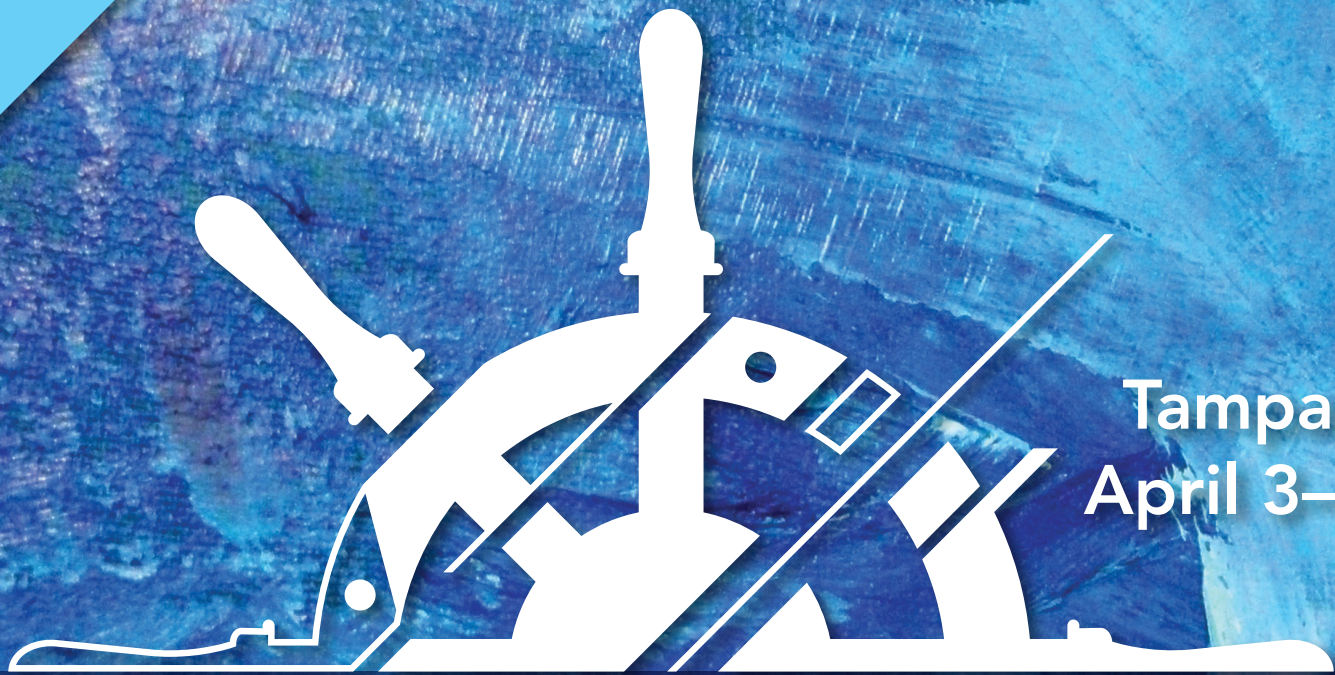
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# THE MORE THINGS CHANGE...

4

## We're living through times of extraordinary change and challenge – again.

Yes, I said again – because no matter how unique and extraordinary the times we live in – and these do seem to be both – they are rarely without parallel in the realm of human existence. In fact, it's often said that the more things change, the more they stay the same.

That's not to say they aren't unique in our individual lifetimes, or perhaps more precisely, our memories. But human beings tend to have short memories which, coupled with a tendency to magnify the uniqueness of our own personal experience(s) often means that we (too) often see portents of irrevocable change, of seismic shifts that have been seen and experienced before.

In our industry there's been plenty of change. "Teams" not only pick up and move, but often leave the business altogether. Consolidation – or the fear of consolidation – looms large (as it did a year ago, and a decade ago before that) in the thinking not only of those directly impacted, but among those who currently rely on the support and services of those considered vulnerable. "Expansion" plays continue to emerge, as new entrants buy or build their way "into" the retirement space. And thanks to some as-yet-unmaterialized aspects of the SECURE Act (notably PEPs and PPPs), who knows what the days ahead will bring to the fore.

In these times, and in this industry where change, turnover, and consolidation are the norm – and in times like these – times where nature itself appears to conspire in placing a series of barriers precluding "business as usual" – it can be hard to keep up, and to keep up with the information you need when you need it. Indeed, it's incredible to look back on what's happened in just the past 12 months, much less the time that has passed since we published the inaugural NAPA Black Book in 2015. All you

need do to appreciate that growth is to consider the expansion in pages, categories and contributors over that timeframe.

There are more – and different – firms represented in each of our "legacy" categories (DCIOs, recordkeepers, and BD/RIAs), while the TPA, Tools & Technology, and Financial Wellness sections continue to expand. Health Savings Accounts (HSAs) and Nonqualified Deferred Compensation Plan services are growing in importance, and in its second year, there are even entries in a new category: Fintech.

You'll want to take particular note of those who, as NAPA Firm Partners, support the mission of the National Association of Plan Advisors in a special way. We've noted them in the pages that follow – they appear at the front of each section, and are labeled accordingly. Our efforts here, be it advocacy, education or information – are made possible by their support, as well as that of our media partners and advertisers, many of whom are also Firm Partners.

One thing that hasn't changed: the goal of the NAPA Black Book. In these pages we seek once again 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.



A stylized, handwritten signature in black ink, reading "Nevin".

NEVIN E. ADAMS, JD

Editor-in-Chief  
nevin.adams@usaretirement.org





# ERISA<sup>403(B)</sup> ADVISOR CONFERENCE

# Save the Date

OCTOBER 2 – 4, 2022  
WASHINGTON, D.C.

Learn more at  
[erisa403badvisorconference.org](https://erisa403badvisorconference.org)







# DCIOs

## The COVID-19 pandemic may have slowed, but did not stop growth in Defined Contribution Investment-Only (DCIO)

assets. Sway Research’s *The State of DCIO Distribution: 2022* revealed an average DCIO AUM rise of 30% per firm over the 12 months leading up to June 30, assisted, in part, by a gain of 10% in just the first half of 2021.

Not all the rise is the result of increasing stock prices, however, as two-thirds of managers in the survey captured positive net sales during the first half of this year – a clear improvement over full-year 2020, when 7 in 10 managers experienced net redemptions from DCIO assets.

These managers have had a lot of challenges to adapt to in recent years, including intense downward pressure on fees and the subsequent rise of passive management, as well as the proliferation of target-date solutions. In response, firms have made changes to product lines – fee cuts, zero-revenue pricing, collective trusts, etc. – and sales efforts, greater emphasis on retention, enhanced coverage of aggregators and model-builders, investment in sales analytics, and so on.


Of course, COVID has had an impact here – not to mention industry consolidation.


On the pages that follow you’ll find information regarding the firms that, though they make their living selling/promoting and supporting investment products, often bring a lot more to the table.


— Nevin E. Adams, JD


Legend


Primary Market(s) Served

Micro [< \$1 million]

Small [\$1 - \$10 million]

Mid [\$10 - \$100 million]

Large [\$100 - \$250 million]

Mega [>\$250 million]





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# American Funds

Los Angeles, CA | capitalgroup.com

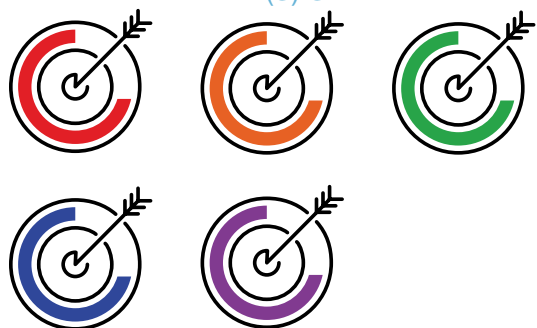
## KEY CONTACT(S)

1.800.421.9900

## FIRM PROFILE

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

## PRIMARY MARKET(S) SERVED



## ASSETS MANAGED [As of 6/30/21]

### Total AUM

**\$2,627,803,836,000**

### Total DCIO Assets

**\$466,477,699,000**

### DCIO Assets Breakdown [%]

Collective Trusts: **3%**

Money Markets: **0%**

Mutual Funds: **97%**

Separate Accounts: **0%**

Stable Value: **0%**

Other: **0%**

## Asset Allocation Funds

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

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

1. American Funds Target Date Retirement Series: **\$198,723,952,000**
2. American Funds Europacific Growth: **\$116,870,849,000**
3. American Funds Growth Fund of America: **\$70,224,503,000**
4. American Funds American Balanced Fund: **\$41,615,772,000**
5. American Funds New Perspective Fund: **\$32,661,373,000**

## 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: **103** | Retail: **114**



If you think sixty-five is too old for the passing lane, let's retire that thinking.

And if you think long-term investing stops at retirement, let's retire that thinking, too.

Can I give my clients a target date fund that helps their employees retire when and how they want?

With Capital Group,

**I can.**

[Capitalgroup.com/RetirementOutcomes](https://capitalgroup.com/RetirementOutcomes)

Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so they may lose value.

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**FRANKLIN  
TEMPLETON**

# Franklin Templeton

San Mateo, CA | franklintempleton.com

## KEY CONTACT(S)

**Yaqub Ahmed**

617.308.0831 | yaqub.ahmed@franklintempleton.com

**Kevin Murphy**

201.401.6491 | kevin.murphy@franklintempleton.com

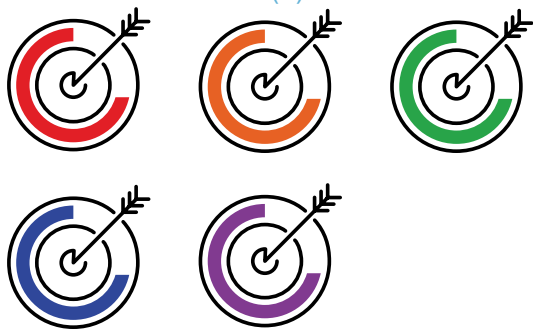
**Retirement Sales Desk**

1.800.530.2432

## FIRM PROFILE

From large institutions to individual investors, each of our clients wants the same thing - to achieve their financial goals. And for more than 70 years, we've helped them do exactly that. Everything we do at Franklin Templeton is focused on delivering our clients better outcomes. And that's why clients in more than 160 countries have entrusted us with their investments, making us one of the world's largest asset managers with over \$1.5 trillion in assets under management and nearly \$140 billion in U.S. retirement accounts (as of June 30, 2021).

## PRIMARY MARKET(S) SERVED



## ASSETS MANAGED [As of 6/30/21]

**Total AUM**

**\$1,552,100,000,000**

**Total DCIO Assets**

**\$67,185,450,519**

## DCIO Assets Breakdown [%]

Collective Trusts: **14%**

Money Markets: **1%**

Mutual Funds: **73%**

Separate Accounts: **12%**

Stable Value: **0%**

Other: **0%**

## Asset Allocation Funds

- Target Date
- Target Risk
- Retirement Income

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

1. Western Asset Core Plus Bond Fund: **\$8,442,357,030**
2. ClearBridge Large Cap Growth Fund: **\$3,904,362,188**
3. Western Asset Core Bond Fund: **\$3,891,790,620**
4. Franklin Growth Fund: **\$3,267,623,646**
5. ClearBridge Small Cap Growth Fund: **\$3,141,683,094**

## 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: **16** | Retail: **209**





# DC PLANS: WHY PERSONALIZATION IS THE FUTURE

Today, almost everything in life is personalized. Your online shopping experience, movie recommendations, streaming music choices – all tailored specifically to you.

Plan participants are accustomed to personalization in every aspect of life, and they'll soon expect the same from their retirement plan.

We can help you get started. To find out how, visit [franklintempleton.com/personalization](https://franklintempleton.com/personalization).





# Invesco

Atlanta, GA | [invesco.com/dcadvisor](https://invesco.com/dcadvisor)

## KEY CONTACT(S)

### Bill Schories

917.951.7020 | [william.schories@invesco.com](mailto:william.schories@invesco.com)

### Paul Temple

908.415.4912 | [paul.temple@invesco.com](mailto:paul.temple@invesco.com)

### Michael Eustic

212.323.5053 | [michael.eustic@invesco.com](mailto:michael.eustic@invesco.com)

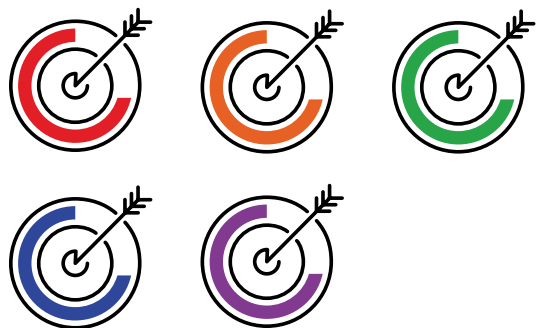
## FIRM PROFILE

Invesco brings nearly 40 years of DC expertise to the retirement challenge, including one of the broadest investment platforms in the industry and a dedicated advisory team with years of focus on the retirement business. As an industry leader in mutual funds, collective investment trusts and ETFs, Invesco offers a wide range of investments across equity, fixed-income, multi-asset and alternative asset classes.

Our unique research and insights framework, the Circle of Action, is designed to help plan sponsors, advisors and consultants make decisions interdependently around four key areas – Investment Menu Design, Plan Design, Participant Engagement and Plan Governance.

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

## PRIMARY MARKET(S) SERVED



## ASSETS MANAGED [As of 6/30/21]

### Total AUM

**\$1,524,990,000,000**

*Source: Invesco. Data as of June 30, 2021. Total AUM of \$1,524 billion includes all assets under advisement, distributed and overseen by Invesco Ltd.*

### Total DCIO Assets

**\$152,046,942,084**

### DCIO Assets Breakdown [%]

Collective Trusts: **2.4%**

Money Markets: **1.0%**

Mutual Funds: **49.1%**

Separate Accounts: **4.0%**

Stable Value: **43.4%**

Other: **0%**

### Asset Allocation Funds

- Invesco Peak Retirement Funds

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

1. Invesco Developing Markets Fund: **\$12,551,526,487**
2. Invesco Diversified Dividend Fund: **\$7,137,557,035**
3. Invesco Global Fund: **\$4,938,032,711**
4. Invesco Main Street Fund: **\$3,066,602,977**
5. Invesco Oppenheimer International Growth Fund: **\$2,993,810,612**

## 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: **8** | Retail: **85**



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# Here's to greater possibilities together

As defined contribution plan sponsors navigate a world of increasing complexity, we see greater possibilities when we face challenges together.

For more than 30 years, we've partnered with plan sponsors and their consultants to help optimize participant outcomes.

**Let's invest in greater possibilities together.**

[invesco.com/dcadvisor](https://invesco.com/dcadvisor)

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 charles  
SCHWAB

 Asset  
Management

# Schwab Asset Management

San Francisco, CA | schwabassetmanagement.com

## KEY CONTACT(S)

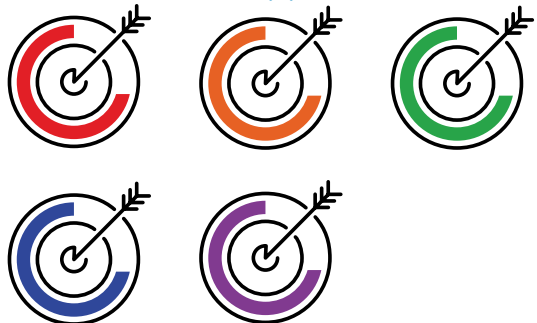
**Neil Hickey**

617.960.5217 | neil.hickey@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



## ASSETS MANAGED [As of 6/30/21]

**Total AUM**
**\$637,400,000,000**
**Total DCIO Assets**
**\$60,907,055,550**

## DCIO Assets Breakdown [%]

 Collective Trusts: **37%**

 Money Markets: **6%**

 Mutual Funds: **45%**

 Separate Accounts: **0%**

 Stable Value: **0%**

 Other: **12%**

## 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: **\$12,958,466,898**
2. Schwab Managed Retirement Trust Funds (TDF): **\$12,275,600,000**
3. Schwab Index Retirement Trust Funds (TDF): **\$9,120,700,000**
4. Schwab Total Stock Market Index Fund: **\$1,730,977,908**
5. Schwab International Index Fund: **\$1,707,277,242**

## 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: **21** | Retail: **0**





## Schwab Target Date Funds—a future nestled in investor behavior. **What a welcome alternative.**

Too many firms take a hands-off approach to managing retirement funds. Not us. Not only are we proud to offer some of the lowest-cost target date funds available with no minimums, but we use a behavioral approach to managing risk when it matters most: near and throughout retirement.

[schwabassetmanagement.com](https://schwabassetmanagement.com)

*charles*  
SCHWAB

Asset  
Management

Investors should consider carefully information contained in the prospectus or, if available, the summary prospectus, including investment objectives, risks, charges, and expenses. You can obtain a prospectus or, if available, a summary prospectus by visiting [schwabassetmanagement.com](https://schwabassetmanagement.com). Please read carefully before investing.

The Schwab Target Date Funds are built for investors who expect to start gradual withdrawals of fund assets on the target date to begin covering expenses in retirement. The principal value of the funds is not guaranteed at any time and will continue to fluctuate up to and after the target date, which represents an approximate date when investors may plan to begin withdrawing from the fund. There is no guarantee the funds will provide adequate income at or through retirement. Schwab Asset Management is the dba name for Charles Schwab Investment Management, Inc. (CSIM), the investment advisor for Schwab ETFs. Schwab Asset Management is a part of the broader Schwab Asset Management Solutions organization (SAMS), a collection of business units of The Charles Schwab Corporation aligned by a common function—asset management-related services—under common leadership. Target Date Fund asset allocations are subject to change over time in accordance with each fund's prospectus. Charles Schwab Investment Management, Inc. (CSIM), the investment advisor for Schwab Funds, and Charles Schwab & Co., Inc. (Schwab), Member SIPC, the distributor for Schwab Funds, are separate but affiliated companies and subsidiaries of The Charles Schwab Corporation. (1121-1V9Y)





## T. Rowe Price

Baltimore, MD | [troweprice.com/fa](https://troweprice.com/fa)

### KEY CONTACT(S)

**Kim Zook**, Head of DCIO Field Sales

1.800.371.4613 | [DCIO\\_Sales\\_Desk@troweprice.com](mailto:DCIO_Sales_Desk@troweprice.com)

**Chris Ferrara**, Head of Sales Specialists-Integrated Sales

443.683.2420 | [Chris.Ferrara@troweprice.com](mailto:Chris.Ferrara@troweprice.com)

**Christie Loftus**, Head of Retirement National Accounts

443.244.1832 | [Christina.Loftus@troweprice.com](mailto:Christina.Loftus@troweprice.com)

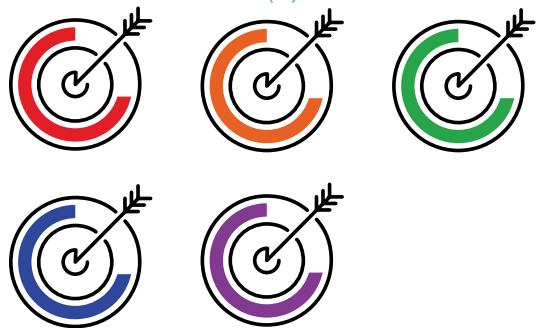
### FIRM PROFILE

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 we pursue better investment outcomes.

### PRIMARY MARKET(S) SERVED



### ASSETS MANAGED [As of 6/30/21]

**Total AUM**

**\$1,623,100,000,000**

**Total DCIO Assets**

**\$544,391,000,000**

### DCIO Assets Breakdown [%]

Collective Trusts: **29.66%**

Money Markets: **0.06%**

Mutual Funds: **49.37%**

Separate Accounts: **11.83%**

Stable Value: **2.72%**

Other: **6.36%**

### Asset Allocation Funds

- 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
- T. Rowe Price Target Trusts

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

1. T. Rowe Price Retirement Funds: **\$333,532,643,177\***
2. T. Rowe Price Blue Chip Growth Fund: **\$49,094,980,095**
3. T. Rowe Price Growth Stock Fund: **\$27,093,450,551**
4. T. Rowe Price Stable Value Fund: **\$21,715,001,859**
5. T. Rowe Price New Horizons Fund: **\$19,665,288,415**

### 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: **18** | Retail: **60**

\*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 and T. Rowe Price Target Trusts





## RETIREMENT. MEET YOUR MATCH.

### GET TO KNOW OUR SUITE OF TARGET DATE SOLUTIONS.

Our target date solutions are designed to help people reach their retirement goals—whatever they happen to be. See how our target date solutions can serve you and your clients at [troweprice.com/targetdate](https://troweprice.com/targetdate).

**T.RowePrice®**

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.





BNY MELLON  
INVESTMENT MANAGEMENT

## BNY Mellon Investment Management

New York, NY | [im.bnymellon.com/tdportal](https://im.bnymellon.com/tdportal)

### KEY CONTACT(S)

**William Wendel** | 302.388.9518 | [william.wendel@bnymellon.com](mailto:william.wendel@bnymellon.com)  
**Maureen Kuhns** | 212.635.6292 | [maureen.kuhns@bnymellon.com](mailto:maureen.kuhns@bnymellon.com)  
**Melissa DiPierro** | 201.577.2217 | [melissa.dipierro@bnymellon.com](mailto:melissa.dipierro@bnymellon.com)

### FIRM PROFILE

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

### PRIMARY MARKET(S) SERVED



### ASSETS MANAGED [As of 6/30/21]

**Total AUM: \$97,031,703,031**

**Total DCIO Assets: \$38,424,889,755**

#### DCIO Assets Breakdown [%]

Collective Trusts: **32.1%**  
 Money Market: **11.3%**  
 Mutual Funds: **27.9%**  
 Separate Accounts: **22.1%**  
 Stable Value: **6.6%**  
 Other: **0%**

#### Asset Allocation Funds

N/A

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

1. BNY Mellon International Stock Fund: **\$8,591,000,000**
2. BNY Mellon Small/Mid Cap Growth Fund: **\$5,028,422,260**
3. BNY Mellon Stable Value: **\$1,400,000,000**
4. BNY Mellon Core Plus Fund: **\$1,668,646,8160**
5. BNY Mellon Sustainable US Equity Fund: **\$330,120,698**

### 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: **55**

CARILLON  
TOWER ADVISERS

## Carillon Tower Advisers

St. Petersburg, FL | [carillontower.com](https://carillontower.com)

### KEY CONTACT(S)

**Brett Burkhalter** | 813.784.1632 | [brett.burkhalter@carillontower.com](mailto:brett.burkhalter@carillontower.com)  
**Mark Feeney** | 303.330.8830 | [mark.feeney@carillontower.com](mailto:mark.feeney@carillontower.com)  
**Michael Schill** | 813.334.3321 | [michael.schill@carillontower.com](mailto:michael.schill@carillontower.com)

### FIRM PROFILE

Carillon Tower Advisers has a dedicated team that focuses on the Defined Contribution-Investment Only (DCIO) marketplace and distributes high-end boutique products that specialize in asset classes that many consider critical to the average 401(k) participant. Our managers seek competitive performance and positive alpha, and employ risk-management policies that generally pursue lower betas and standard deviations: a good fit for any retirement plan.

### PRIMARY MARKET(S) SERVED



### ASSETS MANAGED [As of 6/30/21]

**Total AUM: \$69,207,616,373**

*AUM includes Carillon Tower Advisers, Inc. Affiliates, Eagle Asset Management, Inc. (\$39.9B), ClariVest Asset Management LLC (\$4.5B), Cougar Global Investments LTD (\$1.4B), Scout Investments (\$7.6B), and Reams Asset Management (\$23.5B) which is a division of Scout Investments.*

**Total DCIO Assets: \$7,734,227,783**

#### DCIO Assets Breakdown [%]

Collective Trusts: **5.1%**  
 Money Market: **0%**  
 Mutual Funds: **94.9%**  
 Separate Accounts: **0%**  
 Stable Value: **0%**  
 Other: **0%**

#### Asset Allocation Funds

N/A

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

1. Carillon Eagle Mid Cap Growth Fund: **\$4,835,427,448**
2. Carillon Eagle Small Cap Growth Fund: **\$1,540,996,659**
3. Carillon Scout Mid Cap Fund: **\$579,926,979**
4. Carillon Reams Unconstrained Bond Fund: **\$195,268,325**
5. Carillon Reams Core Plus Bond Fund: **\$65,712,345**

### ADVISOR SUPPORT SERVICES

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

### NO. OF EXTERNAL WHOLESALERS

DC: **3** | Retail: **16**





## DoubleLine

Los Angeles, CA | DoubleLine.com

### 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.doublelinefunds.com](http://www.doublelinefunds.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



### ASSETS MANAGED [As of 6/30/21]

**Total AUM: \$137,050,632,847**

**Total DCIO Assets: \$4,283,930,682**

### DCIO Assets Breakdown [%]

Collective Trusts: **15%**  
 Money Market: **0%**  
 Mutual Funds: **85%**  
 Separate Accounts: **0%**  
 Stable Value: **0%**  
 Other: **0%**

### Asset Allocation Funds

DoubleLine Multi-Asset Growth

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

1. DoubleLine Total Return Bond Fund: **\$2,150,413,662**
2. DoubleLine Core Fixed Income Fund: **\$818,668,574**
3. DoubleLine Shiller Enhanced CAPE Fund: **\$415,654,601**
4. DoubleLine Low Duration Bond Fund: **\$176,293,911**
5. DoubleLine Flexible Income Fund: **\$31,515,062**

### 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: **10**



## Federated Hermes, Inc.

Pittsburgh, PA | [federatedinvestors.com/home.do](http://federatedinvestors.com/home.do)

### KEY CONTACT(S)

**Stephen Cronin**

617.448.1173 | Stephen.Cronin@FederatedHermes.com

**Michael Bappert**

847.309.0420 | Michael.Bappert@FederatedHermes.com

**Jeffrey Jones**

216.406.5182 | jeff.jones@federatedhermes.com

### FIRM PROFILE

Federated Hermes, Inc. is a global leader in active, responsible investing, with \$645.8 billion in assets under management as of June 30, 2021. Guided by our conviction that responsible investing is the best way to create wealth over the long term, our investment solutions span 163 equity, fixed-income, alternative/private markets, multi-asset and liquidity management strategies. Providing world-class investment management and engagement services to 11,000 institutions and intermediaries, our clients include corporations, government entities, insurance companies, foundations and endowments, banks and broker/dealers. Headquartered in Pittsburgh, Federated Hermes' more than 1,900 employees include those in London, New York, Boston and offices worldwide.

### PRIMARY MARKET(S) SERVED



### ASSETS MANAGED [As of 6/30/21]

**Total AUM: \$645,800,000,000**

**Total DCIO Assets: \$62,497,000,000**

### DCIO Assets Breakdown [%]

Collective Trusts: **6.32%**  
 Money Market: **23.45%**  
 Mutual Funds: **66.91%**  
 Separate Accounts: **2.48%**  
 Stable Value: **5.82%**  
 Other: **1.32%**

### Asset Allocation Funds

Federated Capital Income Fund, Federated Global Allocation, Federated MDT Balanced Fund

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

1. Federated Hermes Government Obligations Fund: **\$6,688,000,000**
2. Federated Total Return Bond Fund: **\$5,395,000,000**
3. Federated Hermes Kaufmann Small Cap Fund: **\$4,972,000,000**
4. Federated Hermes Institutional High Yield Bond Fund: **\$4,942,000,000**
5. Federated Kaufmann Fund: **\$4,229,000,000**

### ADVISOR SUPPORT SERVICES

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

### NO. OF EXTERNAL WHOLESALERS

DC: **6** | Retail: **60**





## flexPATH Strategies

Aliso Viejo, CA | flexpathstrategies.com

### KEY CONTACT(S)

#### Matthew Giovinnazzo

949.418.6059 | matthew.giovinnazzo@flexpathstrategies.com

#### Kellen Foley

949.418.6043 | kellen.foley@flexpathstrategies.com

### FIRM PROFILE

flexPATH Strategies, LLC is inspired to create a successful retirement for plan participants. We believe in partnering with plan sponsors and investment managers to offer superior investment solutions. Our efficient and personalized investment path selection process offers participants a flexible, yet simple process to achieve their highest retirement savings potential. This is accomplished by building and managing a suite of low-cost target date funds with multiple glidepaths, management styles and retirement dates. As of September 30, 2021, the firm manages over \$30 billion in assets on behalf of hardworking Americans.

### PRIMARY MARKET(S) SERVED



### ASSETS MANAGED [As of 6/30/21]

Total AUM: \$30,060,918,710

Total DCIO Assets: \$30,060,918,710

#### DCIO Assets Breakdown [%]

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

#### Asset Allocation Funds

flexPATH Index+ Funds, flexPATH Index Funds, IndexSelect Funds

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

1. flexPATH Index +: \$8,064,832,084
2. flexPATH Index: \$5,763,741,445
3. IndexSelect: \$4,299,744,445
4. My Retirement Path: \$991,234,996
5. MyCompass Index: \$970,773,229

### 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: 4 | Retail: 0



## Galliard Capital Management

Minneapolis, MN | galliard.com

### KEY CONTACT(S)

Linh Buoen | 612.667.1160 | linh.t.buoen@galliard.com

Jordan Bewley | 612.667.6277 | jordan.bewley@galliard.com

Mike Norman | 612.667.3219 | michael.d.norman@galliard.com

### FIRM PROFILE

Galliard Capital Management has specialized in fixed income and stable value management for institutional investors for over 25 years. The firm started with less than \$2 billion in assets under management and 8 clients, and has grown to over \$90 billion in assets under management and more than 200 clients; including public entities, corporate retirement plans, operating funds, insurance reserves, foundations and endowments, healthcare funds, and Taft Hartley plans.

### PRIMARY MARKET(S) SERVED



### ASSETS MANAGED [As of 6/30/21]

Total AUM: \$92,525,775,968

Total DCIO Assets: \$79,819,438,597

#### DCIO Assets Breakdown [%]

Stable Value: 94.6%  
Other: 5.4%

#### Asset Allocation Funds

None

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

1. Wells Fargo Stable Return Fund: \$22,798,807,518
2. Managed Income Fund: \$3,040,822,867

### ADVISOR SUPPORT SERVICES

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

### NO. OF EXTERNAL WHOLESALERS

DC: 0 | Retail: 0

## HARTFORDFUNDS

Our benchmark is the investor.®

### Hartford Funds

Wayne, PA | hartfordfunds.com

#### KEY CONTACT(S)

**John Brennan** | 610.386.7422 | john.brennan@hartfordfunds.com

**Rick Fuerman** | 610.387.2050 | rick.fuerman@hartfordfunds.com

**DCIO Sales Desk** | 1.800.456.7526

#### FIRM PROFILE

Hartford Funds uses its human-centric investing approach to understand the rational and emotional ways investors think about their money, investments, and relationships with financial professionals. We partner with academics and experts to deliver insights into investor psychology, demographic trends and behavior. Hartford Funds also delivers investment insights for financial professionals and their clients. Our product line-up includes more than 50 mutual funds and ETFs in a variety of styles and asset classes. Excluding affiliated funds of funds, as of June 30, 2021, Hartford Funds' investment advisory business had approximately \$153.8 billion in discretionary and non-discretionary assets under management.

#### PRIMARY MARKET(S) SERVED



#### ASSETS MANAGED [As of 6/30/21]

**Total AUM: \$135,399,516,840**

**Total DCIO Assets: \$15,492,459,236**

#### DCIO Assets Breakdown [%]

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

#### Asset Allocation Funds

Hartford Balanced Income Fund, Hartford AARP Balanced Retirement Fund

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

1. Hartford MidCap Fund: **\$3,891,792,212**
2. Hartford International Opportunities Fund: **\$2,502,663,310**
3. Hartford Core Equity Fund: **\$1,822,983,933**
4. Hartford Dividend and Growth Fund: **\$1,712,677,187**
5. Hartford SmallCap Growth Fund: **\$1,221,402,499**

#### 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: **16** | Retail: **68**



### Income America

Chicago, IL | incomeamerica.com

#### KEY CONTACT(S)

**Matthew Wolniewicz** | 312.505.4793 | Matt@incomeamerica.com

#### FIRM PROFILE

Several industry leaders – including American Century Investments, Lincoln Financial Group, Nationwide, SS&C Technologies, Wilmington Trust, N.A., and Wilshire – came together to create a revolutionary retirement solution: Income America™ 5ForLife, a series of target date portfolios that provide guaranteed lifetime income. Designed to help retirement 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 contribute through convenient payroll deductions while they're working and enjoy protection against market uncertainty during retirement.

#### PRIMARY MARKET(S) SERVED



#### ASSETS MANAGED [As of 6/30/21]

**Total AUM: \$0**

**Total DCIO Assets: \$0**

#### DCIO Assets Breakdown [%]

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

#### Asset Allocation Funds

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

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#### 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: **32** | Retail: **129**





## Janus Henderson Investors

Denver, CO | [janushenderson.com](http://janushenderson.com)

### KEY CONTACT(S)

**Kevin Neuhart** | 303.336.7928 | [kevin.neuhart@janushenderson.com](mailto:kevin.neuhart@janushenderson.com)  
**Ann Bayles** | 303.394.7620 | [ann.bayles@janushenderson.com](mailto:ann.bayles@janushenderson.com)

### FIRM PROFILE

Janus Henderson Investors ('Janus Henderson') is a global asset manager offering a full suite of actively managed investment products across asset classes. The notion of 'connecting' is powerful – it has shaped our evolution and our world today. At Janus Henderson, we seek to benefit clients through the connections we make. Connections enable strong relationships based on trust and insight as well as the flow of ideas among our investment teams and our engagement with companies. These connections are central to our values, to what active management stands for and to the long-term outperformance we seek to deliver.

### PRIMARY MARKET(S) SERVED



### ASSETS MANAGED [As of 6/30/21]

**Total AUM: \$427,600,000,000**

**Total DCIO Assets: \$33,940,000,000**

### DCIO Assets Breakdown [%]

Collective Trusts: **7.34%**  
 Money Market: **0%**  
 Mutual Funds: **92.57%**  
 Separate Accounts: **.09%**  
 Stable Value: **0%**  
 Other: **0%**

### Asset Allocation Funds

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

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

1. Janus Henderson Enterprise Fund: **\$9,021,540,000**
2. Janus Henderson Triton Fund: **\$7,653,910,000**
3. Janus Henderson Balanced Fund: **\$6,321,470,000**
4. Janus Henderson Forty Fund: **\$1,989,590,000**
5. Janus Henderson Small Cap Value Fund: **\$1,277,630,000**

### ADVISOR SUPPORT SERVICES

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

### NO. OF EXTERNAL WHOLESALERS

DC: **7** | Retail: **46**



## Macquarie Asset Management

Philadelphia, PA | [macquarie.com/us/en.html](http://macquarie.com/us/en.html)

### KEY CONTACT(S)

**Ryan Perri** | 215.255.8949 | [ryan.perri@macquarie.com](mailto:ryan.perri@macquarie.com)

### FIRM PROFILE

Macquarie Asset Management (MAM) provides specialist investment solutions to clients across a range of capabilities including infrastructure & renewables, real estate, agriculture, transportation finance, private credit, equities, fixed income, and multi-asset solutions.

As of June 30, 2021, MAM had \$519.8 billion of assets under management.

MAM has been managing assets for institutional and retail investors since 1980 in Australia and in the United States, retail investors recognize Delaware Funds® by Macquarie family of funds as one of the longest standing mutual fund families, with more than 80 years in existence.

### PRIMARY MARKET(S) SERVED



### ASSETS MANAGED [As of 6/30/21]

**Total AUM: \$519,851,217,786**

**Total DCIO Assets: \$17,403,315,000**

### DCIO Assets Breakdown [%]

Collective Trusts: **9.3%**  
 Money Market: **0%**  
 Mutual Funds: **57.2%**  
 Separate Accounts: **33.5%**  
 Stable Value: **0%**  
 Other: **0%**

### Asset Allocation Funds

Delaware Wealth Builder

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

1. Delaware Large Cap Value: **\$2,657,687,833**
2. Delaware Small Cap Value: **\$2,634,950,004**
3. Delaware Small Cap Core: **\$1,439,281,976**
4. Delaware Emerging Markets: **\$823,129,882**
5. Delaware Smid Cap Growth: **\$397,635,258**

### ADVISOR SUPPORT SERVICES

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

### NO. OF EXTERNAL WHOLESALERS

DC: **4** | Retail: **30**



## MassMutual

Boston, MA | [MassMutualInvestments.com](https://www.massmutualinvestments.com)

### KEY CONTACT(S)

**Mark Cover** | 617.275.3856 | [mcover35@massmutual.com](mailto:mcover35@massmutual.com)

**Sean de Lacy** | 860.562.4428 | [sdelacy@massmutual.com](mailto:sdelacy@massmutual.com)

**Matthew Arciero** | 617.695.4310 | [marciero@massmutual.com](mailto:marciero@massmutual.com)

### FIRM PROFILE

We provide innovative investment solutions designed for today's retirement advisers. Leveraging our expertise, scale, heritage, and stability, we are well qualified to serve the evolving investment needs of a diverse range of stakeholders. We employ an open architecture approach, constructing diversified, risk-sensitive, multi-manager portfolios that seek to optimally combine the expertise of carefully selected investment teams from proven third-party managers. We offer a comprehensive range of retirement solutions across the major asset classes, designed to address investors' accumulation to post-retirement distribution life stages.

*MassMutual Investments is the marketing name for certain products and/or services of Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliates.*

### PRIMARY MARKET(S) SERVED



### ASSETS MANAGED [As of 6/30/21]

**Total AUM: \$87,706,228,471**

**Total DCIO Assets: \$71,729,775,479** (including Stable Value)

### DCIO Assets Breakdown [%]

Collective Trusts: <1%

Money Market: <1%

Mutual Funds: 57%

Separate Accounts: 0%

Stable Value: 42%

Other: 0%

### Asset Allocation Funds

MassMutual Select T. Rowe Price Retirement, MassMutual RetireSMART by JPMorgan

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

1. MassMutual Mid Cap Growth Fund: **\$9,708,755,308**

2. MassMutual Blue Chip Growth Fund: **\$4,531,370,311**

3. MassMutual S&P 500 Index Fund: **\$3,595,153,1281**

4. MassMutual Core Bond Fund: **\$1,194,108,0231**

5. MassMutual Total Return Bond Fund: **\$895,399,221**

### 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: 10 | Retail: 0

NEUBERGER BERMAN

## Neuberger Berman

New York, NY | [nb.com](https://www.nb.com)

### KEY CONTACT(S)

**Michelle Rappa** | 212.476.5575 | [michelle.rappa@nb.com](mailto:michelle.rappa@nb.com)

**Christopher Walker** | 817.881.9637 | [christopher.walker@nb.com](mailto:christopher.walker@nb.com)

**Keri Nuzzi** | 516.507.9584 | [keri.nuzzi@nb.com](mailto:keri.nuzzi@nb.com)

### FIRM PROFILE

Neuberger Berman is a private, 100% independent, employee-owned investment manager. From offices in 35 cities worldwide, the firm manages a range of strategies—equity, fixed income, quantitative/multi-asset class, private equity, real estate and hedge funds—on behalf of institutions, advisors and individual investors globally. With more than 600 investment professionals and approximately 2,300 employees in total, Neuberger Berman has built a diverse team of individuals united in their commitment to delivering compelling investment results for our clients. Our culture has helped earn us a citation from *Pensions & Investments* as a Best Place to Work in *Money Management* for six consecutive years.

### PRIMARY MARKET(S) SERVED



### ASSETS MANAGED [As of 6/30/21]

**Total AUM: \$433,000,000,000**

**Total DCIO Assets: \$18,300,000,000**

### DCIO Assets Breakdown [%]

Collective Trusts: 0.9%

Money Market: 61.8%

Mutual Funds: 92.57%

Separate Accounts: 36.9%

Stable Value: 0%

Other: 0.3%

### Asset Allocation Funds

N/A

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

1. Neuberger Berman Genesis Fund: **\$7,444,352,549**

2. Neuberger Berman Mid Cap Growth Fund: **\$1,030,304,776**

3. Neuberger Berman Sustainable Equity Fund: **\$719,420,709**

4. Neuberger Berman Large Cap Value Fund: **\$595,725,357**

5. Neuberger Berman Strategic Income Fund: **\$313,707,063**

### ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional

### NO. OF EXTERNAL WHOLESALERS

DC: 4 | Retail: 27





# nuveen

A TIAA Company

## Nuveen

New York, NY | nuveen.com

### KEY CONTACT(S)

**Brendan McCarthy** | 617.308.8389 | Brendan.McCarthy@nuveen.com  
**Peter Whitman** | 617.571.3725 | Peter.Whitman@nuveen.com  
**Robert Wood** | 704.988.3105 | Robert.Wood@nuveen.com

### FIRM PROFILE

Nuveen, the investment manager of TIAA, offers a comprehensive range of outcome-focused investment solutions designed to secure the long-term financial goals of institutional and individual investors. Nuveen has \$1.2 trillion in assets under management as of 30 June 2021 and operations in 27 countries. Its investment specialists offer deep expertise across a comprehensive range of traditional and alternative investments through a wide array of vehicles and customized strategies. For more information, please visit [www.nuveen.com](http://www.nuveen.com).

### PRIMARY MARKET(S) SERVED



### ASSETS MANAGED [As of 6/30/21]

**Total AUM: \$1,216,167,087,876**

**Total DCIO Assets: \$550,235,048,132**

#### DCIO Assets Breakdown [%]

Collective Trusts: **0.65%**  
 Money Market: **0.00%**  
 Mutual Funds: **99.35%**  
 Separate Accounts: **0.00%**  
 Stable Value: **0.00%**  
 Other: **0.00%**

#### Asset Allocation Funds

TIAA-CREF Lifecycle Funds, TIAA-CREF Lifecycle Index Funds, TIAA-CREF Lifecycle Blend Series, TIAA-CREF Lifestyle Funds

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

1. TIAA-CREF Lifecycle Funds (Active & Index): **\$80,152,560,374**
2. TIAA-CREF International Equity Index Fund: **\$5,472,331,693**
3. TIAA-CREF S&P 500 Index Fund: **\$4,094,449,543**
4. TIAA-CREF Large Cap Growth Index Fund: **\$3,502,779,496**
5. TIAA-CREF Social Choice Equity Fund: **\$2,965,674,739**

### 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: **59**



**PGIM** INVESTMENTS

## PGIM Investments

Newark, NJ | pgiminvestments.com

### KEY CONTACT(S)

**Tony Fiore** | 973.367.6650 | anthony.fiore@pgim.com  
**Peter Cavallini** | 973.367.5167 | peter.cavallini@pgim.com  
**Clint Barker** | 973.367.4831 | clint.barker@pgim.com

### FIRM PROFILE

At PGIM Investments, we help investors participate in opportunities across global markets while meeting their toughest investment challenges. We're part of PGIM, a top-10 investment manager globally with more than \$1 trillion in assets under management. PGIM's scale and investment experience allow us to deliver actively managed funds and strategies to meet the needs of investors around the globe. PGIM Investments' dedicated Retirement Investment Solutions (RIS) team is committed to helping defined contribution advisors and consultants meet ever-evolving retirement challenges. The team provides a depth of experience and resources that can help address the changing dynamics of the retirement business.

### PRIMARY MARKET(S) SERVED



### ASSETS MANAGED [As of 6/30/21]

**Total AUM: \$1,511,000,000,000**

**Total DCIO Assets: \$212,878,000,000**

#### DCIO Assets Breakdown [%]

Collective Trusts: **8%**  
 Money Market: **0%**  
 Mutual Funds: **29%**  
 Separate Accounts: **32%**  
 Stable Value: **31%**  
 Other: **0%**

#### Asset Allocation Funds

Prudential Day One Funds (target date), PGIM Balanced Fund, PGIM Income Builder

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

1. PGIM Total Return Bond/Core Plus Bond Fund: **\$29,780,464,000**
2. PGIM High Yield Fund: **\$6,162,263,000**
3. PGIM Jennison Growth Fund/  
Large Cap Growth Jennison Fund: **\$6,403,000,000**
4. Prudential Core Conservative  
Intermediate Bond Fund: **\$6,020,263,000**
5. Prudential Day One Funds: **\$5,696,000,000**

### ADVISOR SUPPORT SERVICES

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

### NO. OF EXTERNAL WHOLESALERS

DC: **5** | Retail: **72**



## Principal Global Investors

Des Moines, IA | [principalfunds.com](http://principalfunds.com)

### KEY CONTACT(S)

**Rob Logan** | 515.681.1159 | [logan.rob@principal.com](mailto:logan.rob@principal.com)

**Jeremy Munter** | 515.452.4666 | [munter.jeremy@principal.com](mailto:munter.jeremy@principal.com)

### FIRM PROFILE

Established in 1879, Principal began managing retirement assets in 1941. Today, Principal manages more than \$990.4B of assets, including over \$532.3B of assets managed by Principal Global Investors. Our commitment to the retirement plan services industry is unwavering. We understand the core issues facing retirement advisors, consultants and plan sponsors. We are vested in your success and dedicated to providing insights and innovative products to help you and your clients reach their goals. Principal offers robust vehicle structures in a wide variety of DC investments as well as our Principal LifeTime target date portfolios all dedicated to enhancing retirement outcomes.

### PRIMARY MARKET(S) SERVED



### ASSETS MANAGED [As of 6/30/21]

**Total AUM: \$532,300,000,000**

**Total DCIO Assets: \$19,137,000,000**

### DCIO Assets Breakdown [%]

Collective Trusts: **19%**  
 Money Market: **0%**  
 Mutual Funds: **81%**  
 Separate Accounts: **0%**  
 Stable Value: **0%**  
 Other: **0%**

### Asset Allocation Funds

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

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

1. Principal LifeTime target date series: **\$3,275,000,000**
2. Principal LargeCap Growth Fund I: **\$3,121,000,000**
3. Principal MidCap Fund: **\$2,775,000,000**
4. Principal Diversified Real Asset: **2,702,000,000**
5. Principal Real Estate Securities Fund: **\$1,273,000,000**

### 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: **6** | Retail: **37**



## Victory Capital Management

San Antonio, TX | [vcm.com](http://vcm.com)

### KEY CONTACT(S)

**Scott Neeb** | 1.800.991.8191 | [sneeb@vcm.com](mailto:sneeb@vcm.com)

**Tom Morrison** | 1.800.991.8191 | [tmorrison@vcm.com](mailto: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 10 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



### ASSETS MANAGED [As of 6/30/21]

**Total AUM: \$161,900,000**

**Total DCIO Assets: \$0**

### DCIO Assets Breakdown [%]

Collective Trusts: **9%**  
 Money Market: **0%**  
 Mutual Funds: **90%**  
 Separate Accounts: **1%**  
 Stable Value: **0%**  
 Other: **0%**

### Asset Allocation Funds

Victory Strategic Allocation Fund, USAA® Cornerstone Funds, USAA® Target Date Funds

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

1. USAA® Intermediate Term Bond Fund
2. Victory RS Small Cap Growth Fund
3. Victory Sophus Emerging Markets Fund
4. Victory RS Global Fund
5. Victory Integrity Small-Cap Value Fund

### 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: **3** | Retail: **23**





## AllianceBernstein

Nashville, TN

alliancebernstein.com/investments/us/retirement/  
defined-contribution/home.htm?seg=18

## KEY CONTACT(S)

## AllianceBernstein Retirement Sales Team

1.800.243.6812 | ABDResources@  
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 \$99 billion in DC assets under management (as of June 30, 2021), 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



## ASSETS MANAGED [As of 6/30/21]

Total AUM: \$738,000,000,000

Total DCIO Assets: \$99,000,000,000

## DCIO Assets Breakdown [%]

Collective Trusts: 4%  
Money Market: 0%  
Mutual Funds: 18%  
Separate Accounts: 78%  
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): \$67,632,000,000
2. AB Large Cap Growth Fund: \$5,921,000,000
3. AB Small Cap Growth Fund: \$2,408,000,000
4. AB Discovery Growth Fund: \$1,521,000,000
5. AB Global Bond Fund: \$1,366,000,000

## ADVISOR SUPPORT SERVICES

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

## NO. OF EXTERNAL WHOLESALERS

DC: 4 | Retail: 43

## Heitman LLC

Chicago, IL | heitman.com

## KEY CONTACT(S)

## Tripp Brillard

617.697.4015 | tripp.brillard@heitman.com

## FIRM PROFILE

Heitman is a global real estate investment management firm with \$46.0 billion in assets under management. Founded in 1966, we have 10 offices worldwide and are an active participant in three key segments of the global real estate property and capital markets; private real estate equity, private real estate debt and public real estate securities. Our collaborative investment process uses input from some of the most experienced investment and research professionals in the industry.

## PRIMARY MARKET(S) SERVED



## ASSETS MANAGED [As of 6/30/21]

Total AUM: \$46,000,000,000

Total DCIO Assets: \$5,000,000,000

## DCIO Assets Breakdown [%]

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

## Asset Allocation Funds

N/A

## Top 5 Funds by DC Assets

[Fund Name | Total Assets]

1. Heitman Real Estate Retirement Strategy (Private RE CIT): \$10,000,000,000
2. Heitman Global Real Estate Securities: \$3,000,000,000
3. Heitman US Real Estate Securities Total Return: \$700,000,000
4. Heitman Real Estate Income for Retirement (Private RE CIT): \$3,500,000,000
5. N/A

## ADVISOR SUPPORT SERVICES

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

## NO. OF EXTERNAL WHOLESALERS

DC: 2 | Retail: 3

## Putnam Investments

Boston, MA | putnam.com/dcio

## KEY CONTACT(S)

## Steven McKay

617.760.4838 | Steven\_McKay@putnam.com

## Angela Achatz

617.760.5178 | Angela\_Achatz@putnam.com

## FIRM PROFILE

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

## PRIMARY MARKET(S) SERVED



## ASSETS MANAGED [As of 6/30/21]

Total AUM: \$197,800,000,000

Total DCIO Assets: \$34,200,000,000

## DCIO Assets Breakdown [%]

Collective Trusts: 26%  
Money Market: 0%  
Mutual Funds: 31%  
Separate Accounts: 5%  
Stable Value: 38%  
Other: 0%

## Asset Allocation Funds

Putnam Retirement Advantage Trusts, Putnam Retirement Advantage Funds, Putnam RetirementReady Funds, Putnam Dynamic Asset Allocation Funds, George Putnam Balanced Fund

## Top 5 Funds by DC Assets

[Fund Name | Total Assets]

1. Putnam Stable Value: \$13,000,000,000
2. Putnam Retirement Advantage Series: \$7,200,000,000
3. Putnam Large Cap Value: \$6,600,000,000
4. Putnam Dynamic Asset Allocation Series: \$1,800,000,000
5. Putnam Growth Opportunities: \$1,500,000,000

## 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: 6 | Retail: 45

Sphere

Oakland, CA | oursphere.org

KEY CONTACT(S)

Alex Wright-Gladstein  
510.473.7301 | alex@oursphere.org

FIRM PROFILE

Sphere is a new firm that helps the advisor community deliver on the demands of plan participants by providing a low cost alternative to US core equity exposure excluding fossil fuels. The Sphere 500 Fossil Free Index tracks the top 500 US companies and excludes the ~40 fossil fuel companies that are in the top 500 list. This solution allows plan advisors to demonstrate their commitment to fiduciary duty while allowing them to satisfy a deeply personal desire of their employees, without having to choose between the two.

PRIMARY MARKET(S) SERVED



ASSETS MANAGED [As of 6/30/21]  
Total AUM: \$0

Total DCIO Assets: \$0

DCIO Assets Breakdown [%]

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

Asset Allocation Funds  
None

Top 5 Funds by DC Assets  
[Fund Name | Total Assets]  
1. Sphere 500 Fossil Free Fund: \$0

- 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

NO. OF EXTERNAL WHOLESALERS  
DC: — | Retail: —







# Recordkeepers

It’s ironic that perhaps no advisor partner more essential to a smooth plan operation than those responsible for the

establishment and maintenance of individual participant and plan records – and yet no service aspect (with the possible exception of their functional cousin, the third-party administrator, or TPA) more pressured to reduce prices. This at the same time that these firms must invest not only to maintain, but increase their spend on infrastructure, technology, people and – increasingly – cybersecurity.

Not helping matters on the fee compression front? That even the industry’s most ardent champions routinely refer to these crucial services as a “commodity.”

While there are many, varied aspects to supporting the administration of a defined contribution/401(k) plan, nothing can so completely – or rapidly – sour a relationship as bad record keeping.


Little wonder that consolidation has long been the order of the day in this challenging field. Of course, consolidation has worked to the advantage of some providers, who have managed to broaden their target markets with key acquisitions. That said, for an industry that has ostensibly been roiled by consolidation of one form or another for at least 30 years, there remains a remarkably robust, though arguably shrinking, roster of key players.


As you’ll see on the pages that follow...


— Nevin E. Adams, JD


Legend


Primary Market(s) Served

Micro [< \$1 million]

Small [\$1 - \$10 million]

Mid [\$10 - \$100 million]

Large [\$100 - \$250 million]

Mega [>\$250 million]





A more human resource.®

# ADP Retirement Services

Florham Park, NJ | [adp.com](https://adp.com)

## KEY CONTACT(S)

**Mathis Ameen**

818.524.9162 | [Mathis.Ameen@adp.com](mailto:Mathis.Ameen@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, 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



## PLANS / PARTICIPANTS SERVED BY TYPE [As of 6/30/21]

**401(k)**

Plans: **68,293** | Participants: **2,800,000**

**Other**

Plans: **44,547** | Participants: **260,000**

## TOTAL ASSETS ADMINISTERED

**\$106,155,000,000**

## PLANS BY CHANNEL

Direct: **88,000** | Advisor: **24,000**

## PLATFORMS USED

SunGard

## ASSET ALLOCATION FUNDS

- Open flexible investment platform with multiple fund choices

## ADVISOR SUPPORT SERVICES

External Wholesalers focused on Advisors: **182**

Internal Wholesalers focused on Advisors: **30**

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

## PARTICIPANT SUPPORT SERVICES

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

## PLAN SPONSOR SERVICE(S) AVAILABLE

Plan benchmarking, plan health reports, financial wellness program, compliance testing, participant mobile app, data integration for any payroll provider, rollovers, dedicated advisor and client services.



# No two clients are the same — and their retirement plans shouldn't be either.

Flexible options let you choose the best path for every client.

Clients count on you as a trusted advisor. You can count on ADP as an ally to provide your clients with simple, engaging retirement plan solutions that are:



## Seamless

Automatic flow of data makes retirement planning easy and accessible. Your clients gain visibility, simplified administration and compliance, plus a more rewarding experience for their employees.



## Personalized

Our data-driven approach to employee education uncomplicates retirement planning and helps employees make more informed decisions.



## Flexible and Secure

Your clients can choose a plan design that best meets their needs. Plus, their employee data is protected, compliance is managed, and risk is mitigated.

**Whether your clients have an established retirement plan or are offering one for the first time, you can be confident they are in capable hands with ADP. It pays to have the right connections.**

To learn more, go to [adp.com/advisors](https://adp.com/advisors) or call our **Advisor Help Desk** at **844-237-3548**.

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# Transamerica Retirement Solutions

Baltimore, MD | [transamerica.com](https://transamerica.com)

## KEY CONTACT(S)

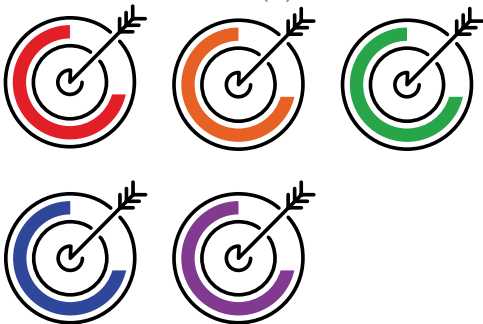
**Charmaine Hughes Lee**

414.870.8156 | [Charmaine.Hughes@Transamerica.com](mailto:Charmaine.Hughes@Transamerica.com)

## FIRM PROFILE

We're passionate about helping people live well, now and in the future. Transamerica has been in the retirement plan business for more than 85 years. We serve organizations of all sizes across the entire spectrum of defined benefit and defined contribution plans, including 401(k) and 403(b) (Traditional and Roth), 457(b), 457(f), profit sharing, money purchase, cash balance, Taft-Hartley, pooled asset arrangements including multiple employer plans and pooled employer plans, nonqualified deferred compensation, and rollover IRAs.

## PRIMARY MARKET(S) SERVED



## PLANS / PARTICIPANTS SERVED BY TYPE [As of 6/30/21]

### 401(k)

Plans: **25,574** | Participants: **2,139,351**

### 403(b)

Plans: **677** | Participants: **882,600**

### 457

Plans: **357** | Participants: **47,640**

### Cash Balance

Plans: **86** | Participants: **119,000**

### Defined Benefit (Traditional)

Plans: **211** | Participants: **232,865**

### Money Purchase

Plans: **78** | Participants: **34,806**

### NQDC

Plans: **104** | Participants: **97,675**

### Other

Plans: **229** | Participants: **287,058**

## TOTAL ASSETS ADMINISTERED

**\$259,886,834,000**

## PLANS BY CHANNEL

Direct: **0** | Advisor: **27,171**

## PLATFORMS USED

Proprietary recordkeeping platform

## ASSET ALLOCATION FUNDS

All asset allocation funds available through the NSCC

## ADVISOR SUPPORT SERVICES

External Wholesalers focused on Advisors: **62**

External Wholesalers focused on Institutional: **20**

Internal Wholesalers focused on Advisors: **43**

Internal Wholesalers focused on Institutional: **13**

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

## PARTICIPANT SUPPORT SERVICES

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

## PLAN SPONSOR SERVICE(S) AVAILABLE

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



# Become a NAPA Certified Plan Fiduciary Advisor

**The designation for the leading 401(k) advisor**

Don't just claim to be a retirement plan expert: **prove it!**

Special rules apply to 401(k) fiduciaries and NAPA's Certified Plan Fiduciary Advisor credential program gives you the tools to be a 401(k) specialist. Developed by some of the nation's leading advisors and retirement plan experts, the CPFA® demonstrates your knowledge, expertise and commitment to working with retirement plans.

## QUALIFIES FOR CFP CREDIT

For more information on the CPFA® designation and study material visit [www.napacpfa.org](http://www.napacpfa.org).





AIG Retirement Services

## AIG Retirement Services

Houston, TX | [AIG.com/RetirementServices](https://aig.com/RetirementServices)

### KEY CONTACT(S)

**Will Nwuli** | 713.831.4164 | [will.nwuli@aig.com](mailto:will.nwuli@aig.com)**Robert Haverstrom** | 713.831.5497 | [robert.haverstrom@aig.com](mailto:robert.haverstrom@aig.com)

### FIRM PROFILE

AIG Retirement Services stands out as one of the most experienced and largest defined contribution plan providers in the industry. Our services include plan education, investments, recordkeeping, and administration to a variety of markets. Our key markets include elementary and secondary education institutions, higher education, hospital, and non-profit healthcare organizations, governmental entities, and other non-profit organizations. AIG Retirement Services currently provides tax-qualified retirement plan services to more than 18,500 organizations representing approximately 1.9 million participants.

### PRIMARY MARKET(S) SERVED



### PLANS / PARTICIPANTS SERVED BY TYPE [As of 6/30/21]

401(k): **760** | **52,809**403(b): **17,457** | **1,316,630**457: **3,204** | **260,255**Cash Balance: **0** | **0**Defined Benefit (Traditional): **0** | **0**Money Purchase: **694** | **91,754**NQDC: **489** | **6,137**Other: **1,577** | **348,190**

### TOTAL ASSETS ADMINISTERED

**\$86,179,653,408**

### PLANS BY CHANNEL

Direct: **12,091** | Advisor: **12,090**

### PLATFORM(S) USED

Open architecture mutual fund platform

### ASSET ALLOCATION FUNDS

An open architecture offering over 11,000 funds

### ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors: **4**External Wholesalers Focused on Institutional: **9**Internal Wholesalers Focused on Advisors: **2**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

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



## Alerus Retirement and Benefits

St. Paul, MN | [alerusrb.com](https://alerusrb.com)

### KEY CONTACT(S)

**Wade Dykema** | 952.253.1273 | [wade.dykema@alerus.com](mailto:wade.dykema@alerus.com)**Ann Schmidt** | 507.379.2816 | [ann.schmidt@alerus.com](mailto:ann.schmidt@alerus.com)

### FIRM PROFILE

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

### PRIMARY MARKET(S) SERVED



### PLANS / PARTICIPANTS SERVED BY TYPE [As of 6/30/21]

401(k): **5,400** | **285,000**403(b): **225** | **30,000**457: **825** | **20,000**Cash Balance: **9** | **100**Defined Benefit (Traditional): **50** | **7,000**Other: **1,625** | **35,000**

### TOTAL ASSETS ADMINISTERED

**\$32,600,000,000**

### PLANS BY CHANNEL

Direct: **1,430** | Advisor: **6,704**

### PLATFORM(S) USED

Sungard OmniPlus

### ASSET ALLOCATION FUNDS

Open architecture with no proprietary fund requirements.

### ADVISOR SUPPORT SERVICES

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

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



## American Funds

Los Angeles, CA | capitalgroup.com

### KEY CONTACT(S)

1.800.421.9900

### FIRM PROFILE

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

### PRIMARY MARKET(S) SERVED



### PLANS / PARTICIPANTS SERVED BY TYPE [As of 6/30/21]

401(k): **60,461** | **1,303,478**

403(b): **1,157** | **57,112**

457: **0** | **0**

Cash Balance: **0** | **0**

Defined Benefit (Traditional): **0** | **0**

Money Purchase: **70** | **1,600**

NQDC: **4** | **23**

Other: **672** | **13,666**

### TOTAL ASSETS ADMINISTERED

**\$106,175,652,978**

### PLANS BY CHANNEL

Direct: **0** | Advisor: **62,364**

### PLATFORM(S) USED

DST 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 American Balanced Fund, American Funds Global Balanced Fund, Plus, additional options from other investment managers

### ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors: **171**

External Wholesalers Focused on Institutional: **171**

Internal Wholesalers Focused on Advisors: **139**

Internal Wholesalers Focused on Institutional: **139**

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

### PARTICIPANT SUPPORT SERVICES

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

### PLAN SPONSOR SERVICE(S) AVAILABLE

Customized enrollment education site, Online distribution and loan approval, Relationship manager at designated plan asset levels, Payroll integration, Online Plan Review reporting, Educational resources.



## Ameritas

Lincoln, NE | ameritas.com

### KEY CONTACT(S)

**Andrew Gunning** | 603.703.9851 | andrew.gunning@ameritas.com

**Forrest Wilson** | 704.929.4820 | forrest.wilson@ameritas.com

**Shelia Reed** | 813.840.3032 | shelia.reed@ameritas.com

### FIRM PROFILE

Ameritas retirement plans is a Main Street market leader. We're strong in core markets but specialized in niche markets, making us a preferred provider for the professional provider organization. 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 4 million customers.

### PRIMARY MARKET(S) SERVED



### PLANS / PARTICIPANTS SERVED BY TYPE [As of 6/30/21]

401(k): **5,720** | **175,941**

403(b): **14** | **884**

457: **77** | **1,776**

Cash Balance: **20** | **20**

Defined Benefit (Traditional): **178** | **1,028**

### TOTAL ASSETS ADMINISTERED

**\$12,978,452,645**

### PLANS BY CHANNEL

Direct: **700** | Advisor: **5,300**

### PLATFORM(S) USED

FIS OmniASP

### ASSET ALLOCATION FUNDS

Target Date Suites, Managed Accounts

### ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors: **20**

External Wholesalers Focused on Institutional: **1**

Internal Wholesalers Focused on Advisors: **10**

Internal Wholesalers Focused on Institutional: **1**

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

### PARTICIPANT SUPPORT SERVICES

Rollover Services, Call Center Support, Smartphone Access to Participant Balances

### PLAN SPONSOR SERVICE(S) AVAILABLE

Plan Design, Plan Conversion, GoalWise education and enrollment, Relationship Managers, Client Consultants







**Ascensus**

Dresher, PA | [ascensus.com](https://ascensus.com)

#### KEY CONTACT(S)

**Jason Crane** | 215.648.5351 | [jason.crane@ascensus.com](mailto:jason.crane@ascensus.com)

**Anthony Bologna** | 215.648.5547 | [anthony.bologna@ascensus.com](mailto:anthony.bologna@ascensus.com)

**Lori Zeman** | 503.333.4341 | [lori.zeman@ascensus.com](mailto:lori.zeman@ascensus.com)

#### FIRM PROFILE

Ascensus helps more than 13 million people save for what matters—retirement, education, and healthcare. Our independence and flexible product suite enable advisors to tailor solutions for their clients with confidence. From pre-sales support through closing, Ascensus is proud to offer unparalleled choice and a commitment to advisors' success.

*\*Ascensus' data reflects full-service plans on the company's proprietary platform and doesn't include plans administered as part of its FuturePlan by Ascensus third-party administration business.*

#### PRIMARY MARKET(S) SERVED



#### PLANS / PARTICIPANTS SERVED BY TYPE [As of 6/30/21]

401(k): **45,138** | **1,460,598**

403(b): **785** | **58,882**

457: **86** | **3,577**

Money Purchase: **60** | **6,424**

NQDC: **21** | **191**

Other: **38** | **5,558**

#### TOTAL ASSETS ADMINISTERED

**\$117,000,000,000**

#### PLANS BY CHANNEL

Direct: **0** | Advisor: **46,128**

#### PLATFORM(S) USED

Proprietary platform, Ascensus Recordkeeping System (ARK)

#### ASSET ALLOCATION FUNDS

TDF: Outside; TDRisk: Outside.

#### ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors: **29**

External Wholesalers Focused on Institutional: **1**

Internal Wholesalers Focused on Advisors: **15**

Internal Wholesalers Focused on Institutional: **1**

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

#### 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

READYSAVE Mobile App; Multiple Managed Account Platforms; Financial-Finesse-Powered Wellness Solutions; Interactive, Digital Sales Proposal Experience; World-Class Client Satisfaction NPS; Industry-Leading ERISA Team



**BPAS**

Utica, NY | [BPAS.com](https://bpas.com)

#### KEY CONTACT(S)

**Elizabeth Kaido** | 315.292.6939 | [ekaido@bpas.com](mailto:ekaido@bpas.com)

**Sales** | 1.800.401.5272 | [trustsales@bpas.com](mailto:trustsales@bpas.com)

#### FIRM PROFILE

BPAS is a national provider of retirement plans, benefit plans, fund administration, and collective investment trusts. We support 4,200 retirement plans, \$110 billion in trust assets, \$1.3 trillion in fund administration, and more than 510,000 participants. With our breadth of services, depth of creative talent, and financial resources, we are well-positioned to help our clients solve all their benefit plan challenges without the need to engage multiple providers. One company. One call.

#### PRIMARY MARKET(S) SERVED



#### PLANS / PARTICIPANTS SERVED BY TYPE [As of 6/30/21]

401(k): **3,013** | **171,520**

403(b): **399** | **78,094**

457: **231** | **2,680**

Cash Balance: **560** | **25,850**

Defined Benefit (Traditional): **141** | **76,117**

Money Purchase: **14** | **941**

NQDC: **15** | **1,358**

Other: **71** | **14,795**

#### TOTAL ASSETS ADMINISTERED

**\$110,000,000,000**

#### PLANS BY CHANNEL

Direct: **45** | Advisor: **3,992**

#### 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: **9**

External Wholesalers Focused on Institutional: **9**

Internal Wholesalers Focused on Advisors: **11**

Internal Wholesalers Focused on Institutional: **11**

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

IRA, Actuarial & Pension, Healthcare Consulting, VEBA/HRA, Health/Welfare, HSA, auto-enrollment/escalation, online enrollment, company stock, Fiduciary Services, payroll integration, loan administration, integrated recordkeeping/custodial system, on-demand reports.

CunaMutualGroup™

Cuna Mutual Group

Madison, WI | [benefitsforyou.com](https://benefitsforyou.com)

## KEY CONTACT(S)

Bill Riccio | 608.665.5236 | [bill.riccio@cunamutual.com](mailto:bill.riccio@cunamutual.com)Sales Desk | 1.800.491.7859 | [IntermediarySolutions@cunamutual.com](mailto:IntermediarySolutions@cunamutual.com)

## FIRM PROFILE

Built on the principle of “people helping people,” Cuna Mutual Group is a financially strong insurance, investment and financial services company that believes a brighter financial future should be accessible to everyone. For nearly 60 years, we have been a leading provider of defined benefit, defined contribution, and nonqualified retirement solutions. We offer you and your clients a total retirement solution that provides the performance, products, service and scalability that build relationships and get results.

## PRIMARY MARKET(S) SERVED



## PLANS / PARTICIPANTS SERVED BY TYPE [As of 6/30/21]

401(k): 5,325 | 179,000

403(b): 390 | 24,000

457: 1,075 | 4,850

Cash Balance: 115 | 7,750

Defined Benefit (Traditional): 450 | 31,175

Money Purchase: 110 | 1,350

NQDC: 65 | 260

Other: 100 | 3,675

## TOTAL ASSETS ADMINISTERED

\$20,325,000,000

## PLANS BY CHANNEL

Direct: 3,430 | Advisor: 4,200

## 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: 17

External Wholesalers Focused on Institutional: 0

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, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

## PLAN SPONSOR SERVICE(S) AVAILABLE

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



EQUITABLE

Equitable

Jersey City, NJ | [equitable.com](https://equitable.com)

## KEY CONTACT(S)

Micah Lewis

201.978.3618 | [micah.lewis@equitable.com](mailto:micah.lewis@equitable.com)

Group Retirement sales Desk

1.866.401.3030 | [401ksalesdesk@equitable.com](mailto:401ksalesdesk@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](https://equitable.com) for more information.

## PRIMARY MARKET(S) SERVED



## PLANS / PARTICIPANTS SERVED BY TYPE [As of 6/30/21]

401(k): 7,300 | 185,000

457: 280 | 23,000

Defined Benefit (Traditional): 40 | 103

## TOTAL ASSETS ADMINISTERED

\$763,500,000

## PLANS BY CHANNEL

Direct: 3,000 | Advisor: 4,300

## PLATFORM(S) USED

Group Variable Annuity, NAV, Open Arch

## ASSET ALLOCATION FUNDS

Risk Based, Target Date, Asset Allocation, Managed Accounts

## ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors: 16

External Wholesalers Focused on Institutional: 2

Internal Wholesalers Focused on Advisors: 8

Internal Wholesalers Focused on Institutional: 1

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

## PARTICIPANT SUPPORT SERVICES

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

## 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.





## Human Interest

San Francisco, CA | [humaninterest.com](https://humaninterest.com)

### KEY CONTACT(S)

**Eric Phillips** | 317.833.0048 | [eric@humaninterest.com](mailto:eric@humaninterest.com)  
**Vinnie Allard** | 617.586.9603 | [vinnie.allard@humaninterest.com](mailto:vinnie.allard@humaninterest.com)  
**Paul Villanueva** | 281.796.4265 | [paul.villanueva@humaninterest.com](mailto:paul.villanueva@humaninterest.com)

### FIRM PROFILE

Human Interest is an affordable, full-service 401(k) provider that makes it easy for small and medium-sized businesses to help their employees save for retirement. Founded in 2015 to ensure people in all lines of work have access to retirement benefits, the company helps more than 100,000 employees at 5,000+ businesses across the US. Headquartered in San Francisco, Human Interest has recently been named to Y Combinator's Top Companies list, CB Insights Fintech 250, and earned the Users Love Us distinction on the G2 review site. For more information please visit [humaninterest.com](https://humaninterest.com) or follow us on LinkedIn.

### PRIMARY MARKET(S) SERVED



### PLANS / PARTICIPANTS SERVED BY TYPE [As of 6/30/21]

401(k): **3,232** | **78,612**  
 403(b): **48** | **782**

### TOTAL ASSETS ADMINISTERED

**\$1,509,457,455**

### PLATFORM(S) USED

Proprietary Platform and LT Trust

### ASSET ALLOCATION FUNDS

Managed Accounts, Open-architecture lineup

### ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors: **55**  
 External Wholesalers Focused on Institutional: **6**  
 Internal Wholesalers Focused on Advisors: **3**  
 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

Compliance Support, Payroll Integration, Dedicated Account Management, 5500 & Document Preparation/Filing, Customized Reporting, Online/Phone Support, Educational Materials, Participant Notices, ERISA Bond Procurement, 3(16) administrative services, 3(21)/3(38) investment services



## John Hancock

Boston, MA | [retirement.johnhancock.com](https://retirement.johnhancock.com)

### KEY CONTACT(S)

**Gary Tankersley** | 617.572.4110 | [Tank@jhancock.com](mailto:Tank@jhancock.com)  
**Jenifer Stromfors** | 781.619.2565 | [JStromfors@jhancock.com](mailto:JStromfors@jhancock.com)

### FIRM PROFILE

Helping employees save for retirement for nearly 50 years, John Hancock is one of the largest full-service providers of defined contribution, defined benefit, nonqualified, and Taft-Hartley plans. Our consultative approach ensures your plan is easy to manage, personal to the participant, and delivers proven results. We make retirement plans work.

### PRIMARY MARKET(S) SERVED



### PLANS / PARTICIPANTS SERVED BY TYPE [As of 6/30/21]

401(k): **49,565** | **2,181,381**  
 403(b): **0** | **0**  
 457: **291** | **10,985**  
 Cash Balance: **1,257** | **1,257**  
 Defined Benefit (Traditional): **110** | **106,805**  
 Money Purchase: **388** | **9,934**  
 NQDC: **125** | **4,664**  
 Other: **481** | **782,298**

### TOTAL ASSETS ADMINISTERED

**\$223,612,852,494**

### PLANS BY CHANNEL

Direct: **0** | Advisor: **52,217**

### PLATFORM(S) USED

Group annuity and NAV open architecture

### ASSET ALLOCATION FUNDS

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

### ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors: **75**  
 External Wholesalers Focused on Institutional: **2**  
 Internal Wholesalers Focused on Advisors: **70**  
 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, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

### PLAN SPONSOR SERVICE(S) AVAILABLE

We consult with you, your advisor, and your business partners to help you achieve goals of administering retirement plans while helping employees save for retirement.



Built on the principle of “people helping people,” Cuna Mutual Group and our retirement solutions enable you to empower more people, in more ways, to make financial decisions that work for them. Together, we can help all Americans achieve a better retirement on their terms.



To learn how Cuna Mutual Group can help you grow your retirement plan practice, call 800.491.7859.

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**CunaMutualGroup™**

800.491.7859

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## July Business Services, LLC

Waco, TX | [julybusiness.com](http://julybusiness.com)

### KEY CONTACT(S)

**Blake Willis** | 1.888.333.5859 | [bwillis@julybusiness.com](mailto:bwillis@julybusiness.com)  
**Michelle LeCates** | 1.888.333.5859 | [mlecatess@julybusiness.com](mailto:mlecatess@julybusiness.com)  
**Megan Knapp** | 1.888.333.5859 | [mknapp@julybusiness.com](mailto:mknapp@julybusiness.com)

### FIRM PROFILE

JULY is a 401(k) service company specializing in high-touch, tech-enabled retirement plan services. For over 25 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, payroll services and business process outsourcing.

### PRIMARY MARKET(S) SERVED



### PLANS / PARTICIPANTS SERVED BY TYPE [As of 6/30/21]

401(k): **4,420** | **102,600**  
 403(b): **68** | **5,000**  
 457: **8** | **1,200**  
 Cash Balance: **300** | **2,560**  
 Defined Benefit (Traditional): **53** | **323**  
 Money Purchase: **14** | **357**  
 NQDC: **17** | **17**  
 Other: **257** | **1,000**

### TOTAL ASSETS ADMINISTERED

**\$7,042,560**

### PLANS BY CHANNEL

Direct: **0** | Advisor: **5,140**

### PLATFORM(S) USED

Mid Atlantic, Matrix, Pershing, Schwab

### ASSET ALLOCATION FUNDS

Managed Funds/models via custodial partner solutions. Asset Allocation Models via JULY's recordkeeping platform. Participant Level managed accounts.

### ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors: **7**  
 External Wholesalers Focused on Institutional: **0**  
 Internal Wholesalers Focused on Advisors: **4**  
 Internal Wholesalers Focused on Institutional: **3**

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.



## Mutual of Omaha

Omaha, NE | [GetRetirementRight.com](http://GetRetirementRight.com)

### KEY CONTACT(S)

**Bob Woods**  
 857.939.0489 | [bob.woods@mutualofomaha.com](mailto:bob.woods@mutualofomaha.com)  
**Michelle Gibilisco**  
 402.351.2982 | [michelle.gibilisco@mutualofomaha.com](mailto:michelle.gibilisco@mutualofomaha.com)

### FIRM PROFILE

Mutual of Omaha's mission is to provide products and services that help our customers through life's transitions – including retirement. We have been in the retirement services business for more than 45 years and have built a quality retirement services platform. We simplify the 401(k) experience for our customers through an easy-to-use solution that provides peace of mind and helps individuals achieve their retirement savings goals.

### PRIMARY MARKET(S) SERVED



### TOTAL ASSETS ADMINISTERED

**\$4,970,000,000**

### ASSET ALLOCATION FUNDS

Target Date Funds, IMAs, Risk Based Portfolios

### ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors: **14**  
 External Wholesalers Focused on Institutional: **3**  
 Internal Wholesalers Focused on Advisors: **7**  
 Internal Wholesalers Focused on Institutional: **0**

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, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

### PLAN SPONSOR SERVICE(S) AVAILABLE

Dedicated point of contact, compliance support, plan reporting, annual plan review, participant enrollment and education, 3(16) Fiduciary solution



## Nationwide

Columbus, OH | [nationwidefinancial.com/retirementplans](https://nationwidefinancial.com/retirementplans)

### KEY CONTACT(S)

**Nationwide Retirement Plans National Sales Desk**  
1.800.626.3112

### FIRM PROFILE

Nationwide is a U.S. based mutual company founded in 1926 with a history of strength and stability. We continue to focus on our customers and have grown to become one of the largest insurance and financial services companies in America.

As of June 30, 2021, Nationwide is a Fortune 100 company recordkeeping more than 37,000 retirement plans with more than \$180 billion in retirement plan assets under management.

### PRIMARY MARKET(S) SERVED



### PLANS / PARTICIPANTS SERVED BY TYPE [As of 6/30/21]

401(k): **15,870** | **759,255**

403(b): **7,558** | **131,057**

457: **7,110** | **1,575,937**

Defined Benefit (Traditional): **420** | **702**

NQDC: **41** | **1,874**

### TOTAL ASSETS ADMINISTERED

**\$187,000,000,000**

### PLATFORM(S) USED

Proprietary recordkeeping platform; SS&C recordkeeping platform

### ASSET ALLOCATION FUNDS

Nationwide offers 227 asset allocation funds

### ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors: **81**

External Wholesalers Focused on Institutional: **258**

Internal Wholesalers Focused on Advisors: **105**

Internal Wholesalers Focused on Institutional: **39**

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

### PARTICIPANT SUPPORT SERVICES

Award-winning service, In-Plan Lifetime Income Options, Rollover Services, Retirement Resource Group, Facebook Page, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants

### PLAN SPONSOR SERVICE(S) AVAILABLE

Enhanced data security, Dedicated contact, Divisional accounting & recordkeeping, Digital task management, Annual plan review, Customizable Plan health dashboard and reporting, Monthly Newsletter, Compliance support



## Newport

Walnut Creek, CA | [newportgroup.com](https://newportgroup.com)

### KEY CONTACT(S)

**Ken Weida**

925.328.4547 | [Ken.Weida@newportgroup.com](mailto:Ken.Weida@newportgroup.com)

**Todd Davis**

443.333.5328 | [Todd.Davis@newportgroup.com](mailto:Todd.Davis@newportgroup.com)

**Dale Essenmacher**

248.857.0904 | [Dale.Essenmacher@newportgroup.com](mailto:Dale.Essenmacher@newportgroup.com)

### FIRM PROFILE

Newport is a leading independent retirement services provider that helps employers—and the advisors who serve them—prepare employees for a more financially secure retirement. The company has more than \$150 billion in retirement assets under administration and more than \$300 billion in corporate retirement and insurance assets. Staffed by an exceptional team, Newport provides retirement solutions to employers of every size, from small businesses to the Fortune 1000.

### PRIMARY MARKET(S) SERVED



### TOTAL ASSETS ADMINISTERED

**\$300,000,000,000**

### PLANS BY CHANNEL

Direct: **0** | Advisor: **100**

### PLATFORM(S) USED

Open Architecture

### ASSET ALLOCATION FUNDS

All CUSIPs and self-directed brokerage accounts

### ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors: **27**

External Wholesalers Focused on Institutional: **27**

Internal Wholesalers Focused on Advisors: **10**

Internal Wholesalers Focused on Institutional: **10**

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

### PARTICIPANT SUPPORT SERVICES

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

### PLAN SPONSOR SERVICE(S) AVAILABLE

Solutions include unique plan combinations, integrated qualified and non-qualified plans, PEPs/MEPs, payroll integrations, trust services, fiduciary services to support advisors including 3(16) fiduciary services.





## North American KTRADE Alliance, LLC ("KTRADE")

Plymouth, OH | ktradeonline.com

### KEY CONTACT(S)

**Steve Gradeless** | 614.623.3438 | sgradeless@ktradeonline.com  
**Trent Newcomb** | 1.888.954.9321 | tnewcomb@ktradeonline.com

### FIRM PROFILE

KTRADE is a true Open Architecture record keeping service, used mainly by fee-based RIA firms and IARs of Broker/Dealers' RIAs. We work with a number of Custodians. We are co-owned by the TPAs who use our service, providing Advisors and Plan Sponsors with local plan design expertise. Share accounting is used, not unit value accounting.

### PRIMARY MARKET(S) SERVED



### PLANS / PARTICIPANTS SERVED BY TYPE [As of 6/30/21]

401(k): **836** | **21,586**  
 403(b): **21** | **1,901**  
 457: **18** | **418**  
 Cash Balance: **9** | **0**  
 Other: **11** | **7,794**

### TOTAL ASSETS ADMINISTERED

**\$2,000,000,000**

### PLANS BY CHANNEL

Direct: **0** | Advisor: **895**

### PLATFORM(S) USED

FIS Relius for record keeping

### ASSET ALLOCATION FUNDS

Multiple available - open arch - depends on Custodian used.

### 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**

Training for DC Plan Sales/Service

### PARTICIPANT SUPPORT SERVICES

Rollover Services, Call Center Support, Smartphone Access to Participant Balances

### PLAN SPONSOR SERVICE(S) AVAILABLE

On-line enrollment. iJoin's service for participant and plan wellness.  
 Non-affiliated 3(38) Investment Fiduciary service available from multiple providers. Some KTRADE TPAs offer 3(16) Fiduciary Service.



## PAi Retirement Services

De Pere, WI | pai.com/advisor

### KEY CONTACT(S)

#### Sales

1.800.236.7400, Option 1 | sales@pai.com

#### Advisor Support Team

1.800.236.7400, Ext. 3805 | advisorservices@pai.com

### FIRM PROFILE

Since 1983, PAi has grown our business by helping financial advisors grow theirs. We base our success on you and your customers rather than propriety investment products. We offer retirement services, recordkeeping, and administration for commission (level comp) and fee-based advisors.

Our 401(k) offering includes CoPilot Prime (with fiduciary services and model allocations from national 3(38) providers), Open Architecture (any Broadridge/Matrix publicly traded investment) and Pooled Employer Plans.

### PRIMARY MARKET(S) SERVED



### PLANS / PARTICIPANTS SERVED BY TYPE [As of 6/30/21]

401(k): **16,600** | **182,700**

### TOTAL ASSETS ADMINISTERED

**\$6,560,000,000**

### PLATFORM(S) USED

Proprietary software (recordkeeping/administration), ftwilliam.com (plan documents/reporting)

### ASSET ALLOCATION FUNDS

Target Date/Risk, Mutual Fund, ETF, CIT, Stable Value

### ADVISOR SUPPORT SERVICES

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

- Award winning customer care (real people, not robots)
- Efficient setup with online enrollment and payroll integration
- Dedicated installation and conversion representative to assist with onboarding



## Paychex, Inc.

Rochester, NY | paychex.com

### KEY CONTACT(S)

**Dan Campanelli** | 303.905.1119 | dcampanelli@paychex.com

**Heidi Conti** | 585.216.0471 | hconti@paychex.com

**Gary Barber** | 585.713.9510 | gbarber@paychex.com

### FIRM PROFILE

Paychex, Inc. (Nasdaq: PAYX) is a leading provider of integrated human capital management solutions for human resources, payroll, benefits, and insurance services. Backed by 50 years of industry expertise, Paychex serves more than 710,000 payroll clients as of May 31, 2021 across more than 100 locations, and pays one out of every 12 American private sector employees. Paychex is the largest defined contribution recordkeeper in America as reported by PlanSponsor's 2021 Recordkeeping Survey.

### PRIMARY MARKET(S) SERVED



### PLANS / PARTICIPANTS SERVED BY TYPE [As of 6/30/21]

401(k): **96,028** | **1,175,620**

403(b): **22** | **1,376**

457: **0** | **0**

Cash Balance: **0** | **0**

Defined Benefit (Traditional): **0** | **0**

Money Purchase: **0** | **0**

NQDC: **0** | **0**

Other: **100** | **1,100**

### TOTAL ASSETS ADMINISTERED

**\$44,933,875,885**

### PLANS BY CHANNEL

Direct: **65,259** | Advisor: **31,891**

### PLATFORM(S) USED

Bundled

### ASSET ALLOCATION FUNDS

Paychex is open architecture with no proprietary funds, Multiple families of target date and risk based funds

### ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors: **0**

External Wholesalers Focused on Institutional: **0**

Internal Wholesalers Focused on Advisors: **16**

Internal Wholesalers Focused on Institutional: **0**

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

Onsite/virtual initial enrollment meetings. Dedicated client account manager for plans with \$500,000+ in assets when starting at Paychex. All service associates are U.S. based.



## Pentegra

White Plains, NY | pentegra.com

### KEY CONTACT(S)

**John Schafer** | 317.506.6875 | john.schafer@pentegra.com

**Rob Fiorentino** | 914.607.6839 | rob.fiorentino@pentegra.com

### FIRM PROFILE

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

### PRIMARY MARKET(S) SERVED



### PLANS / PARTICIPANTS SERVED BY TYPE [As of 6/30/21]

401(k): **1,021** | **67,014**

403(b): **113** | **3,845**

457: **30** | **178**

Cash Balance: **5** | **856**

Defined Benefit (Traditional): **201** | **36,381**

Money Purchase: **3** | **51**

NQDC: **19** | **570**

Other: **40** | **14,580**

### TOTAL ASSETS ADMINISTERED

**\$12,289,000,000**

### PLANS BY CHANNEL

Direct: **339** | Advisor: **1,093**

### PLATFORM(S) USED

Open Architecture

### ASSET ALLOCATION FUNDS

All are available through open architecture

### ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors: **11**

External Wholesalers Focused on Institutional: **11**

Internal Wholesalers Focused on Advisors: **3**

Internal Wholesalers Focused on Institutional: **3**

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

### PARTICIPANT SUPPORT SERVICES

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

### PLAN SPONSOR SERVICE(S) AVAILABLE

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





## Principal Financial Group, Inc.

Des Moines, IA | principal.com

### KEY CONTACT(S)

**Scott Boyd** | 860.597.2336 | boyd.scott@principal.com

**Joleen Workman** | 515.878.6646 | workman.joleen@principal.com

**Jeffrey Snoots** | 704.620.8036 | snoots.jeffrey@principal.com

### FIRM PROFILE

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

### PRIMARY MARKET(S) SERVED



### PLANS / PARTICIPANTS SERVED BY TYPE [As of 6/30/21]

401(k): **36,324** | **9,115,547**

403(b): **2,099** | **562,952**

457: **1,210** | **34,528**

Cash Balance: **143** | **75,538**

Defined Benefit (Traditional): **3,845\*** | **1,315,017**

Money Purchase: **562** | **116,095**

NQDC: **2,710** | **89,604**

Other: **1,054** | **1,439,842**

*\*Data reported is as of 12/31/20. Data includes estimated Trust & Custody accounts.*

### TOTAL ASSETS ADMINISTERED

**\$524,076,849,470**

### PLATFORM(S) USED

Proprietary recordkeeping platform

### ASSET ALLOCATION FUNDS

Principal LifeTime Hybrid target date portfolios, Principal LifeTime target date portfolios, Principal Strategic Asset Management portfolios

### ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors: **91**

External Wholesalers Focused on Institutional: **12**

Internal Wholesalers Focused on Advisors: **64**

Internal Wholesalers Focused on Institutional: **6**

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 (bundled or TPA) to help you streamline retirement plan administration and attract and retain top talent.



## Prudential Retirement

Hartford, CT | prudential.com

### KEY CONTACT(S)

**Jason Burlie** | 310.508.6150 | Jason.Burlie@prudential.com

**Michael Knowling** | 860.534.2915 | Michael.Knowling@prudential.com

### FIRM PROFILE

Prudential Financial, Inc., is one of the largest financial services institutions in the United States with more than \$1.73 trillion in assets under management as of June 30, 2021, and one of the most recognizable and trusted brand symbols. Prudential Retirement is a specialized unit of Prudential Financial, and is an integral part of Prudential Financial's strategy to provide comprehensive financial services to employers and employees for public, private, and non-profit organizations.

### PRIMARY MARKET(S) SERVED



### PLANS / PARTICIPANTS SERVED BY TYPE [As of 6/30/21]

401(k): **1,240** | **2,749,849**

403(b): **915** | **403,495**

457: **224** | **329,441**

Defined Benefit (Traditional): **567** | **248,898**

NQDC: **551** | **58,415**

Other: **50** | **167,577**

### TOTAL ASSETS ADMINISTERED

**\$322,726,221,841**

### PLATFORM(S) USED

OMNI

### ASSET ALLOCATION FUNDS

Prudential's Day One® Target Date Fund, Prudential's GoalMaker program, Recordkeep all of the major 3rd party target date funds

### ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors: **8**

External Wholesalers Focused on Institutional: **4**

Internal Wholesalers Focused on Advisors: **2**

Internal Wholesalers Focused on Institutional: **6**

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

All plan sponsors can choose from a variety of plan services such as compliance, consulting, administration, communications, education, investment management and trustee services.



# The right partner makes it simple.

Hands-on relationship managers from Nationwide<sup>®</sup> help ensure smooth retirement plan interactions.

Nationwide Retirement Solutions





RETIREMENT  
PLAN CONSULTANTS LLC

## Retirement Plan Consultants

Norfolk, NE | retirementplanconsultants.info

## KEY CONTACT(S)

**Alex Baumert** | 402.379.0108 | alexb@wealthfirm.info**Josh Kegley** | 402.379.0108 | joshk@wealthfirm.info

## FIRM PROFILE

Retirement Plan Consultants is a firm committed to providing quality services and focusing on the success of our clients. We strive to make the retirement process as easy as possible by providing superior recordkeeping and administrative services to our Plan Sponsors and Advisors. Our flexible, open architecture platform allows Advisors to create a plan that best fits the company goals. Whether it be through a 401(k), 403(b), Cash Balance or any other type of plan.

## PRIMARY MARKET(S) SERVED



## PLANS / PARTICIPANTS SERVED BY TYPE [As of 6/30/21]

401(k): **1,500** | **25,000**403(b): **1,200** | **5,000**457: **30** | **600**Cash Balance: **40** | **600**Defined Benefit (Traditional): **14** | **392**NQDC: **5** | **30**

## TOTAL ASSETS ADMINISTERED

**\$2,000,000,000**

## PLANS BY CHANNEL

Direct: **0** | Advisor: **3,000**

## PLATFORM(S) USED

Open Architecture

## ASSET ALLOCATION FUNDS

Custom Portfolios and 3(38) options

## ADVISOR SUPPORT SERVICES

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

## PLAN SPONSOR SERVICE(S) AVAILABLE

Plan design consulting, fiduciary service, notice delivery, single point of contact.

Schwab Retirement  
Plan Services

Richfield, OH | workplace.schwab.com

## KEY CONTACT(S)

**Chris Burkhard**

512.344.3023 | christopher.burkhard@schwab.com

**Nathan Voris**

330.908.4688 | nathan.voris@schwab.com

**Taylor Garlesky**

330.908.4461 | taylor.garlesky@schwab.com

## FIRM PROFILE

The Charles Schwab Corporation is a leading provider of financial services, with more than 450 offices and 32.3 million active brokerage accounts, 2.1 million retirement plan participants, 1.6 million banking accounts, and \$7.57 trillion in client assets as of 6/30/21. Charles Schwab and Co., Inc. was launched in 1973 and began offering discount brokerage services in 1975. Schwab has offered retirement plan services since 1983, and has offered bundled, fully-integrated retirement plan services since 1996.

## PRIMARY MARKET(S) SERVED



## PLANS / PARTICIPANTS SERVED BY TYPE [As of 6/30/21]

401(k): **947** | **1,390,670**403(b): **2** | **515**Cash Balance: **27** | **13,762**Defined Benefit (Traditional): **88** | **36,969**Money Purchase: **20** | **29,224**NQDC: **133** | **9,083**Other: **22** | **203,296**

## TOTAL ASSETS ADMINISTERED

**\$244,561,586,206**

## PLANS BY CHANNEL

Direct: **0** | Advisor: **1,239**

## PLATFORM(S) USED

Schwab utilizes a proprietary recordkeeping system.

## ASSET ALLOCATION FUNDS

We currently have over 1,100 asset allocation funds

## ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors: **17**External Wholesalers Focused on Institutional: **15**Internal Wholesalers Focused on Advisors: **5**Internal Wholesalers Focused on Institutional: **16**

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 Sponsors have access to all accounts in their plan(s) and can instantly retrieve updated plan and account level information.



## Securian Financial

St. Paul, MN | securian.com

### KEY CONTACT(S)

**Steve Chappell** | 651.665.1074 | Steven.Chappell@securian.com

**John Erickson** | 651.665.6739 | John.Erickson-SRS@securian.com

**Sales Desk** | 877.876.4015

### FIRM PROFILE

Securian Financial provides insurance, investments, and retirement plans to more than 21 million customers. We have been offering adaptable, consultative retirement plan solutions since 1930. Our program includes the use of lowest cost share classes, extensive administrative outsourcing, unmatched depth of experience, and exceptional service. We provide a robust open architecture platform that offers access to target date and target risk funds, along with custom model portfolios and managed accounts.

### PRIMARY MARKET(S) SERVED



### PLANS / PARTICIPANTS SERVED BY TYPE [As of 6/30/21]

401(k): **2,578** | **426,003**

403(b): **3** | **344**

457: **5** | **645**

Cash Balance: **18** | **4,606**

Defined Benefit (Traditional): **49** | **12,320**

Money Purchase: **23** | **5,977**

Other: **39** | **23,355**

### TOTAL ASSETS ADMINISTERED

**\$24,262,890,181**

### PLANS BY CHANNEL

Direct: **0** | Advisor: **100**

### PLATFORM(S) USED

OmniDC interfaces with internal systems

### ASSET ALLOCATION FUNDS

Customized age and risk models, Managed accounts

### ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors: **26**

External Wholesalers Focused on Institutional: **26**

Internal Wholesalers Focused on Advisors: **11**

Internal Wholesalers Focused on Institutional: **11**

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

Relationship managers averaging 22 years of experience, extensive administrative outsourcing (distributions, hardships, QDROs, required notices, terminated employee tracking), 3(16) fiduciary service, platform-level 3(38) fiduciary service



## Slavic401k

Boca Raton, FL | slavic401k.com

### KEY CONTACT(S)

**David Herlihy** | 978.639.4969 | davidh@slavic401k.com

**Jim Schoenmaker** | 561.961.7330 | jims@slavic401k.com

### FIRM PROFILE

At Slavic401k, we provide pooled retirement savings solutions for small businesses. Established more than 30 years ago by our CEO John Slavic, we specialize in providing a cost efficient 401(k) administration platform that's custom-tailored to the meet the unique needs of Professional Employer Organizations (PEOs), associations, service bureaus, financial advisors, and their small business clients.

### PRIMARY MARKET(S) SERVED



### PLANS / PARTICIPANTS SERVED BY TYPE [As of 6/30/21]

401(k): **14,000** | **300,000**

### TOTAL ASSETS ADMINISTERED

**\$9,500,000,000**

### PLATFORM(S) USED

Relius

### ASSET ALLOCATION FUNDS

0

### PARTICIPANT SUPPORT SERVICES

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

### PLAN SPONSOR SERVICE(S) AVAILABLE

Slavic401k provide pooled retirement savings solutions for small businesses. A cost efficient 401(k) custom-tailored platform that meets the needs of PEOs, associations, and financial advisors.







## Spectrum Pension Consultants, Inc.

Tacoma, WA | [spectrumpension.com](http://spectrumpension.com)

### KEY CONTACT(S)

**Yannis P. Koumantaros** | 253.592.6687 | [yannis@spectrumpension.com](mailto:yannis@spectrumpension.com)  
**Chad Ridgway** | 253.592.6699 | [cridgway@spectrumpension.com](mailto:cridgway@spectrumpension.com)  
**Joe Doku** | 602.882.2947 | [jdoku@spectrumpension.com](mailto:jdoku@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, and TPAs.

### PRIMARY MARKET(S) SERVED



### PLANS / PARTICIPANTS SERVED BY TYPE [As of 6/30/21]

401(k): **433** | **12,910**  
 403(b): **2** | **262**  
 457: **20** | **1,419**  
 Cash Balance: **21** | **92**  
 Defined Benefit (Traditional): **7** | **34**  
 Money Purchase: **0** | **0**  
 NQDC: **1** | **88**  
 Other: **19** | **11,735**

### TOTAL ASSETS ADMINISTERED

**\$1,838,539,092**

### PLANS BY CHANNEL

Direct: **0** | Advisor: **503**

### PLATFORM(S) USED

Relius ASP

### ASSET ALLOCATION FUNDS

All Fund Families, Collective Investment Trusts/Funds, Mutual Funds + ETFs

### 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



## T. Rowe Price

Baltimore, MD | [troweprice.com](http://troweprice.com)

### KEY CONTACT(S)

**Mike Shamburger** | 410.577.4478 | [Mike.Shamburger@troweprice.com](mailto:Mike.Shamburger@troweprice.com)  
**Lee Stevens** | 410.345.7753 | [Lee.Stevens@troweprice.com](mailto:Lee.Stevens@troweprice.com)  
**Tina Wilcox** | 410.345.6425 | [Tina.Wilcox@troweprice.com](mailto:Tina.Wilcox@troweprice.com)

### FIRM PROFILE

Our retirement solutions are rooted in over 30 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



### PLANS / PARTICIPANTS SERVED BY TYPE [As of 6/30/21]

401(k): **5,982** | **2,086,868**  
 403(b): **148** | **61,688**  
 457: **89** | **105,721**  
 Cash Balance: **6** | **19,249**  
 Defined Benefit (Traditional): **4** | **7,467**  
 Money Purchase: **19** | **2,802**  
 NQDC: **177** | **11,182**  
 Other: **137** | **34,568**

### TOTAL ASSETS ADMINISTERED

**\$271,500,000,000**

### PLANS BY CHANNEL

Direct: **0** | Advisor: **0**

### PLATFORM(S) USED

TRAC, Omni

### ASSET ALLOCATION FUNDS

T. Rowe Price Retirement Funds, T. Rowe Price Retirement I Funds, T. Rowe Price Retirement Trusts, T. Rowe Price Retirement Blend Trusts, T. Rowe Price Retirement Hybrid Trusts, T. Rowe Price Target Funds, T. Rowe Price Target Trusts

### ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors: **35**  
 External Wholesalers Focused on Institutional: **30**  
 Internal Wholesalers Focused on Advisors: **12**  
 Internal Wholesalers Focused on Institutional: **12**

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

### PARTICIPANT SUPPORT SERVICES

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

### PLAN SPONSOR SERVICE(S) AVAILABLE

Plan sponsor website enables users to define, execute, and measure their plan so that they can make meaningful decisions that benefit their organization and participants.



## Ubiquity Retirement + Savings

San Francisco, CA | [myubiquity.com](https://myubiquity.com)

### KEY CONTACT(S)

**Karen Benewith** | 415.766.3754 | [kbenewith@myubiquity.com](mailto:kbenewith@myubiquity.com)

### FIRM PROFILE

Ubiquity Retirement + Savings® is a leading fintech company that sits at the crossroads of HCM, SaaS, and robo-record keeping. Our mission is to empower small businesses and their employees to create a more secure financial future by leveraging technology with affordable retirement solutions and world-class customer support. For over 2 decades, we have helped workers save more than \$2.5 billion for 9,000+ small businesses—pioneering a transparent, flat-fee, customizable savings experience.

Learn more: [myubiquity.com](https://myubiquity.com)

### PRIMARY MARKET(S) SERVED



### PLATFORM(S) USED

Matrix Trust, Charles Schwab Trust Bank

### ASSET ALLOCATION FUNDS

Open Architecture Platform

### ADVISOR SUPPORT SERVICES

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

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

### PARTICIPANT SUPPORT SERVICES

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

### PLAN SPONSOR SERVICE(S) AVAILABLE

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



## Voya Financial

Windsor, CT | [Voya.com](https://Voya.com)

### KEY CONTACT(S)

**Bill Elmslie** | 860.580.1655 | [William.Elmslie@voya.com](mailto:William.Elmslie@voya.com)  
**Jon Reilly** | 714.319.7354 | [Jonathan.Reilly@voya.com](mailto:Jonathan.Reilly@voya.com)  
**Douglas Murray** | 612.210.0266 | [Douglas.Murray@voya.com](mailto:Douglas.Murray@voya.com)

### FIRM PROFILE

Voya Financial, Inc. provides health, wealth, and investment solutions serving the financial needs of 14.8 million individual and institutional customers in the United States. The company's Wealth Solutions business is focused on guiding Americans to greater financial wellness through employer-sponsored savings plans and holistic retirement and income guidance. The company supports workplace savings plans of all sizes across markets, serving more than 51,000 institutional clients and over 6 million participant accounts.

### PRIMARY MARKET(S) SERVED



### PLANS / PARTICIPANTS SERVED BY TYPE [As of 6/30/21]

401(k): **25,656** | **2,700,831**  
 403(b): **19,978** | **906,416**  
 457: **5,301** | **2,466,515**  
 NQDC: **708** | **25,088**  
 Other: **11** | **158,317**

### TOTAL ASSETS ADMINISTERED

**\$502,283,000,000**

### PLANS BY CHANNEL

Direct: **3,872** | Advisor: **47,782**

### 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: **87**  
 External Wholesalers Focused on Institutional: **63**  
 Internal Wholesalers Focused on Advisors: **28**  
 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

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



## Evolve Retirement Plan Solutions

Templeton, CA | [evolveretirement.com](http://evolveretirement.com)

### KEY CONTACT(S)

#### Brian Baroni

805.369.6020 | [brian@evolveretirement.com](mailto:brian@evolveretirement.com)

#### Giselle Crout

805.369.6020 | [giselle@evolveretirement.com](mailto:giselle@evolveretirement.com)

### FIRM PROFILE

Our firm takes great pride in offering personal service with a small business touch, combined with the expertise of a large firm. Utilizing Charles Schwab as a custodian allows access to institutional share classes of mutual funds, while our low cost per account and fee transparency (non-asset based) allow sponsors to have confidence that they are providing a competitive solution. Our online resources are designed to unburden our Sponsors and give Participants more control.

### PRIMARY MARKET(S) SERVED



### PLANS / PARTICIPANTS SERVED BY TYPE

[As of 6/30/21]

401(k): **70** | **1,900**

403(b): **5** | **200**

### TOTAL ASSETS ADMINISTERED

**\$170,000,000**

### PLANS BY CHANNEL

Direct: **5** | Advisor: **70**

### PLATFORM(S) USED

Charles Schwab Trust Bank

### ASSET ALLOCATION FUNDS

All Fund Families

### ADVISOR SUPPORT SERVICES

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

Plan Benchmarking, Target-Date Evaluation Tools, Investment Committee Meetings

### PARTICIPANT SUPPORT SERVICES

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

### PLAN SPONSOR SERVICE(S) AVAILABLE

Payroll Integration, Contribution Submission Tracking, Eligibility Tracking, Automatic Contribution Arrangement (ACA) Management, and Delinquent Loan Review

## Milliman

Seattle, WA | [milliman.com](http://milliman.com)

### KEY CONTACT(S)

#### Kyle Hughes

214.863.5069 | [kyle.hughes@milliman.com](mailto:kyle.hughes@milliman.com)

#### Gerald Erickson

952.820.2401 | [gerald.erickson@milliman.com](mailto: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 DC plans. We combine decades of employee benefits experience, the highest client service standards, and leading-edge technology to create an integrated, engaging experience for plan sponsors and participants.

### PRIMARY MARKET(S) SERVED



### PLANS / PARTICIPANTS SERVED BY TYPE

[As of 12/31/21]

401(k): **976** | **951,468**

Defined Benefit (Traditional): **356** | **1,025,909**

### TOTAL ASSETS ADMINISTERED

**\$138,651,433,327**

### 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

Rollover Services, Call Center Support, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants, Managed Account Solutions and Model Portfolio Capabilities

### PLAN SPONSOR SERVICE(S) AVAILABLE

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

## NWPS

Seattle, WA | [nwpsbenefits.com](http://nwpsbenefits.com)

### KEY CONTACT(S)

#### Mike Cohen

720.289.0159 | [mcohen@nwpsbenefits.com](mailto:mcohen@nwpsbenefits.com)

#### Tom O'Brien

847.492.0132 | [tobrien@nwpsbenefits.com](mailto:tobrien@nwpsbenefits.com)

#### Tom Rouse

443.797.1040 | [trouse@nwpsbenefits.com](mailto:trouse@nwpsbenefits.com)

### FIRM PROFILE

NWPS was founded in 1994 to provide high-quality service to retirement Plan Sponsors and Advisors. We are an independently operated wholly owned subsidiary of Raymond James. NWPS provides comprehensive defined benefit and defined contribution plan documentation, recordkeeping, administration, compliance, consulting, communication, and participant services. Our only business is the recordkeeping and administration of retirement plans.

### PRIMARY MARKET(S) SERVED



### PLANS / PARTICIPANTS SERVED BY TYPE

[As of 6/30/21]

401(k): **830** | **285,814**

403(b): **44** | **25,199**

457: **31** | **2,818**

Cash Balance: **21** | **1,893**

Defined Benefit (Traditional): **51** | **54,812**

Money Purchase: **3** | **3,144**

NQDC: **14** | **15,980**

Other: **71** | **83,664**

### TOTAL ASSETS ADMINISTERED

**\$45,664,942,745**

### PLANS BY CHANNEL

Direct: **55** | Advisor: **1,110**

### PLATFORM(S) USED

FIS Relius and OMNI

### ASSET ALLOCATION FUNDS

Custodian Dependent -we have access to over 17,000 funds.

### ADVISOR SUPPORT SERVICES

External Wholesalers Focused on Advisors: **5**  
External Wholesalers Focused on Institutional: **1**  
Internal Wholesalers Focused on Advisors: **1**  
Internal Wholesalers Focused on Institutional: **0**

### 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

We provide all Plan Sponsor services related to plan administration and compliance, including consulting, plan design, reporting and audit support.



# Help your clients reduce time spent managing their retirement plans by up to 50%.<sup>1</sup>

Learn how Principal® Total Retirement Solutions can help improve retirement plan efficiency—and outcomes.<sup>2</sup>

**Download exclusive research-driven insights** by visiting [principal.com/trsresearch](https://principal.com/trsresearch).

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Principal has summarized the analysis of the 2021, NMG Consulting multi-plan recordkeeping arrangements survey, commissioned by Principal. NMG Consulting is not affiliated any member of the Principal Financial Group.

<sup>1</sup>Time savings ranges from 17% to 50% annually dependent upon plan combination; 50% or 14 days savings represents the plan combination of defined contribution and defined benefit. Small sample size for defined contribution and defined benefit product combination: sample size 131, margin of error +/-8.5%

<sup>2</sup><https://advisors.principal.com/wps/portal/advisor/products/retirement-plans/total-retirement-solutions/employee-benefits-holistic-retirement-view>

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# The Distributors: BDs & RIAs

Perhaps the most essential aspect of an advisor's practice is their affiliation with a broker-dealer (BD) or registered

investment advisor (RIA) in order to sell investments (other than annuities) within DC plans.

There are, of course, three basic platforms:

1. Wire houses, or those platforms where the plan advisor is an employee
2. Independent BDs, where the advisor is a 1099 contractor
3. RIAs, where the advisor has no affiliation with a BD

A growing number of experienced plan advisors now fall into a category called "hybrids," meaning they affiliate with a BD and an RIA. That RIA can be owned and controlled by the BD with which they are affiliated, or the advisor can own and run it independently. Furthermore, there's a growing crop of specialty groups, many of which are affiliated with an established BD, that focus on supporting plan advisors. Some of those groups require a BD or RIA change, while others do not.

## ACQUISITION TRENDS

It's been another whirlwind year for acquisitions in this space. In fact, RIA merger and acquisition activity surpassed the 2020 full-year activity of 159 transactions with a full 95 days left in the year, according to research from DeVoe & Company. With this new high-water mark, 2021 is officially the eighth successive record year of RIA M&A activity, the firm noted in a Sept. 27 announcement. Similar findings came from ECHELON's third quarter RIA M&A Deal Report – 78 deals announced in the third quarter, which is a new all-time high, beating the previous quarterly record of 76 set in the first quarter.

In fact, the report noted that if the M&A activity observed through the first three quarters of the year continues, 2021 will see 287 transactions announced, up from a second quarter 2021 forecast of 260 annual deals. That 10.4% increase would represent another annual M&A record and the ninth straight year of projected record-breaking M&A activity in the sector.

Strong secular trends – including consolidation; competition; and succession planning; in addition to supportive capital markets, including cheap debt, heightened corporate cash balances and significant private equity – continue to fuel record-setting dealmaking activity, the report explains. Potential changes in tax rates also have added fuel to the M&A surge.

Regardless of the motivation(s) for the consolidation trend, it shows no signs of slowing

— Nevin E. Adams, JD

## Legend Primary Market(s) Served



Micro [< \$1 million]



Small [\$1 - \$10 million]



Mid [\$10 - \$100 million]



Large [\$100 - \$250 million]



Mega [>\$250 million]





# LPL Retirement Partners

San Diego, CA | [lpl.com](https://lpl.com)

## KEY CONTACT(S)

### Andy Harper

973.943.5137 | [andy.harper@lplfinancial.com](mailto:andy.harper@lplfinancial.com)

### Emily White

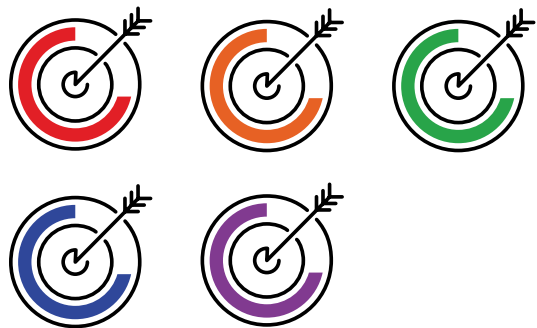
774.218.9345 | [emily.white@lplfinancial.com](mailto:emily.white@lplfinancial.com)

## FIRM PROFILE

LPL is a leader in the retail financial advice market and the nation's largest independent broker-dealer.\* LPL supports retirement plan advisors through its integrated business platform and its Retirement Partners team of retirement industry professionals. LPL RP acts as an independent consultant and supports the operational and practice management needs of retirement plan advisors. Advisors can position themselves with confidence as a discretionary/non-discretionary investment fiduciary to their clients, offering them objective guidance on investment options while seeking to increase their marketing reach and strategically grow their practices through the power and commitment of LPL.

\*Based on total revenues, Financial Planning magazine June 1996-2019

## PRIMARY MARKET(S) SERVED



## OPTIONS AVAILABLE

- Retirement Sales Desk Representative
- Business Development Consultants
- Recruiter for Retirement Plan Advisors
- 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

## HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

40



# HELPING YOU MOVE YOUR CLIENTS **FORWARD**

At LPL Financial, we're constantly innovating our advisor support services, to ensure you have the most comprehensive practice management tools and resources you need to best serve your clients now and well into the future.

Whether it's our small market-focused retirement plan solutions, our technology platforms, our training and support or our ease of doing business, we're dedicated to helping you move your clients forward.

**Contact us at [LPLRP@LPLFINANCIAL.COM](mailto:LPLRP@LPLFINANCIAL.COM) to start getting the attention and support you deserve.**





## Advisor Group

Phoenix, AZ | [advisorgroup.com](https://advisorgroup.com)

### KEY CONTACT(S)

**Dennis Solberg** | 651.702.1925 | [dennis.solberg@advisorgroup.com](mailto:dennis.solberg@advisorgroup.com)  
**Bo Agan** | 402.637.3007 | [bo.agan@advisorgroup.com](mailto:bo.agan@advisorgroup.com)  
**Brian Brashaw** | 402.306.8742 | [brian.brashaw@advisorgroup.com](mailto:brian.brashaw@advisorgroup.com)

### FIRM PROFILE

Advisor Group is one of the largest networks of independent wealth management firms in the United States. The individual firms that comprise Advisor Group foster the spirit of entrepreneurship and independence that our more than 11,000 financial professionals exemplify.

### PRIMARY MARKET(S) SERVED



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

### HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

10



## Aldrich Wealth LP

Lake Oswego, OR | [wealthadvisors.com](https://wealthadvisors.com)

### KEY CONTACT(S)

**Heather Wonderly** | 503.620.5329 | [hwonderly@wealthadvisors.com](mailto:hwonderly@wealthadvisors.com)  
**Neil Plein** | 503.716.9225 | [nplein@wealthadvisors.com](mailto:nplein@wealthadvisors.com)  
**Kathy Peterson** | 503.716.9264 | [kpeterson@wealthadvisors.com](mailto:kpeterson@wealthadvisors.com)

### FIRM PROFILE

Aldrich Wealth's dedicated Corporate Retirement Plan team is committed to advocating for plan sponsors and their participants, bringing the experience and discipline needed to drive positive outcomes. Since 1998, Aldrich Wealth has set out to provide customized services including investment management, recordkeeper consulting, fiduciary governance services, employee education, and financial wellness. Aldrich Wealth is part of the Aldrich Group of Companies, including Top 100 Accounting Firm Aldrich CPAs + Advisors, Aldrich Benefits, Aldrich Retirement Services, Aldrich Technology, and Aldrich Capital.

### PRIMARY MARKET(S) SERVED



### 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
- Minimum Fee Schedules

### HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

37



## Beltz Ianni & Associates

Rochester, NY | beltz-ianni.com

### KEY CONTACT(S)

**Michelle Cannan** | 585.340.5213 | michelle.cannan@beltz-ianni.com

**Bob Newton** | 585.340.5217 | bob.newton@beltz-ianni.com

**Bob Judd** | 585.340.5200 | bob.judd@beltz-ianni.com

### FIRM PROFILE

Located in Rochester and serving western New York since 2001, Beltz Ianni & Associates has been engaged for many years in delivering fiduciary guidance to employers on their retirement plans and supporting participants in working toward positive retirement outcomes. Our services include plan fee benchmarking; recordkeeping provider search and analysis; investment analysis, recommendation and monitoring; retirement plan committee support; plan design assistance; and participant education and one-on-one guidance. Please visit [www.beltz-ianni.com](http://www.beltz-ianni.com) for more information. Securities and advisory services provided through LPL Financial, a registered investment advisor, Member FINRA ([www.FINRA.org](http://www.FINRA.org))/SIPC ([www.SIPC.org](http://www.SIPC.org)). Beltz Ianni & Associates and LPL Financial are separate entities.

### PRIMARY MARKET(S) SERVED



### OPTIONS AVAILABLE

- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- Allows Fiduciary Declaration 3(21)/3(38)
- Plan Sponsor Fiduciary Training
- Stable Value Analysis

### HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

10

bergankdv

## BerganKDV

St. Cloud, MN | bergankdv.com

### KEY CONTACT(S)

**Kyle Nelson** | 952.563.6882 | kyle.nelson@bergankdv.com

### FIRM PROFILE

BerganKDV is a leading professional services firm with a contagious culture; where growth is fostered and making a difference means something. Our values drive our decisions, and our passion is empowering people and creating a wow experience for our clients.

BerganKDV's Retirement Plan Solutions team offers our clients the perfect blend of behavioral finance and optimal plan design for both the employer and employee. We are dedicated to helping clients maximize investments and take full advantage of their retirement benefits. BerganKDV's clear and concise planning process is rooted in education and expertise that places confidence in our client's decisions. For each engagement, our goal is to develop plans that are a reflection of our client's vision and corporate goals while driving bottom line results.

### PRIMARY MARKET(S) SERVED



### OPTIONS AVAILABLE

- Business Development Consultants
- 3rd Party Vendor Analysis Tool
- Benchmarking Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- Plan Sponsor Fiduciary Training
- Stable Value Analysis
- Minimum Fee Schedules

### HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

6





## Birchbrook

Bangor, ME | birchbrook.com

### KEY CONTACT(S)

**Matthew Skaves** | 1.800.990.1117 | matthewskaves@birchbrook.com  
**Lucie Estabrook** | 1.800.990.1117 | lucieestabrook@birchbrook.com

### FIRM PROFILE

Birchbrook is an independent, women-owned registered investment advisor offering investment management, financial planning, and retirement plan services to individuals and organizations throughout the U.S.

### PRIMARY MARKET(S) SERVED



### OPTIONS AVAILABLE

- 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

7



## Buckingham Strategic Partners

St. Louis, MO | buckinghamretirementsolutions.com

### KEY CONTACT(S)

**Kristen Donovan** | 314.743.5183 | kdonovan@buckinghamgroup.com  
**Matt Pranschke** | 314.783.2961 | mpranschke@buckinghamgroup.com  
**David Shipp** | 314.783.2916 | dshipp@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 1500 plans and managing \$4 billion in assets.

### PRIMARY MARKET(S) SERVED



### 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

20



## Burnham Gibson Wealth Advisors

Irvine, CA | burnhamgibson.com

### KEY CONTACT(S)

**Darin Gibson** | 949.833.5700 | retirement@burnhamgibson.com  
**Joe Park** | 949.833.5747 | jpark@burnhamgibson.com

### FIRM PROFILE

Burnham Gibson Wealth Advisors, LLC is a registered investment advisor based in Irvine, CA. We specialize in retirement plan consulting as well as private wealth management.

### PRIMARY MARKET(S) SERVED



### 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

21



## CAPTRUST

Raleigh, NC | captrust.com

### KEY CONTACT(S)

**John Curry** | 919.278.9676 | John.Curry@captrust.com

### FIRM PROFILE

Founded in 1997 in Raleigh, North Carolina, CAPTRUST is an independent registered investment advisor. The firm provides investment management, financial planning, estate planning, and tax advisory and compliance for individuals and families. For retirement plan sponsors, endowments, foundations, and religious entities, CAPTRUST offers investment advisory services, fiduciary support, plan design, provider analysis/fee benchmarking, and employee advice programs. With more than 900 employees across 60 locations nationwide, CAPTRUST oversees more than \$70 billion in assets under management and more than \$630 billion in assets under advisement (as of June 30, 2021). For more information, visit [www.captrust.com](http://www.captrust.com).

### PRIMARY MARKET(S) SERVED



### OPTIONS AVAILABLE

- Preferred Provider Program
- 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)
- 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

586





## Cerity Partners

Chicago, IL | [ceritypartners.com](http://ceritypartners.com)

### KEY CONTACT(S)

**Ty Parrish** | 813.330.3377 | [tparrish@ceritypartners.com](mailto:tparrish@ceritypartners.com)  
**Philip Steele** | 310.453.3862 | [psteele@ceritypartners.com](mailto:psteele@ceritypartners.com)  
**Amy Banker** | [banker@ceritypartners.com](mailto:banker@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



### 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
- Minimum Fee Schedules

### HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

19

## Broker-Dealers & RIAs



## Cetera Financial Group

San Diego, CA | [cetera.com](http://cetera.com)

### KEY CONTACT(S)

**Adeline Wong** | 310.257.4885 | [adeline.wong@cetera.com](mailto:adeline.wong@cetera.com)  
**Melissa DeLodder** | 619.894.8084 | [melissa.delodder@cetera.com](mailto:melissa.delodder@cetera.com)  
**David Swartz** | 515.371.4783 | [david.swartz@cetera.com](mailto:david.swartz@cetera.com)

### FIRM PROFILE

The freedom to be independent; the wisdom to build community. We're adamant about the virtue of independence to our core – but also think its greatest value comes when people's independent spirit and ideas form the basis of a community, one that uses its collective skills to create more: more connection, more growth, and more of life's dreams realized.

### PRIMARY MARKET(S) SERVED



### 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

### HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

40





## ClearSage Advisory Group

Catonsville, MD | [clearsageadvisorygroup.com](https://clearsageadvisorygroup.com)

### KEY CONTACT(S)

**Michael Geist**

443.834.6850 | [Michael.Geist@clearsageadvisorygroup.com](mailto:Michael.Geist@clearsageadvisorygroup.com)

**Brian Shannon**

410.790.5957 | [Brian.Shannon@clearsageadvisorygroup.com](mailto:Brian.Shannon@clearsageadvisorygroup.com)

### FIRM PROFILE

ClearSage Advisory Group is an objective, independent retirement plan industry consulting firm providing fiduciary oversight services to support Retirement Plan Sponsors. ClearSage delivers a unique, modernized service model that leverages scalable technology to provide superior value to both plan sponsors and plan participants at a lower cost. The ClearSage model eliminates conflicts of interest and gaps in fiduciary oversight to improve participant retirement outcomes and provide greater fiduciary protection to plan sponsors. ClearSage also supports other retirement plan advisors with prospecting and pricing analysis services and partners with investment and wealth managers to provide retirement plan consulting services.

### PRIMARY MARKET(S) SERVED



### 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
- Stable Value Analysis
- Minimum Fee Schedules

### HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

9



## Commonwealth Financial Network

Waltham, MA | [commonwealth.com](https://commonwealth.com)

### KEY CONTACT(S)

**Karen DiStasio** | 781.902.9561 | [kdistasio@commonwealth.com](mailto:kdistasio@commonwealth.com)

### FIRM PROFILE

Commonwealth, the nation's largest privately held independent RIA – broker/ dealer, has the expertise and resources to help advisors succeed in all facets of their retirement practice. The Commonwealth Retirement Consulting Services team provides expert, reliable consultation on scenarios ranging from corporate retirement plans to IRAs. Convenient retirement plan resources include in-house 3(21) and 3(38) fiduciary services, a retirement plan investment recommended list, customizable participant education collateral and a broad array of marketing resources. Practice management support, an open product platform, financial planning software choices and flexible affiliation models round out the industry's most progressive service model.

### PRIMARY MARKET(S) SERVED



### 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
- Stable Value Analysis

### HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

32





# CoSource Financial Group

Lafayette, LA | cosourcefinancial.com

## KEY CONTACT(S)

**Beau Beaulieu** | 337.236.3536 | gab@cosourcefinancial.com

## FIRM PROFILE

As a firm, CoSource Financial Group is dedicated to servicing the employer sponsored retirement plan market. From implementing new retirement plans, to transitioning existing plans experiencing a lack of fiduciary oversight, CoSource Financial Group can step in as the experts. We enjoy working with each plan sponsor, and their participants, no matter the size of the company or plan.

## PRIMARY MARKET(S) SERVED



## 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

7



# Dynamique Capital Advisors, LLC

San Diego, CA | dynamique.com

## KEY CONTACT(S)

**Luka Erceg** | 858.947.4258 | lerceg@dynamique.com  
**Nela Bogavac** | 858.947.4256 | nogavac@dynamique.com

## FIRM PROFILE

Dynamique Capital Advisors, LLC is a disability-owned business enterprise, founded to provide investment management products and services. We bring special skills to assist clients in planning and organizing the financial strategies of individuals, families, trusts/endowments, pensions, investment funds and companies. Our experience stems from having worked at the best and largest of U.S. corporations on investments, and having been entrepreneurs raising capital ourselves.

We provide a low-cost, modernized 401k/403b solution for SMBs and nonprofits who want more than the limited investment options provided by bargain basement payroll providers and 401k aggregators to support the recruiting and retention of your employees.

## PRIMARY MARKET(S) SERVED



## OPTIONS AVAILABLE

- Preferred Provider Program
- Benchmarking Tools
- Allows Fiduciary Declaration 3(21)/3(38)

## HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

3



**German American**  
Wealth Advisory Group

## German American Wealth Advisory Group

Evansville, IN | [germanamerican.com](http://germanamerican.com)

### KEY CONTACT(S)

**Jody L. Giles**

812.437.7314 | [jody.giles@germanamerican.com](mailto:jody.giles@germanamerican.com)

**Mary A. Dishman**

812.437.7315 | [mary.dishman@germanamerican.com](mailto:mary.dishman@germanamerican.com)

**Justin Soderlund**

812.482.1314 | [justin.soderlund@germanamerican.com](mailto:justin.soderlund@germanamerican.com)

### FIRM PROFILE

Our Wealth Advisory Group specializes in providing discretionary investment management and retirement services to our client base. We act as a fiduciary for all of our clients.

### PRIMARY MARKET(S) SERVED



### OPTIONS AVAILABLE

- Preferred Provider Program
- Business Development Consultants
- 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

23



HIGHTOWER

## Hightower Advisors, LLC

New York, NY | [hightoweradvisors.com](http://hightoweradvisors.com)

### KEY CONTACT(S)

**Zo Bigornia** | 917.286.2767 | [zbigornia@hightoweradvisors.com](mailto:zbigornia@hightoweradvisors.com)

**Kevin Nolan** | 646.434.3131 | [knolan@hightoweradvisors.com](mailto: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](http://www.hightoweradvisors.com).

### PRIMARY MARKET(S) SERVED



### 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

11







## iCapital, LLC

Boston, MA | [icapllc.us](http://icapllc.us)

### KEY CONTACT(S)

**Katie Umile** | 617.542.8700 | [kumile@icapllc.us](mailto:kumile@icapllc.us)  
**Tanya McMahon** | 617.542.8700 | [tmcmahon@icapllc.us](mailto:tmcmahon@icapllc.us)  
**Courtney Cook** | 617.542.8700 | [ccook@icapllc.us](mailto:ccook@icapllc.us)

### FIRM PROFILE

iCapital is a fee-only, independent, SEC registered Investment Advisor founded in 1999 on three fundamental principles - Independence, Integrity and Innovation. As a fee-only fiduciary we will unquestionably place your best interests first. Always.

We offer comprehensive wealth management and fiduciary consulting services to individuals, qualified retirement plans, corporations, endowments and foundations. We provide comprehensive wealth management to individuals and corporations.

We are dedicated to providing investment management and strategic wealth planning that is right for you. Simply put, we strive to be our client's trusted advisor. We succeed only when our clients achieve their goals.

### PRIMARY MARKET(S) SERVED



### OPTIONS AVAILABLE

- 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

### HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

11

## INDEPENDENT [ FINANCIAL ] PARTNERS®

## Independent Financial Partners

Tampa, FL | [ifpartners.com](http://ifpartners.com)

### KEY CONTACT(S)

**Jeffery Acheson** | 614.310.4274 | [jeff.acheson@ifpartners.com](mailto:jeff.acheson@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



### OPTIONS AVAILABLE

- Preferred Provider Program
- Business Development Consultants
- 3rd Party Vendor Analysis Tool
- 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

60



## Insight Financial Partners, LLC

Crystal Lake, IL | insightfpllc.com

### KEY CONTACT(S)

**Michael K. Smith** | 847.867.9271 | mikesmith@insightfpllc.com  
**Morgan Burkle** | 312.897.3650 | morganburkle@insightfpllc.com  
**Jerry Kalish** | 312.208.9630 | jerrykalish@insightfpllc.com

### FIRM PROFILE

Insight Financial Partners, LLC is an independent, Registered Investment Advisor that specializes in delivering Retirement Plan Consulting, Investment Advisory and Fiduciary Support Services to Employer Sponsored Plan Strategies (401(k), 403(b), 457, Defined Benefit, College 529 Savings Plans, Non-Qualified Plans and Foundations).

For the fourth 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



### OPTIONS AVAILABLE

- Benchmarking Tools
- Participant Advice/Participant Services
- Internal Rollover Program
- Allows Fiduciary Declaration 3(21)/3(38)
- Plan Sponsor Fiduciary Training
- Stable Value Analysis
- Minimum Fee Schedules

### HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

5



## Institutional Investment Consulting

Bloomfield Hills, MI | iic-usa.com

### KEY CONTACT(S)

**Michael Kozemchak** | 248.339.9807 | mkozemchak@iic-usa.com  
**Paul Stephens** | 248.339.9806 | pstephens@iic-usa.com  
**Lewis Rowe** | 248.339.9807 | Lrowe@iic-usa.com

### FIRM PROFILE

Institutional Investment Consulting (IIC) is a national provider of institutional investment consulting services. IIC's engagements cover defined contribution, defined benefit, nonqualified deferred compensation, equity, HSA, total rewards, ESOP, and Treasury investment programs.

### PRIMARY MARKET(S) SERVED



### OPTIONS AVAILABLE

- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- Plan Sponsor Fiduciary Training
- Minimum Fee Schedules

### HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

7





## J.P. Morgan Wealth Management

New York, NY | [jpmorganwealthmanagement.com](https://jpmorganwealthmanagement.com)

### KEY CONTACT(S)

**Jim Doyle** | 212.272.8410 | [jim.doyle@jpmorgan.com](mailto:jim.doyle@jpmorgan.com)  
**Jillian White** | 212.272.0403 | [jillian.white@jpmorgan.com](mailto:jillian.white@jpmorgan.com)

### FIRM PROFILE

Global expertise, made personal

At J.P. Morgan Wealth Management, we help our clients design bespoke wealth strategies that consider their complex needs across both their personal and professional finances—all while delivering the attention and immediacy of boutique style business. Our advisors are backed by the strength of our leading global firm, with more than 200 years of proven expertise, experience managing over \$2 trillion in assets and powerful insights from around the world. Brokerage/Advisory products offered through J.P. Morgan Securities LLC, Member FINRA/SIPC.

### PRIMARY MARKET(S) SERVED



### 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
- Minimum Fee Schedules

### HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

11



## Kestra Financial, Inc.

Austin, TX | [kestrafinancial.com](https://kestrafinancial.com)

### KEY CONTACT(S)

**Taylor Hammons**  
 737.443.2290 | [taylor.hammons@kestrafinancial.com](mailto:taylor.hammons@kestrafinancial.com)  
**John Amore**  
 737.443.2600 | [john.amore@kestrafinancial.com](mailto:john.amore@kestrafinancial.com)  
**Jennette Schlinke**  
 737.443.2048 | [jennette.schlinke@kestrafinancial.com](mailto:jennette.schlinke@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 us 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. Our advisors benefit from unparalleled direct access to our leadership team and their experience and expertise.

### PRIMARY MARKET(S) SERVED



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

### HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

15



## (k)RPG Advisors, LLC

Gaithersburg, MD | k-rpg.com

### KEY CONTACT(S)

**Walt Ziffer** | 301.948.4411 | walt@k-rpg.com  
**Howard Pasternak** | 301.948.4411 | howard@k-rpg.com  
**Tommy Tavenner** | 301.948.4411 | retire@k-rpg.com

### FIRM PROFILE

(k)RPG Advisors is a registered independent advisor (RIA) that caters to company retirement plan sponsors and their plan participants. The firm provides ERISA 3(21) & 3(38) fiduciary services, employer and employee education, and financial consulting services.

Headquartered in the Washington, DC metropolitan area, (k)RPG Advisors are trusted advisors to over 60 company sponsored retirement plans. Our consultative approach and commitment to accessibility and service allow us to develop long-term partnerships with our clients in an effort to benefit their plan participants and beneficiaries.

### PRIMARY MARKET(S) SERVED



### OPTIONS AVAILABLE

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

### HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

4



## Latus Group, Ltd.

Las Vegas, NV | latus-group.com

### KEY CONTACT(S)

**David J. Segarra** | 702.922.7820 | davids@latus-group.com

### FIRM PROFILE

The Latus Group is a Corporate Retirement Plan Consulting firm focused on providing financial and retirement planning solutions to companies and their employees throughout the United States. The firm prides itself on delivering a personalized experience to every client relationship, built upon trust, education, and total fee transparency. Our consulting team represents a diverse background of experienced independent financial advisors that bring peace of mind to your company retirement plan through extensive Investment due diligence, fiduciary training programs, participant advice and education, provider benchmarking, and effective plan design.

### PRIMARY MARKET(S) SERVED



### OPTIONS AVAILABLE

- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- Allows Fiduciary Declaration 3(21)/3(38)
- Plan Sponsor Fiduciary Training
- Minimum Fee Schedules

### HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

5





## LeafHouse Financial

Austin, TX | leafhousefinancial.com

### KEY CONTACT(S)

**Kassandra Hendrix** | 512.879.1505 | khendrix@lhadv.com  
**Chad Brown** | 512.879.1505 | cbrown@lhadv.com

### FIRM PROFILE

LeafHouse Financial is an experienced, national discretionary investment manager and consultant for all types of retirement plans. The firm is an independent and FlexFiduciary™ that aims to provide the maximum level of protection at a low cost to avoid conflicts of interest. LeafHouse integrates technology and industry knowledge to provide a layer of protection to plan sponsors. LeafHouse developed proprietary technology (the LeafHouse GPA®) that aims to prudently select, evaluate, and monitor investments that are solely in the best interests of plan participants and their beneficiaries.

### PRIMARY MARKET(S) SERVED



### 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

20



## Lockton Investment Advisors, LLC

Kansas City, MO | lockton.com/retirement-overview

### KEY CONTACT(S)

**Donn Hess** | 816.751.2303 | dhess@lockton.com  
**Sam Henson** | 816.751.2245 | shenson@lockton.com

### FIRM PROFILE

Lockton Companies' 8,500+ professionals provide more than 65,000+ clients around the world with risk management, insurance, surety, employee benefits, and retirement plan consulting. Our retirement consulting services include strategic benefits plan design, both 3(21) and 3(38) investment advice, fiduciary training, plan governance documentation, employee education and advice, fiduciary outsourcing, plan errors correction services, and more. Lockton's independence means we're positioned to always do the right thing for our three key stakeholders: clients, associates, and communities. Our entrepreneurial spirit brings creative solutions to our clients and motivates our people. This is evident in Lockton's 97% client retention rate. We believe that our strong growth and retention rates are a direct result of the healthy client relationships our dedicated associates create.

### PRIMARY MARKET(S) SERVED



### OPTIONS AVAILABLE

- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- Plan Sponsor Fiduciary Training
- Stable Value Analysis

### HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

207



**M Financial Group™**

## M Financial Group

Portland, OR | [mfin.com](http://mfin.com)

### KEY CONTACT(S)

**Shelley Sievers** | 503.238.1621 | [shelley.sievers@mfin.com](mailto:shelley.sievers@mfin.com)  
**Valerie Pimenta** | 503.238.1621 | [valerie.pimenta@mfin.com](mailto:valerie.pimenta@mfin.com)

### FIRM PROFILE

With 149 Member Firms in 35 states and the United Kingdom, M Financial Group is one of the nation's leading financial services design and distribution companies. Since 1978, M's network of independent insurance, investment, and executive benefit firms has served the needs of high net worth individuals, corporate executives, successful entrepreneurs, and Fortune 1000 companies. For more information, visit [mfin.com](http://mfin.com).

### PRIMARY MARKET(S) SERVED



### 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

### HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

49



## Marcum Wealth

Cleveland, OH | [marcumwealth.com](http://marcumwealth.com)

### KEY CONTACT(S)

**Wendy Eldridge** | 440.459.5915 | [wendy.eldridge@marcumwealth.com](mailto:wendy.eldridge@marcumwealth.com)  
**Eric Wulff** | 440.459.5905 | [eric.wulff@marcumwealth.com](mailto:eric.wulff@marcumwealth.com)

### FIRM PROFILE

Marcum Wealth's mission is to be your one-stop team of trusted advisors for your financial answers. As part of the Marcum Group, our wealth advisors strategize with a deep team of experts in complementary disciplines to address your financial dynamics. We provide the multidisciplinary resources, the customized roadmap and the time-tested financial planning and investment management processes to empower you in reaching your life-long and legacy goals.

### PRIMARY MARKET(S) SERVED



### OPTIONS AVAILABLE

- Benchmarking Tools
- Participant Advice/Participant Services
- Allows Fiduciary Declaration 3(21)/3(38)
- Plan Sponsor Fiduciary Training
- Stable Value Analysis

### HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

35







## Marietta Wealth

Marietta, GA | mariettawealth.com

### KEY CONTACT(S)

**Wes Hackney** | 678.918.9135 | wes@mariettawealth.com  
**Scott Keller** | 678.918.9135 | scott@mariettawealth.com  
**John Massey** | 912.667.1478 | jmassey@mariettawealth.com

### FIRM PROFILE

Marietta Wealth is an independent, fee-only financial advisory firm focused on providing investment management and retirement plan advisory services to individuals, businesses, and institutions. Marietta Wealth provides a range of services to plan fiduciaries and participants of company retirement plans, including 3(21)/3(38) fiduciary advice, investment selection and quarterly investment monitoring, investment policy statement preparation, custom model construction, target date fund and "QDIA" analysis, fee benchmarking and vendor analysis, investment committee support, one-on-one participant advice, participant education and enrollment meetings, and plan design recommendations.

### PRIMARY MARKET(S) SERVED



### 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
- Stable Value Analysis
- Minimum Fee Schedules

### HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

5



## Mariner Wealth Advisors

Overland Park, KS | marinerwealthadvisors.com/retirement

### KEY CONTACT(S)

**David Stofer**  
 913.378.9144 | david.stofer@marinerwealthadvisors.com  
**Dawn McPherson**  
 913.378.9149 | dawn.mcpherson@marinerwealthadvisors.com  
**Tony Bruns**  
 513.874.4440 | tony.bruns@marinerwealthadvisors.com

### FIRM PROFILE

Mariner Wealth Advisors provides advisory services to retirement plan sponsors with a goal of improving employees' retirement readiness and enhancing clients' benefit packages. Our CEFEX-certified Retirement Plan Solutions division provides a wide range of services, including: plan design consulting, investment selection, asset allocation, ERISA compliance, investment policy statement preparation and maintenance, and fiduciary training and support.

### PRIMARY MARKET(S) SERVED



### 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)
- 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

18



## Mayflower Advisors

Boston, MA | mayfloweradvisors.com

### KEY CONTACT(S)

#### Steven Dimitriou

617.259.1767 | steve.dimitriou@mayfloweradvisors.com

#### Jeffrey Mehne

617.259.1767 | jeffrey.mehne@mayfloweradvisors.com

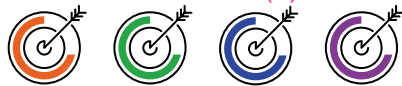
#### Joseph Kendall

617.259.1767 | 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 plan clients. We believe that education is critical to successful participant outcomes and the key to a well-appreciated employer benefit. We have been nationally recognized for our expertise and commitment to service and possess the knowledge, experience and scale to service plans of all sizes across the country.

### PRIMARY MARKET(S) SERVED



### OPTIONS AVAILABLE

- 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
- Plan Sponsor Fiduciary Training
- Stable Value Analysis

### HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

11



## MCF Advisors, LLC

Covington, KY | mcfadvisors.com

### KEY CONTACT(S)

**Dave Harris** | 859.967.0991 | dharris@mcfadvisors.com

**Alyssa Potter** | 859.967.0993 | apotter@mcfadvisors.com

**Clare Cady** | 859.967.0992 | ccady@mcfadvisors.com

### FIRM PROFILE

MCF Advisors, LLC ("MCF") is a privately held, SEC registered investment advisory firm founded in 2000. Since our inception, the MCF Institutional division has provided independent 3(21) or 3(38) fiduciary investment consulting services to defined contribution and defined benefit pension plans, endowments, foundations, and non-profit organizations. MCF's Institutional division is comprised of a team of dedicated specialists focusing solely on delivering the highest level of consulting services to retirement plans and institutional investors. Our institutional services include: investment consulting, plan design, ERISA compliance, fiduciary training, employee education and retirement readiness guidance.

### PRIMARY MARKET(S) SERVED



### OPTIONS AVAILABLE

- Other Tools
- 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
- Stable Value Analysis

### HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

16



## MMA Securities, LLC

New York, NY | [mmairement.com](http://mmairement.com)

### KEY CONTACT(S)

**Craig Reid** | 913.553.0923 | [craig.reid@marshmma.com](mailto:craig.reid@marshmma.com)

### FIRM PROFILE

Marsh McLennan Agency 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 150 colleagues nationally. Our firm is positioned for significant growth organically and through acquisition.

### PRIMARY MARKET(S) SERVED



### 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

15



## Morgan Stanley

Purchase, NY  
[morganstanley.com/atwork/retirement-solutions](http://morganstanley.com/atwork/retirement-solutions)

### KEY CONTACT(S)

**Tom Conlon** | 914.225.6443 | [tom.conlon@morganstanley.com](mailto:tom.conlon@morganstanley.com)  
**Daniel McVeigh** | 914.225.5437 | [daniel.mcveigh@morganstanley.com](mailto:daniel.mcveigh@morganstanley.com)

### FIRM PROFILE

Morgan Stanley at Work meets companies and individuals wherever they are on their journey of wealth creation. With an end-to-end approach to workplace financial solutions we provide a unique combination of thoughtful education, insightful advice and leading technology. Our comprehensive offering includes Equity Compensation, Financial Wellness, and Retirement Solutions.

### PRIMARY MARKET(S) SERVED



### 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
- 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

154





## Nashional Investments

McKinney, TX | [nashionalinvestments.com](http://nashionalinvestments.com)

### KEY CONTACT(S)

**Jeff Nash** | 1.855.627.4466 | [jeff@nashionalinvestments.com](mailto:jeff@nashionalinvestments.com)

### FIRM PROFILE

Nashional Investments is an independent registered investment advisory firm that focuses on ensuring clients can invest the way they want through our broad platform of traditional and alternative investment options and strategies. As a fiduciary, our breadth of investment choices is expansive and includes stocks, bonds, and ETFs (collectively, "Traditional"); as well as private equity, hedge funds, managed futures and options, commodities, real estate, and structured notes (collectively, "Alternatives"). In addition, we offer, or advise on, tax-focused solutions such as retirement plans, donor-advised funds, and health savings accounts.

### PRIMARY MARKET(S) SERVED



### OPTIONS AVAILABLE

- Participant Advice/Participant Services
- Allows Fiduciary Declaration 3(21)/3(38)

### HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

3



## NFP

Aliso Viejo, CA | [nfp.com](http://nfp.com)

### KEY CONTACT(S)

**Brian Roberts** | 757.876.4171 | [brian.roberts@nfp.com](mailto:brian.roberts@nfp.com)  
**Jami Chapman** | 949.460.9898 | [jami.chapman@nfp.com](mailto:jami.chapman@nfp.com)  
**Bethany Lynn** | 949.460.9898 | [bethany.lynn@nfp.com](mailto:bethany.lynn@nfp.com)

### FIRM PROFILE

At NFP, our solutions and expertise are matched only by our personal commitment to each client's goals. We're a leading consultant that provides employee benefits, property & casualty, retirement and individual private client solutions through our licensed subsidiaries and affiliates. NFP has more than 5,600 employees and global capabilities. Our expansive reach gives us access to highly rated vendors and financial institutions in the industry, while our locally based employees tailor each solution to meet our clients' needs. We've become one of the largest consulting firms by building enduring relationships with our clients and helping them realize their goals.

### PRIMARY MARKET(S) SERVED



### 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

250



# OneDigital

Overland Park, KS | onedigital.com

## KEY CONTACT(S)

**Vince Morris** | 913.647.3968 | vmorris@onedigital.com  
**Carrie Ohm** | 913.521.2322 | coh@onedigital.com

## FIRM PROFILE

OneDigital delivers strategic advisory consulting and technology-forward solutions to more than 85,000 employers across the nation. As employee health care, wellness and workplace benefits continue to converge, businesses of all sizes have relied on OneDigital's exceptional advisory teams for counsel in employee benefits, wellbeing, human resources, pharmacy consulting, property and casualty solutions, as well as the retirement and wealth management services provided through OneDigital Investment Advisors. OneDigital's commitment to technology and innovation enables its 2,400 advisors to deliver the most modern and intuitive customer experience anywhere in the industry. OneDigital Investment Advisors is an SEC-registered investment advisory firm and wholly-owned subsidiary of OneDigital.

## PRIMARY MARKET(S) SERVED



## OPTIONS AVAILABLE

- Retirement Sales Desk Representative
- Business Development Consultants
- Recruiter for Retirement Plan Advisors
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- Internal Rollover Program
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- 408(b)(2) - In-House or Outsourced
- Plan Sponsor Fiduciary Training
- Stable Value Analysis
- Minimum Fee Schedules

## HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

51

## Broker-Dealers & RIAs



# Pensionmark Financial Group, LLC

Santa Barbara, CA | pensionmark.com

## KEY CONTACT(S)

**Troy Hammond** | 1.888.201.5488 | troy.hammond@pensionmark.com  
**Mike Woods** | 1.888.201.5488 | mike.woods@pensionmark.com

## FIRM PROFILE

The Pensionmark network represents over 315 advisors and staff across 65 locations around the country specializing in defined contribution, defined benefit and terminal funding, not-for-profit, wealth management, and executive/deferred compensation. Across the board, we have one guiding principle: to help plan sponsors and individual investors meet and exceed their retirement plan savings goals.

## PRIMARY MARKET(S) SERVED



## 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)
- 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

40





## Precept Advisory Group, LLC

Irvine, CA | preceptadvisory.com

### KEY CONTACT(S)

**Linda K. Bright** | 949.679.2147 | lbright@preceptgroup.com  
**Marisa Meshot** | 949.679.5044 | mmeshot@preceptgroup.com

### FIRM PROFILE

Precept Advisory Group is a Registered Investment Advisory firm solely focused on offering plan consulting & ERISA 3(21) & 3(38) investment fiduciary services to retirement plans. With over \$5B in assets under advisement, our mission is to build customized, competitive, cost efficient & employee appreciated retirement plans that integrate with each company's total compensation strategy. As nationally recognized retirement plan consulting experts, PAG provides independent & unbiased advice to fiduciaries & plan 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



### 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

### HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

12



## ProCourse Fiduciary Advisors, LLC

Carmel, IN | procourseadv.com

### KEY CONTACT(S)

**Doug Prince** | 317.708.4151 | dprince@procourseadv.com  
**Brea Dantin** | 317.708.4152 | bdantin@procourseadv.com  
**Jeff Prince** | 317.708.4154 | jprince@procourseadv.com

### FIRM PROFILE

ProCourse is an independent retirement plan advisory firm that has specialized in servicing institutional retirement plans since 1998. ProCourse advises over 401(k), 403(b), and other corporate retirement plans and provides organizations with financial wellbeing programs. ProCourse is a CEFEX certified investment advisory firm.

Our firm exists to make a difference, in our community, with our clients, and ultimately their employees. At the end of the day, we want to improve the financial health of those we work with.

### PRIMARY MARKET(S) SERVED



### OPTIONS AVAILABLE

- 3rd Party Vendor Analysis Tool
- Benchmarking Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- 408(b)(2) - In-House or Outsourced
- Plan Sponsor Fiduciary Training
- Stable Value Analysis
- Minimum Fee Schedules

### HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

13





## Procyon Partners

Shelton, CT | [procyonpartners.net](http://procyonpartners.net)

### KEY CONTACT(S)

**Amber Kendrick** | 475.232.2715 | [akendrick@procyonpartners.net](mailto:akendrick@procyonpartners.net)  
**Christopher Foster** | 475.232.2704 | [cfoster@procyonpartners.net](mailto:cfoster@procyonpartners.net)

### FIRM PROFILE

Procyon Partners is an independent, employee-owned financial advisory firm founded with a dual focus on:

- Assisting individuals, families and business owners to effectively fulfill their dreams through sensible financial planning, investment and risk management.
- Helping institutions prudently manage the retirement plans, endowments, foundations and senior living portfolios under their stewardship.

Our team has been serving clients like you for over 20 years. As fiduciary investment advisors, we enhance the value we deliver to our clients by leveraging our independence to deliver effective, best-in-breed solutions to help address your financial goals and challenges.

### PRIMARY MARKET(S) SERVED



### OPTIONS AVAILABLE

- Business Development Consultants
- 3rd Party Vendor Analysis Tool
- 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

28

## RAYMOND JAMES®

## Raymond James

St. Petersburg, FL | [raymondjames.com](http://raymondjames.com)

### KEY CONTACT(S)

**Don MacQuattie**  
 727.567.1176 | [Don.MacQuattie@RaymondJames.com](mailto:Don.MacQuattie@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 8,400 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



### 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

### HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

55



## Responsible Asset Management

Salt Lake City, UT | ramtrf.com

### KEY CONTACT(S)

**Nate Cline** | 801.690.0986 | ncline@ramtrf.com

**Jeff Cline** | 801.699.7307 | jccline@ramtrf.com

### FIRM PROFILE

Responsible Asset Management is a small exclusive investment advisory firm offering investment management solutions to individuals, families, institutions, and small businesses. We offer retirement plans that enhance a business's participant and organizational success. We carefully craft plans to complement the needs and goals of the organization, incorporating both Traditional and ESG/Sustainable investment strategies, in order to help plan participants achieve successful retirement readiness.

### PRIMARY MARKET(S) SERVED



### OPTIONS AVAILABLE

- Preferred Provider Program
- 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
- Minimum Fee Schedules

### HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

3



## Retirement Planology, Inc

Alexandria, VA | retirementplanology.com

### KEY CONTACT(S)

**Courtenay Shipley** | 703.595.2829 | cshipley@retirementplanology.com

**Adam Jefferis** | 703.595.2829 | adam@retirementplanology.com

### FIRM PROFILE

Retirement Planology, Inc is a registered investment advisory firm specializing in providing services to corporate and non-profit employer-sponsored retirement plans.

### PRIMARY MARKET(S) SERVED



### OPTIONS AVAILABLE

- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- CRM/Data Aggregation
- Allows Fiduciary Declaration 3(21)/3(38)
- Plan Sponsor Fiduciary Training
- Stable Value Analysis
- Minimum Fee Schedules

### HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

4





## SageView Advisory Group

Newport Beach, CA | [sageviewadvisory.com](http://sageviewadvisory.com)

### KEY CONTACT(S)

**Randy Long** | 949.955.1395 | [rlong@sageviewadvisory.com](mailto:rlong@sageviewadvisory.com)  
**Jon Upham** | 949.955.1395 | [jupham@sageviewadvisory.com](mailto:jupham@sageviewadvisory.com)

### FIRM PROFILE

SageView Advisory Group, LLC is an independent Registered Investment Advisor with over 200 employees located nationwide. The firm provides unbiased retirement plan and wealth management consulting services to clients throughout the U.S. We have been evaluating and advising retirement plans and participants since 1989.

SageView advises on over 1,300 defined contribution, defined benefit and deferred compensation plans totaling more than \$150 billion in 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



### OPTIONS AVAILABLE

- Business Development Consultants
- 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
- Minimum Fee Schedules

### HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

40



## Shepherd Financial, LLC

Carmel, IN | [shepherdfin.com](http://shepherdfin.com)

### KEY CONTACT(S)

**Leah Hill** | 317.975.5037 | [lhill@shepherdfin.com](mailto:lhill@shepherdfin.com)  
**Tom Mayer** | 317.975.5032 | [tmayer@shepherdfin.com](mailto:tmayer@shepherdfin.com)  
**Alex Sylvester** | 317.343.3233 | [asylvester@shepherdfin.com](mailto: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



### OPTIONS AVAILABLE

- Recruiter for Retirement Plan Advisors
- 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

28





## Smith Bruer Advisors

Tallahassee, FL | smithbrueradvisors.com

### KEY CONTACT(S)

**Steven Hiraga**

1.800.387.3487 | steven.hiraga@smithbrueradvisors.com

**George Smith**

1.800.387.3487 | george.smith@smithbrueradvisors.com

**Rene Bruer**

1.800.387.3487 | rene.bruer@smithbrueradvisors.com

### FIRM PROFILE

As fee-only, fiduciary financial advisors, we strive to develop a relationship of trust by putting client interests first. We are fiduciaries 100% of the time.

Smith Bruer Advisors is an independent registered investment adviser. We do not accept commissions. We have no proprietary products. We are transparent about our fees. Our financial advisors work alongside you to develop a personalized financial plan.

When it comes to having a retirement plan, Smith Bruer United is a full-service retirement plan solution that combines technology with professional fiduciary services so that you can leave your day-to-day retirement plan operations to us.

### PRIMARY MARKET(S) SERVED



### OPTIONS AVAILABLE

- Other Tools
- Participant Advice/Participant Services

### HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

6



## Soltis Investment Advisors

St. George, UT | soltisadvisors.com

### KEY CONTACT(S)

**Tyler Finlinson** | 435.674.1600 | tfinlinson@soltisadvisors.com

### FIRM PROFILE

Soltis consults on private wealth and institutional retirement. Living a life that brings you joy is the ultimate goal; we're just here to help you build the resources to support it. We do so through our proprietary process of analyzing investments. This process minimizes conflicts of interest, so that everything we do is focused on what's most important to you. Our fee-only structure means our recommendations are unbiased and based only on what you want out of life. And as we advise you, we do so without any third-party relationship conflicts to cloud judgment about what is right for you.

### PRIMARY MARKET(S) SERVED



### OPTIONS AVAILABLE

- Retirement Sales Desk Representative
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- Allows Fiduciary Declaration 3(21)/3(38)
- 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

53



# Spectrum Investment Advisors, Inc.

Mequon, WI | spectruminvestor.com

## KEY CONTACT(S)

**Manuel Rosado** | 262.238.4010 | mrosado@spectruminvestor.com

## FIRM PROFILE

In a world where many claim to listen, often many fail to understand. We are a team committed to our community and those that participate in it. That means engaging at every level and understanding the real wants and needs of those we advise. To our team, it's not just business, and it's not just a job. We are builders. We seek to build the wealth of those we serve. We help build the vibrance of our community, and we strive to build deep trust with everyone we do business with.

## PRIMARY MARKET(S) SERVED



## OPTIONS AVAILABLE

- 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

23

## Broker-Dealers & RIAs



STILES FINANCIAL SERVICES  
INCORPORATED

# Stiles Financial Services, Inc.

Edina, MN | stilesfinancial.com

## KEY CONTACT(S)

**Susan Stiles** | 952.988.0452 | susan@stilesfinancial.com

**Kaylin Eidsness** | 952.988.0452 | kaylin@stilesfinancial.com

**Deb Rosenberg** | 952.466.6221 | deb@stilesfinancial.com

## FIRM PROFILE

For decades SFSL, a minority- and women-owned business, has been an independent fee-based consultant delivering unbiased advice. As experienced ERISA consultants, we maintain a neutral and autonomous position in the industry with regard to vendors, investments, research, and how we are compensated. We will not offer a cookie cutter output of reports, fund line-ups or utilize single source research tools.

Our highly-experienced retirement plan consultants deliver proactive, customized, in-depth fiduciary oversight for plan sponsors on behalf of their 401(k) and pension plans. We partner with our clients to ensure that company and participant goals are being achieved and that fiduciary obligations are met and documented.

## PRIMARY MARKET(S) SERVED



## 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

## HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

10





## Stolzer Rothschild Levy, LLC

Basking Ridge, NJ | srlam.com

### KEY CONTACT(S)

**Howard Stolzer** | 732.481.0649 | hstolzer@srlam.com

### FIRM PROFILE

As advisers, we work with small to mid-size organizations, usually under 5,000 people, on matters related to retirement plans, non-qualified plans, executive compensation and other employee benefits. We offer investment advice, plan design, support and transition services. We also work with executives and professionals on financial, estate and life-transition matters. Our background in business and executive benefits, combined with our personalized planning, enables us to guide our clients with a risk-managed and tax-efficient strategy.

### PRIMARY MARKET(S) SERVED



### OPTIONS AVAILABLE

- 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

3



## The Waterford Group, LLC

Rochester, NY | waterfordgroupny.com

### KEY CONTACT(S)

**Brian Costello** | 585.434.0646 | bc@waterfordgroupny.com

### FIRM PROFILE

The Waterford Group, an Alera Group company, is a retirement plan specialist in Rochester NY.

### PRIMARY MARKET(S) SERVED



### OPTIONS AVAILABLE

- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Allows Fiduciary Declaration 3(21)/3(38)
- Plan Sponsor Fiduciary Training

### HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

4





## Twelve Points Retirement Advisors

Boston, MA | [TwelvePointsRetirement.com](https://TwelvePointsRetirement.com)

### KEY CONTACT(S)

**Francesca Federico** | 978.318.9503 | [francesca@twelvepoints.com](mailto:francesca@twelvepoints.com)  
**Dave Clayman** | 978.318.9502 | [dave@twelvepoints.com](mailto:dave@twelvepoints.com)  
**Manny Frangiadakis** | 978.318.9500 | [manny@twelvepoints.com](mailto:manny@twelvepoints.com)

### FIRM PROFILE

Twelve Points acts as an extension of a company's Human Resources department. We work with our clients to enhance, coordinate and highlight the benefits being offered so that employees maximize 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 greatest asset – their workforce.

### PRIMARY MARKET(S) SERVED



### OPTIONS AVAILABLE

- 3rd Party Vendor Analysis Tool
- 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

9



## UBS Financial Services

Weehawken, NJ | [ubs.com/us/en/wealth-management/our-services/ubs-workplace-wealth-solutions.html](https://ubs.com/us/en/wealth-management/our-services/ubs-workplace-wealth-solutions.html)

### KEY CONTACT(S)

**Daniel Fuchs** | 201.352.8102 | [dan.fuchs@ubs.com](mailto:dan.fuchs@ubs.com)  
**Gene Silverman** | 201.352.3826 | [gene.silverman@ubs.com](mailto:gene.silverman@ubs.com)  
**Mark Barnum** | 425.990.2768 | [mark.barnum@ubs.com](mailto:mark.barnum@ubs.com)  
**Mike Griffin** | 980.335.5809 | [mike.griffin@ubs.com](mailto: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, Institutional Consulting, Equity Plan Services and Financial Wellness. Specifically in the retirement arena, 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 3,000 retirement plans comprising over \$100 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 advanced training, 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



### OPTIONS AVAILABLE

- Retirement Sales Desk
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- 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

30+



## Venture Visionary Partners

Sylvania, OH | [venturevp.com](http://venturevp.com)

### KEY CONTACT(S)

**John T. O'Brien** | 419.464.7390 | [jobrien@venturevp.com](mailto:jobrien@venturevp.com)  
**Paul Abendroth** | 419.464.7532 | [pabendroth@venturevp.com](mailto:pabendroth@venturevp.com)  
**Ryan Borucki** | 419.464.7535 | [rborucki@venturevp.com](mailto:rborucki@venturevp.com)

### FIRM PROFILE

Venture Visionary Partners is a registered independent wealth management firm advising affluent families and individuals, including business owners and entrepreneurs, to help them be strategically smarter with their wealth.

Our corporate consulting team develops and implements comprehensive solutions designed to bridge the gaps between fiduciary duty, the ever-evolving regulatory environment, and employee engagement. Their mission and commitment is to focus on the core areas of plan design, investment process, develop measurable participant outcomes, and support you in your oversight of the plan under ERISA.

Located in Sylvania, OH the Venture team serves clients across the United States with distinction.

### PRIMARY MARKET(S) SERVED



### OPTIONS AVAILABLE

- Business Development Consultants
- 3rd Party Vendor Analysis Tool
- Benchmarking Tools
- Participant Advice/Participant Services
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- 408(b)(2) - In-House or Outsourced
- Plan Sponsor Fiduciary Training
- Stable Value Analysis

### HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

30



## Wintrust Retirement Benefits Advisors

Chicago, IL | [wintrustbank.com/commercial/resources/retirement-plan-services.html](http://wintrustbank.com/commercial/resources/retirement-plan-services.html)

### KEY CONTACT(S)

**Dan Peluse** | 312.373.7003 | [dpeluse@wintrustwealth.com](mailto:dpeluse@wintrustwealth.com)

### FIRM PROFILE

Wintrust Retirement Benefits Advisors is a division of Wintrust Wealth Management established in 2008 to assist plan sponsors, clients and their participants create, implement and maintain successful retirement plans. 100% of the staff, technology and resources maintained by WRBA are dedicated to our retirement plan clients.

As part of our core service model, we provide the following services:

- 3(21) & 3(38) Fiduciary Services
- Quarterly Investment Performance Reports
- QDIA Analysis & Monitoring
- Provider RFP & Conversion Services
- Plan Compliance & Design Assistance
- IPS Implementation & Review
- Plan Provider Review & Benchmarking
- Participant Education and Communication Programs
- Annual Fiduciary Training

### PRIMARY MARKET(S) SERVED



### OPTIONS AVAILABLE

- Retirement Sales Desk Representative
- Business Development Consultants
- 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

5



Broker-Dealers & RIAs

Acropolis Investment Management, LLC

St. Louis, MO | acrinv.com

KEY CONTACT(S)

**Michael Lissner**

636.449.4900 | ml@acrinv.com

**Debra Moran**

636.449.4950 | dm@acrinv.com

**Amy Crews**

636.449.4950 | ac@acrinv.com

**Ryanne Harmann**

636.449.4950 | rh@acrinv.com

FIRM PROFILE

Acropolis Investment Management, LLC is a fee-only registered investment adviser firm that has been providing advisory services since 2002. Acropolis is managed by the four original partners: Chris Lissner (President), David Ott (Chief Investment Officer), Dannelle Ward (Chief Compliance Officer) and Michael Lissner (Executive Director, Acropolis Retirement Plan Solutions). As an RIA and Centre for Fiduciary Excellence (CEFEX) certified fiduciary, the firm serves private clients, institutional clients, banks, 401(k) plans, profit sharing plans, defined benefit plans and non-qualified deferred compensation plans. The retirement plan line of business was launched in 2007 and currently manages ~400 million in AUM.

PRIMARY MARKET(S) SERVED



OPTIONS AVAILABLE

- 3rd Party Vendor Analysis Tool
- Benchmarking Tools
- Participant Advice/Participant Services
- Custom Risk Based/Target Date Models
- 408(b)(2) - In-House or Outsourced
- Plan Sponsor Fiduciary Training
- Minimum Fee Schedules

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

19

GRP Financial

San Rafael, CA | grpfinancial.com

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 140 offices nationwide, GRPF is LPL's largest retirement focused hybrid RIA with 330+ advisors representing \$96B in total AUM. The GRPF network works with over 6,000 retirement plans and additionally, our advisors manage \$5B in wealth management assets. Headquartered in San Rafael, CA and known for industry thought leadership, GRP was established as Financial Telesis in 1992 and became GRPF in 2014 when FTI was acquired by a group of industry leading plan advisors.

PRIMARY MARKET(S) SERVED



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
- Stable Value Analysis

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

20

Hays Financial Group

Minneapolis, MN | haysfinancialgroup.com

KEY CONTACT(S)

**Brian Whinnery**

612.373.9865 | bwhinnery@hayscompanies.com

**James Miley**

612.373.9863 | jmiley@hayscompanies.com

**Tim Black**

781.910.2968 | tblack@hayscompanies.com

FIRM PROFILE

Hays Financial Group supports and enhances plan sponsor activities with our expert team of professionals. We offer both 3(21) and 3(38) levels of fiduciary services for 401(k), 403(b), 457, non-qualified, and Pooled Employer Plans. With our three offices, we service 175 plans with over \$5B in assets under management. We deliver better employee outcomes through education and financial wellness while maintaining certain all other fiduciary responsibilities are executed efficiently and transparently.

PRIMARY MARKET(S) SERVED



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
- Plan Sponsor Fiduciary Training
- Stable Value Analysis
- Minimum Fee Schedules

HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

11



## Huntington National Bank

Columbus, OH | [huntington.com](http://huntington.com)

### KEY CONTACT(S)

#### Frank Zugaro

330.384.7261 | [frank.e.zugaro@huntington.com](mailto:frank.e.zugaro@huntington.com)

#### Joe Capela

330.384.7146 | [joe.capela@huntington.com](mailto:joe.capela@huntington.com)

### FIRM PROFILE

At Huntington, we build meaningful, long-term relationships with the companies and employees who depend on us for professional support. Huntington provides advice and guidance to more than 1,000 Defined Contribution, Defined Benefit, Non-Qualified, Endowment and Foundation plans. We focus on fiduciary governance support for plan sponsors including investment selection and monitoring, employee education strategies, plan design considerations and vendor due diligence. Our team strives to provide our clients the comfort of knowing their plan and employees' financial health is in the hands of skilled and committed professionals at an innovative institution with strong ties to the communities we serve.

### PRIMARY MARKET(S) SERVED



### 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)
- Plan Sponsor Fiduciary Training
- Stable Value Analysis
- Minimum Fee Schedules

### HOME OFFICE EMPLOYEES SUPPORTING THE BUSINESS

50

## Moneta Group Investment Advisors, LLC

St. Louis, MO | [monetagroup.com](http://monetagroup.com)

### KEY CONTACT(S)

#### Jake Winegrad

314.244.3431 | [jwinegrad@monetagroup.com](mailto:jwinegrad@monetagroup.com)

#### Sean Duggan

314.244.3285 | [sduggan@monetagroup.com](mailto:sduggan@monetagroup.com)

### FIRM PROFILE

Moneta is a wealth management firm distinguished by a 150-year history of innovation, service and loyalty to its clients that only an independent company can offer. We are financial advisors for life's big decisions. We build custom and comprehensive financial plans designed to meet the unique needs of high-net-worth individuals and their families, businesses with retirement plans, institutions, trusts and the emerging affluent. Serving as your advocate, Moneta empowers you to navigate life's path and protect what you cherish. Barron's ranked Moneta among the nation's Top 10 independent RIAs five consecutive years (2017-2021) for our combination of quality and scale.

### PRIMARY MARKET(S) SERVED

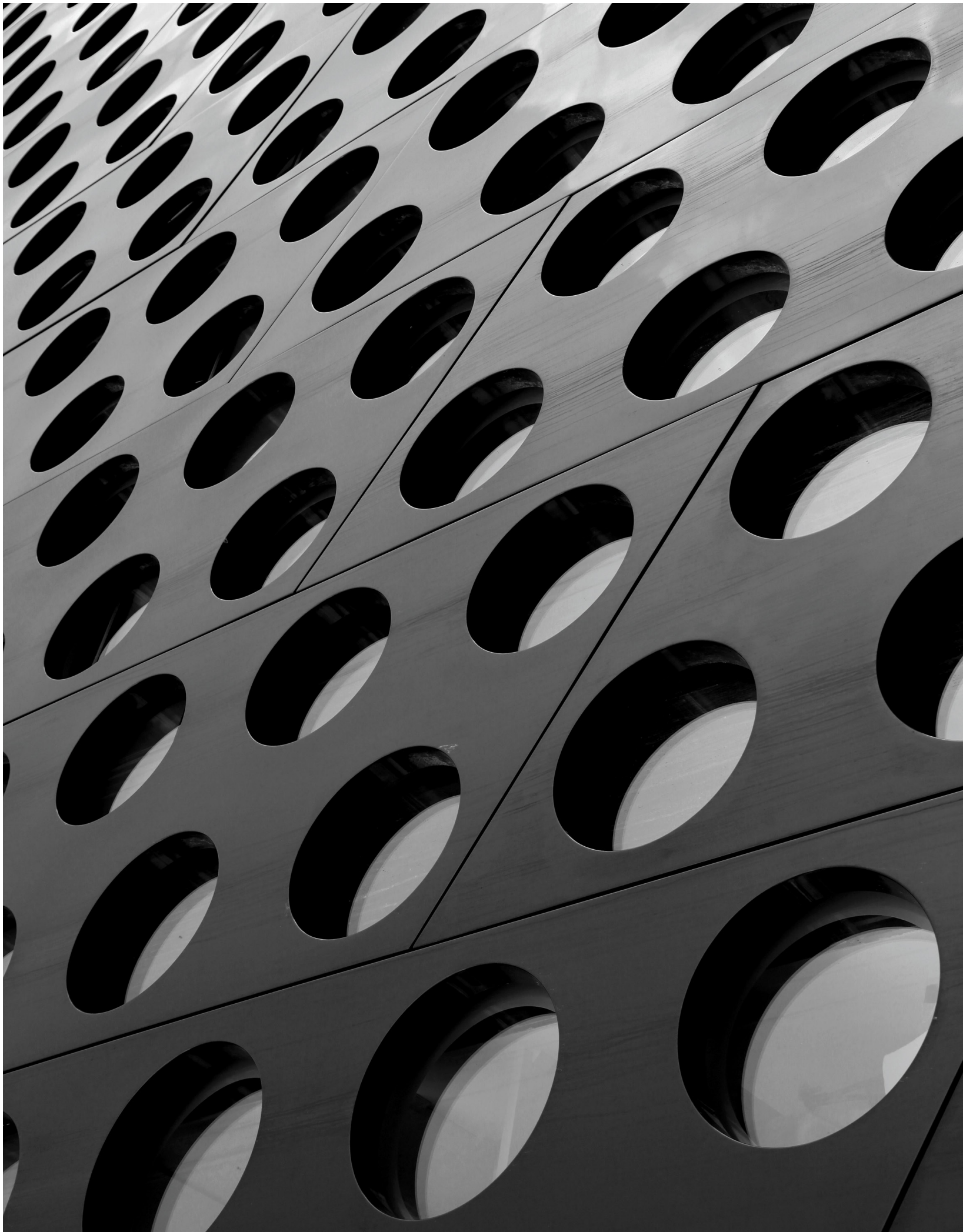


### OPTIONS AVAILABLE

- 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

18



# Third Party Administrators

A third-party administrator (TPA) can be a plan advisor's best friend. But it's important to understand the various

types of TPAs and how to best leverage them depending on the plan profile and size.

As with everything in life, the relationship and cultural fit is paramount. And the choice to use a TPA may depend on the size of a plan or the plan sponsor's particular needs.

The "third-party" harkens back to a realization that these firms, as with recordkeepers generally, provide services to a plan sponsor that plan sponsors once did for themselves. Yes, that was mostly in a time before there were 401(k)s (not to mention daily valuation).

Regardless, every plan has someone in charge of administration and compliance – a third party, if you will, so called because they perform functions that plan sponsors are expected to ensure are performed (and once upon a simpler time many did so themselves). Whether you engaged those services, or find yourself tasked with overseeing them, you know they can be the difference between a smooth-running plan, and one that constantly teeters on the brink of blowing up.

Roughly a year ago, we surveyed NAPA advisors, and found that nearly all (96%) partner with specific third-party administrators; just over half (55%) focus on one to three firms, while a quarter limit it to just one. Not surprisingly, service was cited as the primary consideration in choosing a TPA partner (56%), while fewer than half as many (26%) cited an ability to help with plan innovation. However, nearly half (45%) of the survey respondents said that less than a quarter of their new business is sold with a TPA.

The reality is, of course, that like advisors, all TPAs are not created equal – they have different strengths and skillsets, and wildly different ideas as to their responsibilities and services. That makes it hard to obtain an apples-to-apples comparison. Indeed, the fact that each record keeper has a different process for just about everything, makes it easy for things to fall by the wayside if you don't have a clear assignment of responsibilities with every party.


Things have grown significantly more complicated over the years, though, and today TPAs not only keep up with participant


accounts, they also can be an invaluable resource to plan sponsors – and advisors – on issues like regulatory compliance and plan design. We're talking about an extraordinarily extensive list of services, including amending and restating plan documents, preparing employer and employee benefit statements, assisting in processing all types of distributions from the plan, preparing loan paperwork for plan participants, testing the plan each year to gauge its compliance with all IRS non-discrimination requirements as well as plan and participant contribution limits, allocation of employer contributions and forfeitures, calculating participant vested percentages, and preparing annual returns and reports required by IRS, DOL or other government agencies.


In one of the fastest-growing sections of the Black Book, the TPAs listed on the pages that follow have a focus on working with advisors. That's critically important in forming a mutually beneficial partnership predicated on a solid appreciation for what each member brings to the relationship and shared clients.


— Nevin E. Adams, JD


## Legend Primary Market(s) Served

 Micro [< \$1 million]

 Small [\$1 - \$10 million]

 Mid [\$10 - \$100 million]

 Large [\$100 - \$250 million]

 Mega [>\$250 million]





## Actuarial Ideas, Inc.

Monsey, NY | actuarial-ideas.com

### KEY CONTACT(S)

**Elliot Cohen** | 845.622.1400 | eli@actuarial-ideas.com

### FIRM PROFILE

Established: 1979

Actuarial Ideas, Inc. is a consulting firm that has been serving the Qualified Retirement Plan needs of small and medium size businesses since 1982. Actuarial Ideas, Inc. offers numerous services for their clients. These services include Retirement Plan Design, Plan Installation, Plan Administration, Plan Termination, Plan Mergers, Form 5500 series preparation, Amendments, Compliance testing, IRS Audit Representation, Fiduciary compliance analysis, and much more.

**STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE:**  
NY

### PRIMARY MARKET(S) SERVED



### PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/21]

401(k): **250** | 50,000

403(b): **0** | 0

457: **0** | 0

Cash Balance: **100** | 5,000

Defined Benefit (Traditional): **25** | 500

Money Purchase: **75** | 300

NQDC: **0** | 0

Other: **0** | 0

### TOTAL ASSETS ADMINISTERED

**\$300,000,000**

### CUSTODIAN(S) USED

open architecture

### 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
- Fiduciary Services



Syracuse, NH | BPAS.com

### KEY CONTACT(S)

**Donna Kramer** | 914.259.0236 | dkramer@bpas.com

**Elizabeth Kaido** | 315.292.6939 | ekaido@bpas.com

### FIRM PROFILE

Established: 1973

BPAS is a national provider of retirement plans, benefit plans, fund administration, and collective investment trusts. We support 4,200 retirement plans, \$110 billion in trust assets, \$1.3 trillion in fund administration, and more than 510,000 participants. With our breadth of services, depth of creative talent, and financial resources, we are well-positioned to help our clients solve all their benefit plan challenges without the need to engage multiple providers. One company. One call. BPAS specialty retirement plan administration practices include auto enrollment plans, multiple employer plans, plans with employer securities, PR 1081 plans, VEBA/HRA & HSA plans, 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



### PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/21]

401(k): **444** | 15,237

403(b): **12** | 1,757

457: **0** | 0

Cash Balance: **0** | 0

Defined Benefit (Traditional): **0** | 0

Money Purchase: **0** | 0

NQDC: **0** | 0

Other: **76** | 952

### TOTAL ASSETS ADMINISTERED

**\$1,461,000**

### CUSTODIAN(S) USED

Custodians we work with include American Funds, Nationwide, John Hancock, Voya, along with many others. We are very flexible on the custodians that we work with.

### FEE STRUCTURE

Per Participant Fee, Asset-based, Base Fee

### SERVICE(S) PROVIDED

- Compliance Support
- Preparation of Loan Paperwork
- Processing of Loan Application
- Non-discrimination Testing
- Plan Design Consulting
- Actuarial Calculations & Support
- Form 5500 Preparation
- Plan Committee Meetings
- Employee Education
- Enrollment Meeting Support
- Call Center
- Fiduciary Services



## CBIZ Benefits & Insurance, Inc.

Cleveland, OH | [cbiz.com/retirement](http://cbiz.com/retirement)

### KEY CONTACT(S)

**Brian Dean** | 216.520.6178 | [bdean@cbiz.com](mailto:bdean@cbiz.com)  
**Robert Auster** | 925.368.7607 | [rauster@cbiz.com](mailto:rauster@cbiz.com)  
**Michael Ziccardi** | 216.525.1082 | [mziccardi@cbiz.com](mailto:mziccardi@cbiz.com)

### FIRM PROFILE

Established: 1998

At CBIZ, we're passionate about helping people achieve their retirement goals while also helping their employers navigate the fiduciary responsibilities that come with sponsoring a retirement plan. We tailor plans to the unique needs of each client.

Our team of professionals provides comprehensive solutions to help manage every aspect of a retirement plan. Whether you're looking for actuarial, investment advisory, defined benefit administration, defined contribution administration or retiree readiness services, we have an experienced team ready to assist. Investment advisory services provided through CBIZ Investment Advisory Services, LLC, a registered investment adviser and a wholly owned subsidiary of CBIZ, Inc.

### STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE:

AZ, CA, FL, GA, IL, MD, MO, OH, PA, TX

### PRIMARY MARKET(S) SERVED



### PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/21]

401(k): **3075** | —  
 403(b): **100** | —  
 457: **20** | —  
 Cash Balance: **580** | —  
 Defined Benefit (Traditional): **350** | —  
 Money Purchase: **30** | —  
 NQDC: **5** | —  
 Other: **300** | —

### CUSTODIAN(S) USED

Independent TPA across all platforms

### FEE STRUCTURE

Per Participant Fee, Asset-based, Base Fee

### SERVICE(S) PROVIDED

- Compliance Support
- Preparation of Loan Paperwork
- Processing of Loan Application
- Non-discrimination Testing
- Plan Design Consulting
- Actuarial Calculations & Support
- Form 5500 Preparation
- Plan Committee Meetings
- Employee Education
- Enrollment Meeting Support
- Call Center
- Fiduciary Services



## FuturePlan

Dresher, PA | [futureplan.com](http://futureplan.com)

### KEY CONTACT(S)

**Kasey Price** | 706.842.5773 | [Kasey.Price@futureplan.com](mailto:Kasey.Price@futureplan.com)  
**Steve Durocher** | 215.648.1321 | [Steve.Durocher@futureplan.com](mailto:Steve.Durocher@futureplan.com)  
**Leslie Lowery** | 706.842.5766 | [Leslie.Lowery@futureplan.com](mailto:Leslie.Lowery@futureplan.com)

### FIRM PROFILE

Established: 1980

FuturePlan by Ascensus provides creative plan design, strategic consulting, IRS and DOL regulatory compliance services, and end-to-end plan administration for retirement plans across the U.S. A leading national retirement TPA, FuturePlan is dedicated to helping clients and partners deliver better outcomes for retirement savers. FuturePlan's expert team combines highly responsive personalized service with the strength and security of Ascensus. FuturePlan's integrated 3(16) and payroll data integrity solutions save time and reduce risk, giving plan sponsors peace of mind.

### 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



### PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/21]

401(k): **29,925** | **1,083,255**  
 403(b): **822** | **73,286**  
 457: **249** | **8,800**  
 Cash Balance: **4,383** | **47,575**  
 Defined Benefit (Traditional): **5,920** | **114,034**  
 Money Purchase: **300** | **26,746**  
 NQDC: **70** | **2,429**  
 Other: **8,832** | **903,481**

### TOTAL ASSETS ADMINISTERED

\$103,000,000,000

### 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



**INCENTIVE BENEFITS, INC.**  
Retirement Plan Administration

# Incentive Benefits, Inc.

Pasadena, CA | incentivebenefits.com

## KEY CONTACT(S)

**Brian Lamb** | 818.515.7414 | brian@incentivebenefits.com  
**Al Cannata** | 626.795.2902 | acannata@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



## PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/21]

401(k): **395** | **28,500**

403(b): **0** | **0**

457: **0** | **0**

Cash Balance: **105** | **1,500**

Defined Benefit (Traditional): **6** | **120**

Money Purchase: **5** | **60**

NQDC: **0** | **0**

Other: **0** | **0**

## TOTAL ASSETS ADMINISTERED

**\$1,277,500,000**

## CUSTODIAN(S) USED

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

## FEE STRUCTURE

Per Participant Fee, Base Fee

## SERVICE(S) PROVIDED

- Compliance Support
- Preparation of Loan Paperwork
- Processing of Loan Application
- Non-discrimination Testing
- Plan Design Consulting
- Actuarial Calculations & Support
- Form 5500 Preparation
- Plan Committee Meetings
- Employee Education
- Enrollment Meeting Support
- Call Center
- Fiduciary Services



# Integrity Pension Services, LLC

Las Vegas, NV | integritypension.com

## KEY CONTACT(S)

**Jay Beltz**  
702.908.8904 | jaybeltz@integritypension.com  
**Benjamin Biscoe**  
1.800.652.7067 | benjaminbiscoe@integritypension.com

## FIRM PROFILE

Established: 2014

At Integrity Pension Services (IPS), we believe that small business is just as important as big business. That's why we offer service model flexibility and extensive support for plans of all sizes and types. The IPS portfolio of clients ranges from small business start-ups to established companies with millions in assets. Integrity Pension Services offers a wide range of solutions and when combined with our "high-touch" comprehensive client support strategy, we can help you stay efficient and profitable. The team at IPS wants to help you succeed and will go the extra mile to get you there.

**STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE:**  
NV, WA

## PRIMARY MARKET(S) SERVED



## PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/21]

401(k): **225** | **7,500**

403(b): **0** | **0**

457: **0** | **0**

Cash Balance: **65** | **1,050**

Defined Benefit (Traditional): **5** | **60**

Money Purchase: **5** | **60**

NQDC: **0** | **0**

Other: **0** | **0**

## TOTAL ASSETS ADMINISTERED

**\$755,000,000**

## CUSTODIAN(S) USED

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

## FEE STRUCTURE

Per Participant Fee, Base Fee

## SERVICE(S) PROVIDED

- Compliance Support
- Preparation of Loan Paperwork
- Processing of Loan Application
- Non-discrimination Testing
- Plan Design Consulting
- Actuarial Calculations & Support
- Form 5500 Preparation
- Plan Committee Meetings
- Employee Education
- Enrollment Meeting Support
- Call Center
- Fiduciary Services





## July Business Services, LLC

Waco, TX | [julyservices.com](http://julyservices.com)

### KEY CONTACT(S)

**Blake Willis** | 1.888.333.5859 | [bwillis@julyservices.com](mailto:bwillis@julyservices.com)  
**Michelle LeCates** | 1.888.333.5859 | [mlecatess@julyservices.com](mailto:mlecatess@julyservices.com)  
**Megan Knapp** | 1.888.333.5859 | [mknapp@julyservices.com](mailto:mknapp@julyservices.com)

### FIRM PROFILE

**Established: 1994**

JULY is a 401(k) services company specializing in high-touch, tech-enabled retirement plan services. For over 25 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, payroll services and business process outsourcing.

### STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE:

AR, CA, CO, FL, IA, IN, KY, MA, MN, NY, OH, OK, TN, TX, WI

### PRIMARY MARKET(S) SERVED



### PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/21]

401(k): **4,420** | **102,600**

403(b): **68** | **5,000**

457: **8** | **1,200**

Cash Balance: **300** | **2,560**

Defined Benefit (Traditional): **53** | **320**

Money Purchase: **14** | **457**

NQDC: **17** | **17**

Other: **257** | **1,000**

### TOTAL ASSETS ADMINISTERED

**\$7,042,560,000**

### CUSTODIAN(S) USED

Mid Atlantic, Matrix, Pershing, and Charles Schwab

### 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
- Employee Education
- Call Center
- Fiduciary Services



## Lee CPA Audit Group

Fair Oaks, CA | [leecpagroup.com](http://leecpagroup.com)

### KEY CONTACT(S)

**James Lee** | 916.347.78558 | [james@leecpagroup.com](mailto:james@leecpagroup.com)

### FIRM PROFILE

**Established: 2015**

CPA firm specializing in 401(k) and 403(b) audits.

### STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE:

CA, TX

### PRIMARY MARKET(S) SERVED



### FEE STRUCTURE

Base Fee

### SERVICE(S) PROVIDED

- Form 5500 Preparation





## Newport

Walnut Creek, CA | newportgroup.com

### KEY CONTACT(S)

#### Ken Weida

925.328.4547 | Ken.Weida@newportgroup.com

#### Todd Davis

443.333.5328 | Todd.Davis@newportgroup.com

Key Contact

#### Dale Essenmacher

248.857.0904 | Dale.Essenmacher@newportgroup.com

### FIRM PROFILE

Established: 1985

Newport is a leading independent retirement services provider that helps employers—and the advisors who serve them—prepare employees for a more financially secure retirement. The company has more than \$150 billion in retirement assets under administration and more than \$300 billion in corporate retirement and insurance assets. Staffed by an exceptional team, Newport provides retirement solutions to employers of every size, from small businesses to the Fortune 1000.

### STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE:

AL, AZ, CA, DC, FL, IL, IA, IN, KS, MD, MO, MN, NY, NC, PA, TX, VA, VT, WA, WI

### PRIMARY MARKET(S) SERVED



### TOTAL ASSETS ADMINISTERED

\$300,000,000,000

### CUSTODIAN(S) USED

Newport Trust Company and will work with other custodians

### FEE STRUCTURE

Per Participant 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



## Northwest Retirement Plan Consultants, LLC

Renton, WA | nwrpc401k.com

### KEY CONTACT(S)

Martin Smith | 425.276.3179 | martin@nwrpc401k.com

Debbie Smith | 425.276.3175 | Debbie@nwrpc401k.com

Derek Finch | 509.392.5871 | Derek@nwrpc401k.com

### FIRM PROFILE

Established: 2014

We provide plan design, consulting, and administration services for qualified plans including 401(k), profit-sharing, money-purchase, defined benefit, cash balance, 403(b), and 457 plans. We have an in-house actuarial staff for complex plan designs as well as to provide back-office support to other TPA firms that do not have actuarial staff.

We have been recognized by the Puget Sound Business Journal as one of the 100 Fastest Growing Private Companies in Washington State for four consecutive years - 2018, 2019, 2020, and 2021.

### STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE:

WA

### PRIMARY MARKET(S) SERVED



### PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/21]

401(k): 602 | 30,000

403(b): 10 | 325

457: 5 | 55

Cash Balance: 103 | 720

Defined Benefit (Traditional): 22 | 125

Money Purchase: 3 | 145

NQDC: 0 | 0

Other: 5 | 48

### TOTAL ASSETS ADMINISTERED

\$1,000,000,000

### CUSTODIAN(S) USED

American Funds, Ameritas, CUNA, Empower, John Hancock, Lincoln, MassMutual, Nationwide, OneAmerica, Principal, T. Rowe Price, The Standard, Transamerica, Voya, Various Brokerage

### 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



## NPPG NPPG Fiduciary Services

Shrewsbury, NJ | nppg.com

### KEY CONTACT(S)

**Suzanne E. Miscik** | 732.758.1577 | smiscik@nppg.com  
**Casey Carragher** | 732.758.1577 | ccarragher@nppg.com  
**Brenna Jacques** | 732.758.1577 | bjacques@nppg.com

### FIRM PROFILE

**Established: 1997**

NPPG is an independent ERISA 3(16) Administrative Fiduciary and Pooled Plan Provider (PPP), offering TPA, actuarial and fiduciary consulting services. NPPG provides a full suite of compliance services to over 5,000 Defined Contribution and Defined Benefit Plans nationwide with more than \$6 billion in assets. NPPG customizes solutions to meet the business and financial goals of its clients through single and multiple employer (MEP) retirement plan third-party administration and administrative fiduciary services. NPPG's nationwide clientele includes members of the NYSE and NASDAQ, non-profit organizations, Fortune 500 companies, government agencies, small entrepreneurial business, associations, PEOs and Pooled Employer Plans (PEPs).

### STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE:

FL, MI, NJ, NY, PA, TX

### PRIMARY MARKET(S) SERVED



### PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/21]

401(k): **4,429** | **176,250**

403(b): **13** | **1,400**

457: **1** | **192**

Cash Balance: **246** | **4,988**

Defined Benefit (Traditional): **402** | **5,942**

Money Purchase: **15** | **325**

NQDC: **1** | **6**

Other: **241** | **8,435**

### TOTAL ASSETS ADMINISTERED

**\$6,100,000,000**

### 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



## OneDigital Retirement

Red Bank, NJ | onedigital.com

### KEY CONTACT(S)

**Buzz Hartsig** | 610.225.1204 | bhartsig@onedigital.com  
**Brian Clark** | 732.530.8129 | bclark@onedigital.com

### FIRM PROFILE

**Established: 1958**

Plan Consulting Services: We will help you create a design that is creative and compliant with the industry regulations. Compliance Services: Providing year end compliance testing and Form 5500 reporting for plans since the requirements first began in the 1970s. We help our clients not only satisfy these regulations from a legal aspect, but also from a creative standpoint as well.

### STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE:

NJ, PA

### PRIMARY MARKET(S) SERVED



### PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/21]

401(k): **30** | **1,700**

403(b): **106** | **8,000**

457: **20** | **85**

Cash Balance: **15** | **120**

Defined Benefit (Traditional): **3** | **1,600**

Money Purchase: **3** | **35**

### TOTAL ASSETS ADMINISTERED

**\$2,000,000,000**

### CUSTODIAN(S) USED

Schwab

### 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







## Pentegra

White Plains, NY | pentegra.com

### KEY CONTACT(S)

**John Schafer** | 317.506.6875 | john.schafer@pentegra.com  
**David Barrer** | 502.548.9374 | david.barrer@pentegra.com  
**Rob Fiorentino** | 914.607.6839 | rob.fiorentino@pentegra.com

### FIRM PROFILE

**Established: 1943**

Pentegra is a different kind of TPA partner. That's because we're a fiduciary first. As an institutional fiduciary for more than 75 years, we are more than a TPA, we're a 3(16) Fiduciary Administrator. Our 3(16) Administrator services offer away to shift retirement plan risks and responsibilities for your clients and make offering a retirement plan easier. Our premiere level of TPA and 3(16) services are designed to help you enhance your practice with a deep bench of professional support, comprehensive plan services and business development support including expertise in MEPs, PEPs and GoPs.

### STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE:

CT, NC, NY and OH

### PRIMARY MARKET(S) SERVED



### PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/21]

401(k): **6,847** | **284,752**

403(b): **209** | **28,082**

457: **9** | **183**

Cash Balance: **84** | **858**

Defined Benefit (Traditional): **227** | **1,295**

Money Purchase: **174** | **4,619**

NQDC: **0** | **0**

Other: **2** | **89**

### TOTAL ASSETS ADMINISTERED

**\$10,277,161,732**

### CUSTODIAN(S) USED

Numerous

### 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
- Fiduciary Services



## ProTPA, LLC

Mansfield, OH | protpa.com

### KEY CONTACT(S)

**Yvonne Thomas** | 567.247.7639 | yvonne@protpa.com  
**Chad Ridgway** | 253.592.6699 | cridgway@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

### PRIMARY MARKET(S) SERVED



### PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/21]

401(k): **122** | **2,900**

403(b): **0** | **0**

457: **0** | **0**

Cash Balance: **3** | **23**

Defined Benefit (Traditional): **0** | **0**

Money Purchase: **0** | **0**

NQDC: **0** | **0**

Other: **0** | **0**

### TOTAL ASSETS ADMINISTERED

**\$191,000,000**

### CUSTODIAN(S) USED

American Funds, Matrix

### FEE STRUCTURE

Per Participant Fee, Asset-based, Base Fee

### SERVICE(S) PROVIDED

- Compliance Support
- Preparation of Loan Paperwork
- Processing of Loan Application
- Non-discrimination Testing
- Plan Design Consulting
- Actuarial Calculations & Support
- Form 5500 Preparation
- Plan Committee Meetings
- Employee Education
- Enrollment Meeting Support
- Call Center
- Fiduciary Services

RETIREMENT  
PLAN CONSULTANTS LLC

## Retirement Plan Consultants

Norfolk, NE | retirementplanconsultants.info

### KEY CONTACT(S)

Alex Baumert | 402.379.0108 | alexb@wealthfirm.info

Josh Kegley | 402.379.0108 | joshk@wealthfirm.info

### FIRM PROFILE

Established: 2005

Retirement Plan Consultants is a firm committed to providing quality service and focusing on the success of our clients. We strive to make the retirement process as easy as possible by providing superior recordkeeping and administrative services to our Plan Sponsors, Participants and Advisors. Our flexible, open architecture platform allows Advisors to create a retirement plan that best fits the company goals.

### STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE:

CA, NE, NJ

### PRIMARY MARKET(S) SERVED



### PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/21]

401(k): 1,500 | 25,000

403(b): 1,200 | 5,000

457: 30 | 600

Cash Balance: 40 | 500

NQDC: 10 | 50

### TOTAL ASSETS ADMINISTERED

\$2,000,000,000

### CUSTODIAN(S) USED

Matrix

### 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

SPECTRUM  
PENSION CONSULTANTS

## Spectrum Pension Consultants, Inc.

Tacoma, WA | spectrumpension.com

### KEY CONTACT(S)

Brian Lamb | 818.515.7414 | brian@spectrumpension.com

Yannis Koumantaros | 253.592.6687 | yannis@spectrumpension.com

Joe Doku | 602.882.2947 | jdoku@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, HI, WA

### PRIMARY MARKET(S) SERVED



### PLANS/PARTICIPANTS SERVED BY TYPE

[As of 6/30/21]

401(k): 249 | 4,507

403(b): 3 | 42

457: 2 | 3

Cash Balance: 16 | 67

Defined Benefit (Traditional): 7 | 10

Money Purchase: 6 | 12

NQDC: 0 | 0

Other: 0 | 0

### TOTAL ASSETS ADMINISTERED

\$393,886,993

### 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, 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





## TPAs

Ace Pension  
Solutions, LLC

Tarrytown, NY | AcePensions.com

## KEY CONTACT(S)

## Rick Misrok

914.712.6605 | Rick@AcePensions.com

## Jim 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: NJ, NY

## PRIMARY MARKET(S) SERVED



## PLANS / PARTICIPANTS SERVED BY TYPE

[As of 6/30/21]

401(k): — | —

403(b): — | —

457: — | —

Cash Balance: — | —

Defined Benefit (Traditional): — | —

Money Purchase: — | —

NQDC: — | —

Other: — | —

## TOTAL ASSETS ADMINISTERED

—

## CUSTODIAN(S) USED

—

## 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

Blue Benefits  
Consulting, Inc.

Carmel, IN | bluebenefitsonline.com

## KEY CONTACT(S)

Mickie Murphy | 317.364.3054

mmurphy@bluebenefitsonline.com

Jane Shawver | 614.340.6683

jshawver@bluebenefitsonline.com

Melissa Baker | 812.650.7661

mbaker@bluebenefitsonline.com

## FIRM PROFILE

Established: 1993

Financial advisors and CPAs are the most active partners with Blue Benefits Consulting, Inc. We work as a team with other trusted advisors to provide employers with maximum benefit and retirement completion to the key employees, as well as retirement saving opportunity for their employees. Blue Benefits offers customized solutions particularly in the small to medium size market and provides customized service to all of our clients.

STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE: AL, IN, KY, OH, PA

## PRIMARY MARKET(S) SERVED



## PLANS / PARTICIPANTS SERVED BY TYPE

[As of 6/30/21]

401(k): 315 | 10,000

403(b): 15 | 2,500

Cash Balance: 25 | 200

Defined Benefit (Traditional): 5 | 5

Money Purchase: 2 | 50

NQDC: 2 | 10

Other: 14 | 50

## TOTAL ASSETS ADMINISTERED

\$863,000,000

## CUSTODIAN(S) USED

Advisor's choice, including SDBA

## FEE STRUCTURE

Per Participant Fee, Base Fee

## SERVICE(S) PROVIDED

- Compliance Support
- Preparation of Loan Paperwork
- Processing of Loan Application
- Non-discrimination Testing
- Plan Design Consulting
- Actuarial Calculations & Support
- Form 5500 Preparation
- Plan Committee Meetings
- Enrollment Meeting Support

Cardinal Pension  
Group, Inc.

West Chester, PA | cardinalpensions.com

## KEY CONTACT(S)

Donna B. Cullinan | 610.696.8144

dcullinan@cardinalpensions.com

Jim Fox | 610.696.8144

jimfox@cardinalpensions.com

Scott Cullinan | 610.696.8144

scottcullinan@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 is 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



## PLANS / PARTICIPANTS SERVED BY TYPE

[As of 6/30/21]

401(k): 275 | 35,301

403(b): 20 | 3,065

457: 5 | 75

Cash Balance: 25 | 80

Defined Benefit (Traditional): 6 | 95

Money Purchase: 0 | 0

NQDC: 0 | 0

Other: 0 | 0

## TOTAL ASSETS ADMINISTERED

\$0

## CUSTODIAN(S) USED

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

## FEE STRUCTURE

Per Participant Fee, Base Fee

## SERVICE(S) PROVIDED

- Compliance Support
- Preparation of Loan Paperwork
- Non-discrimination Testing
- Plan Design Consulting
- Actuarial Calculations & Support
- Form 5500 Preparation



## Cash Balance Actuaries, LLC

Excelsior, MN | cashbalanceactuaries.com

### KEY CONTACT(S)

**Charlie Steingas**

952.500.8696 | charlie@cbactuaries.com

### FIRM PROFILE

**Established: 2009**

Cash Balance Actuaries specializes in the design and administration of small to medium-sized Cash Balance Plans. Our mission is to provide well-structured retirement plans to all profitable businesses around the country and to be the first choice of employment for the best and brightest actuaries and consultants.

The defining characteristic of Cash Balance Actuaries, LLC is the high quality of employees who provide the best service to our clients. Clients who understand their pension plans are much more likely to appreciate them.

**STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE:** AZ, CA, CO, FL, IN, MN, NY, PA, TN

### PRIMARY MARKET(S) SERVED



### PLANS / PARTICIPANTS SERVED BY TYPE

[As of 6/30/21]

401(k): **93** | **858**

403(b): **0** | **0**

457: **0** | **0**

Cash Balance: **578** | **5,051**

Defined Benefit (Traditional): **43** | **240**

Money Purchase: **0** | **0**

NQDC: **0** | **0**

Other: **0** | **0**

### TOTAL ASSETS ADMINISTERED

**\$1,081,500,000**

### CUSTODIAN(S) USED

Any

### FEE STRUCTURE

Per Participant Fee, Base Fee

### SERVICE(S) PROVIDED

- Compliance Support
- Preparation of Loan Paperwork
- Processing of Loan Application
- Non-discrimination Testing
- Plan Design Consulting
- Actuarial Calculations & Support
- Form 5500 Preparation
- Plan Committee Meetings

## Economic Group Pension Services, Inc.

Manhattan, NY | egps.com

### KEY CONTACT(S)

**JJ McKinney**

706.739.7737 | jmckinney@egps.com

**Peter Stephan**

949.398.2478 | pstephan@egps.com

### FIRM PROFILE

**Established: 1971**

Economic Group Pension Services, Inc. (EGPS) was established in 1971 to provide premier retirement plan administration services. In the beginning, EGPS focused on defined benefit pension plans. Today, EGPS offers administration services for all types of qualified retirement plans as well as 403(b), 457, and 409A plans. EGPS offers boutique plan design services to tailor solutions that will exceed our clients' retirement plan needs, help them maximize their tax savings, and provide benefits to their employees. EGPS services more than 5,500 retirement plans with offices in Alabama, California, Florida, Kansas, Louisiana, New Jersey, New York, Oregon and Texas.

**STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE:** AL, CA, FL, KS, LA, NJ, NY, OR, TX

### PRIMARY MARKET(S) SERVED



### PLANS / PARTICIPANTS SERVED BY TYPE

[As of 6/30/21]

401(k): **3471** | —

403(b): **49** | —

457: **17** | —

Cash Balance: **392** | —

Defined Benefit (Traditional): **796** | —

Money Purchase: **54** | —

NQDC: **15** | —

Other: **795** | —

### TOTAL ASSETS ADMINISTERED

**\$8,500,000,000**

### CUSTODIAN(S) USED

American Funds, Ascensus, CUNA Mutual, Empower, Equitable, John Hancock, Lincoln Financial, Nationwide, OneAmerica, PCS Retirement, Principal Financial, Securian, T. Rowe Price, The Standard, Transamerica, 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

## Eh Thomson & Co., Inc.

Sea Girt, NJ | ehthomson.com

### KEY CONTACT(S)

**Edward H Thomson**

732.974.9133 | eht@ehthomson.com

### FIRM PROFILE

**Established: 1985**

1985 Nationwide

**STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE:** NJ

### PRIMARY MARKET(S) SERVED



### PLANS / PARTICIPANTS SERVED BY TYPE

[As of 6/30/21]

401(k): **431** | —

Cash Balance: **381** | —

### 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
- Fiduciary Services

## Financial Technology, Inc.

East Lansing, MI | financialtec.com

### 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

Financial Technology, Inc. is a producing TPA firm. We function as a recordkeeper, a 3(38) plan fiduciary, and a third-party administrator for our plans.

### STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE: MI

### PRIMARY MARKET(S) SERVED



### PLANS / PARTICIPANTS SERVED BY TYPE

[As of 6/30/21]

401(k): 65 | 1,000

403(b): 0 | 0

457: 1 | 2

Cash Balance: 3 | 25

Defined Benefit (Traditional): 0 | 0

Money Purchase: 0 | 0

NQDC: 0 | 0

Other: 30 | 100

### TOTAL ASSETS ADMINISTERED

\$150,000,000

### CUSTODIAN(S) USED

National Financial Services, American Funds

### FEE STRUCTURE

Asset-based

### SERVICE(S) PROVIDED

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

## Great Lakes Pension Associates, Inc.

Farmington Hills, MI | greatlakespension.com

### KEY CONTACT(S)

#### Tamara Ogg

248.553.8070 | togg@greatlakespension.com

#### Judy Brown

248.553.8070 | jbrown@greatlakespension.com

#### David Fillo

248.553.8070 | dfillo@greatlakespension.com

### FIRM PROFILE

Established: 1982

Great Lakes Pension is a trusted consultant to businesses looking for expert advice and guidance. We have been recommended as a preferred Third Party Administrator (TPA) by Financial Advisors of major investment and insurance companies.

Each member of our dedicated team of experts is committed to delivering quality services. We have the most credentialed staff in the state of Michigan. This knowledge becomes invaluable as they help you navigate through the issues and regulations governing your retirement plan as your business and objectives evolve.

Great Lakes Pension has achieved a 96% Customer Satisfaction rate.

### STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE: MI

### PRIMARY MARKET(S) SERVED



### PLANS / PARTICIPANTS SERVED BY TYPE

[As of 6/30/21]

401(k): 561 | —

403(b): — | —

457: — | —

Cash Balance: 63 | —

Defined Benefit (Traditional): 25 | —

Money Purchase: — | —

NQDC: — | —

Other: — | —

### 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

## Heller Pension Associates, Inc.

Hyde Park, NY | hellerpension.com

### KEY CONTACT(S)

#### Todd Heller

954.894.3046 | theller@hellerpension.com

#### Jennifer Van Wagner

845.229.2100 | jvanwagner@hellerpension.com

### FIRM PROFILE

Established: 1974

For over 45 years, Heller Pension Associates, Inc. has provided:

- Customized plan design,
- Dedicated administration, compliance and actuarial services, and
- Consulting services to Thousands of Retirement Plans.

We work collaboratively with financial advisors and accountants provide “best-in-class” retirement plan solutions for small to mid-sized business owners. We have offices in Hyde Park, NY and Aventura, FL.

### STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE: FL, NY

### PRIMARY MARKET(S) SERVED



### PLANS / PARTICIPANTS SERVED BY TYPE

[As of 6/30/21]

401(k): 750 | 20,000

403(b): 5 | 2,000

457: 2 | 4

Cash Balance: 50 | 150

Defined Benefit (Traditional): 75 | 250

Money Purchase: 5 | 100

NQDC: 5 | 15

Other: 5 | 25

### TOTAL ASSETS ADMINISTERED

\$2,000,000,000

### CUSTODIAN(S) USED

Any. Most common include: American Funds, John Hancock, Empower, Principal, T. Rowe Price, Ascensus, Vanguard, Voya, Transamerica, Brokerage Platforms (FBOs, Pooled), Etc.

### 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

## Metro Benefits, Inc.

Pittsburgh, PA | metrobenefits.com

## KEY CONTACT(S)

**Diane M Barton**

412.847.7600 | diane@metrobenefits.com

**Russ Smith**

412.847.7600 | Russ@metrobenefits.com

## Key Contact

**Chris Lestitian**

304.514.2993 | Chris@metrobenefits.com

## FIRM PROFILE

**Established: 1986**

Metro Benefits, Inc. is your Retirement Plan Expert providing a wide array of services on behalf of qualified retirement plans. We specialize in high-touch; individualized plan design consultation for new and existing clients, as well as plan document preparation and ongoing maintenance; administration; compliance testing; Form 5500 preparation; 3(16) fiduciary services; etc. for defined contribution; 403(b); defined benefit; cash balance and db/dc combo plan arrangements. We have a professional ASPPA credentialed staff including an in-house actuary. We attribute our success to our strategic proactive approach to help our clients make the best choices for achieving their business goals.

**STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE:** PA, WV

## PRIMARY MARKET(S) SERVED



## PLANS / PARTICIPANTS SERVED BY TYPE

[As of 6/30/21]

401(k): **1250** | —403(b): **80** | —457: **25** | —Cash Balance: **60** | —Defined Benefit (Traditional): **40** | —Money Purchase: **10** | —

## TOTAL ASSETS ADMINISTERED

**\$4,500,000,000**

## CUSTODIAN(S) USED

American Funds; Empower; John Hancock; Lincoln; MassMutual; Mutual of Omaha; Nationwide; OneAmerica; Principal; Prudential; Transamerica; Voya

## 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

## Pinnacle Plan Design, LLC

Tucson, AZ | Pinnacle-plan.com

## KEY CONTACT(S)

**Robbie Petrillo**

520.618.1960 | rpetrillo@pinnacle-plan.com

**Amanda Iverson**

520.618.1963 | aiverson@pinnacle-plan.com

**Bill Presson**

205.994.4070 | bpresson@pinnacle-plan.com

## FIRM PROFILE

**Established: 2001**

As a CEFEX-certified TPA, we collaborate with employers and their advisors to design and administer retirement plans that turn tax dollars into retirement benefits. In addition to our robust 401(k)/profit sharing plan practice, we are industry leaders in the traditional defined benefit and cash balance plan arena, having authored the *Defined Benefit Answer Book*. Business owners who desire larger tax deductions and accelerated retirement savings can benefit from layering a cash balance plan on top of their existing 401(k) plan.

**STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE:** AZ, CA

## PRIMARY MARKET(S) SERVED



## PLANS / PARTICIPANTS SERVED BY TYPE

[As of 6/30/21]

Other: **1,840** | **18,500**

## TOTAL ASSETS ADMINISTERED

**\$1,200,000,000**

## 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

## Qualified Pension Consultants, Inc.

Cleveland, OH | qualified-pension.com

## KEY CONTACT(S)

**Anthony Chiera**

330.605.2835 | anthony@qualified-pension.com

**Bill Boyer**

216.525.5229 | bill@qualified-pension.com

## FIRM PROFILE

**Established: 1978**

Qualified Pension Consultants, Inc. is a Third Party Administration (TPA) firm that provides support to companies that maintain a wide variety of retirement plan arrangements. From 401(k) plans and Roth deferrals, to Defined Contribution and Defined Benefit plans and combination arrangements, QPC delivers an unmatched level of expertise in plan design, annual administration, support services, and filings.

**STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE:** OH

## PRIMARY MARKET(S) SERVED



## PLANS / PARTICIPANTS SERVED BY TYPE

[As of 6/30/21]

401(k): **300** | **10,000**Cash Balance: **50** | **1,000**

## TOTAL ASSETS ADMINISTERED

**\$500,000,000**

## 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



## Retirement, LLC

Oklahoma City, OK | retirementllc.com

### KEY CONTACT(S)

#### Bill Robertson

405.896.8970 | brobertson@retirementllc.com

#### Staci Hitchcock

405.896.8971 | ahitchcock@retirementllc.com

#### Tim Yarbrough

405.639.2305 | tyarbrough@retirementllc.com

### FIRM PROFILE

Established: 2009

Retirement, LLC is an independent third party administration (TPA) firm for tax-qualified retirement plans. RLLC has an office in Oklahoma City, OK and Sioux Falls, SD.

We provide services for defined benefit, money purchase and cash balance plans, profit sharing and 401(k) plans. Our target market is for plans in the 1-500 participant range. Services include plan design consultation, plan document preparation, and ongoing administration and recordkeeping.

STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE: OK and SD

### PRIMARY MARKET(S) SERVED



### PLANS / PARTICIPANTS SERVED BY TYPE

[As of 6/30/21]

401(k): 794 | 23,198

403(b): 20 | 1,973

457: 16 | 2,226

Cash Balance: 66 | 307

Defined Benefit (Traditional): 50 | 528

Money Purchase: 3 | 52

NQDC: 0 | 0

Other: 78 | 1,310

### TOTAL ASSETS ADMINISTERED

\$2,003,028,502

### CUSTODIAN(S) USED

John Hancock, American Funds, Lincoln, Principal, Ascensus, ASPIre, Charles Schwab, Matrix, Mid-Atlantic Trust, Edward Jones, HD Vest, Fidelity, Mass Mutual, Merrill Lynch, Morgan Stanley, OneAmerica, Oppenheimer, UBS, Vanguard, Voya, Wells Fargo

### 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

## Retirement Service Group, Inc.

Orange, CA | rsgplans.com

### KEY CONTACT(S)

#### Eileen A. Gaspar

1.877.246.4015 | egaspar@rsgplans.com

#### Victoria M Buckels

714.599.4574 | vbuckels@rsgplans.com

#### Ashley Athaide

1.877.246.4015 | aathaide@rsgplans.com

### FIRM PROFILE

Established: 2019

Retirement Service Group, Inc. specializes in establishing and maintaining all types of qualified plans such as 401(k), 403(b), Profit Sharing, Defined Benefit, Cash Balance and plans with prevailing wage employees. We help small business owners create a plan to fit their needs today while guiding them as their business develops over time, ensuring the plan continues to achieve their financial goals.

STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE: CA

### PRIMARY MARKET(S) SERVED



### PLANS / PARTICIPANTS SERVED BY TYPE

[As of 6/30/21]

401(k): 245 | 4,424

403(b): 10 | 155

457: 0 | 0

Cash Balance: 22 | 51

Defined Benefit (Traditional): 43 | 114

Money Purchase: 0 | 0

NQDC: 0 | 0

Other: 26 | 231

### TOTAL ASSETS ADMINISTERED

\$394,333,170

### CUSTODIAN(S) USED

American Funds, Lincoln, Nationwide, John Hancock, MassMutual, Empower, Voya, Transamerica, T. Rowe Price, Principal, CUNA, Aspire, OneAmerica

### 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
- Enrollment Meeting Support

## RPCG, LLC

Wethersfield, CT | RPCGLLC.com

### KEY CONTACT(S)

#### Claire May

860.266.2178 | cmay@rpcgllc.com

#### Heather Feliciano

860.266.2271 | hfeliciano@rpcgllc.com

### FIRM PROFILE

Established: 2018

RPCG, LLC is an independent actuarial, administration and consulting firm with an office located in Wethersfield, Connecticut. We are known for our hands-on approach working very closely with our clients on day-to-day plan design, administration and consulting. We are not a "set it and forget it" TPA. Our team is accessible by phone and available to speak with our clients. Since we are a non-producing TPA, we are ready to partner with any advisor and RIA.

STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE: CT, FL, MA, MI, RI

### PRIMARY MARKET(S) SERVED



### PLANS / PARTICIPANTS SERVED BY TYPE

[As of 6/30/21]

401(k): 425 | 23,500

403(b): 3 | 160

Cash Balance: 45 | 600

### TOTAL ASSETS ADMINISTERED

\$950,000,000

### 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
- Call Center

## Schoen-APS, LLC

Lawrenceville, GA | apspensions.com

## KEY CONTACT(S)

**Marc Schoen**

678.779.7006 | marc@apspensions.com

## FIRM PROFILE

**Established: 1966**

APS takes the confusion out of plan administration processing and decision making by providing our clients with the consulting and technical expertise needed. We are committed to maintaining effective state-of-the-art applications for administrative procedures. Additionally, APS can provide 3(16) fiduciary assistance. The original firm was established January 16, 1966 in Miami, Florida. our primary market is Florida and Georgia although we have clients in many states.

**STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE:** GA

## PRIMARY MARKET(S) SERVED



## FEE STRUCTURE

Per Participant Fee

## SERVICE(S) PROVIDED

- Compliance Support
- Preparation of Loan Paperwork
- Non-discrimination Testing
- Plan Design Consulting
- Actuarial Calculations & Support
- Form 5500 Preparation
- Employee Education

Shore Tompkins  
Actuarial Resources

Chicago, IL | shoretompkins.com

## KEY CONTACT(S)

**Kathleen J. Tompkins** | 312.762.5945

kathy.tompkins@shoretompkins.com

**Neil Shore** | 312.762.5944

neil.shore@shoretompkins.com

## FIRM PROFILE

**Established: 2004**

Shore Tompkins Actuarial Resources partners with advisors to design first-class retirement plan solutions for their clients and prospects. We administer basic safe-harbor plan designs and one-person plans to more sophisticated plans such as cash balance and multi-plan retirement solutions. We provide high-level consulting services such as plan corrections, IRS/DOL audit assistance, non-standard plan designs and plan merger services. We focus on providing our clients with prompt, knowledgeable and friendly service always!

**STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE:** IL

## PRIMARY MARKET(S) SERVED



## PLANS / PARTICIPANTS SERVED BY TYPE

[As of 6/30/21]

401(k): **400** | **10,000**403(b): **10** | **400**457: **0** | **0**Cash Balance: **175** | **3,500**Defined Benefit (Traditional): **15** | **350**Money Purchase: **0** | **0**NQDC: **0** | **0**Other: **0** | **0**

## TOTAL ASSETS ADMINISTERED

**\$1,500,000,000**

## 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
- Enrollment Meeting Support

## TAG Resources

Knoxville, TN | tagresources.com

## KEY CONTACT(S)

**Troy Tisue**

865.670.1844 | troy@tagresources.com

**Phil Tisue**

865.670.1844 | phil@tagresources.com

**Crystal Gravitt**

865.670.1844 | crystal@tagresources.com

## FIRM PROFILE

**Established: 2001**

Pooled Employer Plans (PEPs) have recently gained attention as the new, hot solution in retirement, but pooled plan arrangements are not new to the industry. In fact, we've worked with pooled solutions over the past two decades. Today, employers have more choices on how to set up their plans and it can be an ongoing challenge to determine what type of pooled plan is the best fit. The TAG Pooled Plan Solution provides four arrangement options for businesses that wish to offer the benefits of a pooled plan. The TAG Pooled Plan Solution is unique in the industry.

**STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE:** CA, IA, IN, MI, TN

## PRIMARY MARKET(S) SERVED



## PLANS / PARTICIPANTS SERVED BY TYPE

[As of 6/30/21]

401(k): **3,000** | **300,000**403(b): **49** | **7,500**457: **0** | **0**Cash Balance: **0** | **0**Defined Benefit (Traditional): **3,000** | **300,000**Money Purchase: **0** | **0**NQDC: **0** | **0**Other: **0** | **0**

## TOTAL ASSETS ADMINISTERED

**\$3,000,000,000**

## CUSTODIAN(S) USED

Transamerica, Lincoln, Empower, John Hancock, PCS, ADP

## 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



TPAs

TriStar Pension Consulting

Oklahoma City, OK | tristarpension.com

KEY CONTACT(S)

**Shannon Edwards**

405.848.4015 | shannon@tristarpension.com

**Kimberly Knapp**

405.848.4015 | kim@tristarpension.com

**Allyson Rentsch**

405.848.4015 | allyson@tristarpension.com

FIRM PROFILE

**Established: 1999**

TriStar Pension Consulting specializes in building well-managed, effective retirement plans. No two businesses are the same. TriStar designs and administers each retirement plan to match the needs of the business and its Employer-Sponsored Retirement Plan status. We are a non-producing, woman-owned and operated Compliance Consulting firm based in Oklahoma. We partner with business owners and advisors of any industry and any background. 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:** OK

PRIMARY MARKET(S) SERVED



PLANS / PARTICIPANTS SERVED BY TYPE

[As of 6/30/21]

401(k): **284 | 21,725**

403(b): **2 | 25**

457: **1 | 33**

Cash Balance: **3 | 20**

Defined Benefit (Traditional): **0 | 0**

Money Purchase: **0 | 0**

NQDC: **0 | 0**

Other: **0 | 0**

TOTAL ASSETS ADMINISTERED

**\$731,146,185**

CUSTODIAN(S) USED

American Funds, American Trust, Ascensus, Aspire, Empower, John Hancock, July Business Servces, Mass Mutual, Nationwide, Principal, Transamerica

FEE STRUCTURE

Per Participant Fee, Base Fee

SERVICE(S) PROVIDED

- Compliance Support
- Preparation of Loan Paperwork
- Non-discrimination Testing
- Plan Design Consulting
- Actuarial Calculations & Support
- Form 5500 Preparation
- Call Center

Tycor Benefit Administrators, Inc.

Berwyn, PA | tycorplan.com

KEY CONTACT(S)

**Kelton Collopy**

610.251.0670 | kcollopy@tycorplan.com

FIRM PROFILE

**Established: 1980**

No two employers are exactly alike and there is no single retirement solution that applies to every business. The ultimate retirement plan design requires professional guidance and detailed expertise to evaluate the options and arrive at an informed decision. As your retirement plan expert, Tycor provides the tools to help you win and service qualified retirement plans, while enhancing your client relationship and helping you on your path towards growth. Our service culture nurtures relationships with plan sponsors and we build on that to help sponsors understand and fully utilize their retirement plan.

**STATE(S) WHERE WE HAVE A PHYSICAL PRESENCE:** PA

PRIMARY MARKET(S) SERVED



PLANS / PARTICIPANTS SERVED BY TYPE

[As of 6/30/21]

401(k): **375 | 12,500**

403(b): **15 | 300**

Cash Balance: **85 | 1,000**

Defined Benefit (Traditional): **25 | 60**

TOTAL ASSETS ADMINISTERED

**\$400,000,000**

CUSTODIAN(S) USED

Any

FEE STRUCTURE

Per Participant Fee, Base Fee

SERVICE(S) PROVIDED

- Compliance Support
- Preparation of Loan Paperwork
- Processing of Loan Application
- Non-discrimination Testing
- Plan Design Consulting
- Actuarial Calculations & Support
- Form 5500 Preparation





ESG FOR 401(k) CERTIFICATE PROGRAM

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Background &  
Evolution of ESG

The Business Case for ESG

Putting ESG into Practice

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Nation's Leading Advisors

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# FinTech

Broadly speaking, the term “financial technology” — more commonly “fintech” — can apply to any innovation in

how people transact business — and that runs the gamut from robo-advice to things like bitcoin and cryptocurrency.

According to Statista, there were nearly 11,000 fintech startups in North and South America alone as of February 2021. And per data from CB Insights, fintech investments hit a record \$91.5 billion in global funding so far this year — almost twice as much as all of 2020.

Once again, the focus in this section is understandably varied, though all purport to offer services and support with a distinctive technology “edge.”

We’re excited to see the contributions here again this year, and look forward to their continued development(s) in the years ahead.

— Nevin E. Adams, JD





401GO

West Jordan, UT | 401go.com

#### KEY CONTACT(S)

**Dan Beck** | 801.214.2125 | dan@401go.com

**Jared Porter** | 801.214.2125 | jared@401go.com

#### FIRM PROFILE

**In Business Since: 2019**

Small businesses need a local advisor that knows their unique needs and the 401GO platform, which simplifies a 401(k). Leverage technology to get your clients up and running in just minutes. You'll have a dedicated relationship manager for your client's 401(k). Give them time-saving automation tools. Give employees peace of mind using individualized guided portfolios. 401GO makes 401(k) retirement plans simple to manage and affordable. We make 401(k) administration easy and efficient. Our partner-based model is built to make your life easy so you can focus on service. Founded in 2019 and headquartered in the Salt Lake City, Utah area.

#### 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

#### PRODUCT / SERVICE DESCRIPTION

While most 401(k) plans involve many different service providers, 401GO is fully integrated. We handle all aspects of your client's 401(k), so there is no need for additional service providers. We are the recordkeeper, plan administrator, and handle all 3(16) related services. We can also provide full 3(38) services or allow our partners to provide their choice of 3(38) or 3(21) services.

Our bundled solution handles compliance, government filings, notifications, and all other responsibilities. We even handle the billing to keep things simple and transparent. Our system does ongoing testing throughout the year to prevent surprises that arise during year-end testing. We also handle annual 5500 filings so you don't have to. All assets are held by our partner, Broadridge Matrix.

We have integrations with the best payroll providers. Simplify and streamline plan administration with our administration dashboard. Plan designs can be customized. Our platform was built on time-saving automation.

Our service is a fraction of the cost of traditional providers. Our pricing is simple and straightforward with no hidden fees. Our simple low price includes everything from compliance, testing, filing requirements, and more. We even acquire an ERISA fidelity bond for businesses that need them, at no extra cost; something other providers leave up to the company to pay for and figure out.

We handle the busy work so you can spend more time advising your clients and winning more plans. For more information please visit <https://401GO.com> or follow us on LinkedIn.

**GROUP IRA**

GROUPIRA, Inc.

Tacoma, WA | groupira.com

#### KEY CONTACT(S)

**Yannis Koumantaros** | 253.592.6687 | yannis@groupira.com

**Jaime Unkel** | 201.981.2155 | jaime@groupira.com

**Joe Doku** | 602.882.2947 | joe@groupira.com

#### FIRM PROFILE

**In Business Since: 2012**

Through the collective buying power featured within our leading technology, the GROUPIRA® Program enables people to access investment options and investment advice, which were previously out of reach to most investors. The right advice can help individuals to reach their financial goals better. We make quality investment advice accessible to all investors through our investment advisory partners, regardless of account size. We partner with independent investment advisory firms, so our Members can access high quality unconflicted financial advice. We invite you to learn more about our investment advisory firm partners.

#### PRODUCT / SERVICE CATEGORY

- Asset Allocation
- Advice/Guidance
- Trustee/Custody
- Financial wellness
- Participant Communications
- Tracking/identifying lost Participants
- Savings/budgeting
- Software
- Advisor dashboard
- Banking/finance
- Other

#### PRODUCT / SERVICE DESCRIPTION

At GROUPIRA, we realize Advisors face many challenges managing client accounts. Plan leakage, minimum purchase requirements and fragmented technology services make it difficult to advise many IRA Account Holders. GROUPIRA changes that. Our program allows advisory firms to retain and grow assets. With our technology solutions and dedicated member services support team, we create opportunity for your firm to service IRA's that previously went to the retail marketplace. With GROUPIRA you can provide investment advice, manage model portfolios with institutional funds and efficiently manage rebalances and fee processing with our scalable technology solutions.

**AVERT ASSET LEAKAGE** - Avoid workplace retirement plan leakage by creating a scalable IRA offering to the average participant and capture assets that previously went to other providers.

**SUPPORT GROWTH** - Not only can you advise on retirement plan rollovers, but through our innovative technology solutions and marketing support, we also help you create a customized, scalable solution.

**STREAMLINE ACCOUNT MANAGEMENT** - We provide one portal to access all member accounts, manage one fund lineup, generate reports and streamline transaction processing.

**OPEN ARCHITECTURE** - With access to 15,000+ mutual funds, ETFs, and equities, advisors craft their preferred fund menu, model portfolios for all members.

**CUSTOMIZED PROGRAM** - Choose your member experience with customizable account origination and co-branded website or simply use our pre-built experience.

**MEMBER SERVICES** - We support all member services questions from account origination, web access, processing transactions, government forms, etc.



## Human Interest

San Francisco, CA | [humaninterest.com](http://humaninterest.com)

### KEY CONTACT(S)

**Eric Phillips** | 317.833.0048 | [eric@humaninterest.com](mailto:eric@humaninterest.com)  
**Vinnie Allard** | 617.586.9603 | [vinnie.allard@humaninterest.com](mailto:vinnie.allard@humaninterest.com)  
**Paul Villanueva** | 281.796.4265 | [paul.villanueva@humaninterest.com](mailto:paul.villanueva@humaninterest.com)

### FIRM PROFILE

**In Business Since: 2015**

Human Interest is an affordable, full-service 401(k) provider that makes it easy for small and medium-sized businesses to help their employees save for retirement. Founded in 2015 to ensure people in all lines of work have access to retirement benefits, the company helps more than 100,000 employees at 5,000+ businesses across the US. Headquartered in San Francisco, Human Interest has recently been named to Y Combinator's Top Companies list, CB Insights Fintech 250, and earned the Users Love Us distinction on the G2 review site. For more information please visit [humaninterest.com](http://humaninterest.com) or follow us on LinkedIn.

### PRODUCT / SERVICE CATEGORY

- Asset Allocation
- Administrative Services
- Trustee/Custody
- Financial wellness
- Consulting/Plan Design
- Participant Communications
- Software
- Advisor dashboard

### PRODUCT / SERVICE DESCRIPTION

Human Interest is an easy-to-use, bundled retirement solution for small and medium-sized businesses. We offer an affordable solution with flexible plan design options so each business can get a plan that best suits them. Using technology, we automate the administration of a retirement plan starting by seamlessly syncing with payroll through robust integrations with 100+ leading providers. We also handle all recordkeeping tasks and ensure ongoing plan compliance with federal deadlines through our 3(16), and 3(21) or 3(38) administrative and investment fiduciary services, respectively. Customers can get a 360-degree view of the plan through an online admin dashboard with the ability to create and view customized reports, resend employee sign-up emails, and monitor the plan overall.

Employees get access to an easy-to-use, online account that they can sign up for in minutes with no paperwork. Built-in guidance, such as a recommended contribution rate and timely nudges, ensure participants are making better, more informed saving decisions. Advisors get access to an online dashboard to easily view and manage all plans in one place. And with access to an always-on educational Learning Center and support center, plus the option of dedicated account managers, employers and employees alike can get the help they need when it matters.



## PlanFees

Aliso Viejo, CA | [planfees.com](http://planfees.com)

### KEY CONTACT(S)

**Jesse Taylor** | 949.418.6034 | [jesset@rpag.com](mailto:jesset@rpag.com)  
**Luke Vandermillen Jr.** | 949.418.6055 | [lukev@rpag.com](mailto:lukev@rpag.com)

### FIRM PROFILE

**In Business Since: 2019**

PlanFees is a revolutionary technology platform that allows financial professionals to create the most accurate, yet easy-to-use, retirement plan fee benchmarking reports. Our platform offers a seamless and efficient fee benchmarking experience for advisors, institutions and their clients. Through cutting-edge technology, such as proprietary optical character recognition (OCR) of fee disclosure documents, advisors can help their clients with their fiduciary responsibilities while creating successful outcomes for their participants.

### PRODUCT / SERVICE CATEGORY

- Software

### PRODUCT / SERVICE DESCRIPTION

PlanFees is the only fee benchmarking application whose benchmark universe is based off tens of thousands of "live" pricing quotes, offering a deeper level of accuracy. Through our web portal and mobile app, advisors can create plan pricing reports in under two minutes.

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





# Smart

Nashville, TN | smartretire.com

## KEY CONTACT(S)

**Daniella Moiseyev** | 844.888.0942 | daniella.moiseyev@smartretire.com  
**Rob Stanley** | 844.888.0942 | rob.stanley@smartretire.com  
**Darrin Tulley** | 844.888.0942 | darrin.tulley@smartretire.com

## FIRM PROFILE

**In Business Since: 2014**

Smart is a global savings and investments technology platform provider. Its mission is to transform retirement, savings, and financial well being around the world. Smart partners with financial institutions and advisors to deliver retirement savings and income solutions that are digital, customized, and cost-efficient. Smart, founded in the UK, operates in the USA, Europe, Australia and the Middle East with nearly a million savers with over \$2.7 billion in assets. Smart supports its clients with a 650-strong global team of technologists, user experience experts and retirement specialists, and saw 160% growth in assets on its platform in 2020.

## PRODUCT / SERVICE CATEGORY

- Software

## PRODUCT / SERVICE DESCRIPTION

We are a global technology business that delivers people-focused retirement solutions blending participant-led innovation with technical expertise to deliver turnkey solutions.

We enable employers, advisors and participants to take full advantage of retirement savings options. Our solutions include everything from self-service retirement income solutions to more customized platform options.

Our flexible platform provides a frictionless approach to partnering for financial institutions. Smart is one of the fastest-growing financial technology companies, and we're proud of making a real difference in people's retirement options. We focus on finding the right solutions, rather than working backwards to fit 'legacy' technology.

Innovation is our beacon; we get creative. We believe the best retirement solutions are ones designed with real people's input. We're constantly improving, checking with participants, employers, and advisors, doing everything we can to offer better retirement options.

### Why choose Smart?

We own our technology platform: This gives us full control of our technology roadmap. It means we can grow and adapt to changing regulations, and your evolving needs.

We expand our products, we don't reinvent them: As we grow, we develop our platform in a modular, configurable way. This lets you benefit from the emerging technology we're seeing.

We are built to integrate with people and products: Smart's innovative platform connects directly to your systems and applications, so we can deliver best-in-class solutions.

We are quick to adapt and happy to help: we build great products quickly, which we can then adapt to your needs, and allow you to deliver faster results.



the wealth pool

# The Wealth Pool

Chicago, IL | thewealthpool.com

## KEY CONTACT(S)

**Ed Lamark** | 312.404.5577 | ed@thewealthpool.com  
**JP Helgens** | 319.241.6753 | jp@thewealthpool.com

## FIRM PROFILE

**In Business Since: 2019**

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

- Advice/Guidance
- Financial wellness
- Savings/budgeting
- 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



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## Betterment for Business

New York, NY | [betterment.com/401k](https://betterment.com/401k)

### KEY CONTACT(S)

#### Sales

718.400.6898 | [advised401k@betterment.com](mailto:advised401k@betterment.com)

### FIRM PROFILE

#### In Business Since: 2015

Betterment for Business is a 401(k) service built from the ground up with the needs of the modern employee in mind. It's selected by employers who want to offer their employees tailored financial advice that will help them create a more secure future. Betterment's 401(k) offering is powered by Betterment's proprietary, smart technology that automates and optimizes asset allocation to enhance financial wellness. As a fiduciary that is independent of the funds it invests in, Betterment believes that everyone has the fundamental right to expert financial advice. For more information, visit [www.betterment.com/401k](https://www.betterment.com/401k).

### PRODUCT / SERVICE CATEGORY

- Asset Allocation
- Advice/Guidance
- Administrative Services
- Financial wellness
- Consulting/Plan Design
- Participant Communications
- Savings/budgeting
- Software
- Advisor dashboard
- Banking/finance
- Other

### PRODUCT / SERVICE DESCRIPTION

#### Deepen your relationships

Give your clients a 401(k) plan employees will actually use, with features that can help them save more for the long term.

#### Easy billing

We collect the AUM fee you agree on with your client, and send it to you on a quarterly basis.

#### Attract new clients

Access to plan data along with our customizable email feature means you can invite plan participants to become clients of your advisory practice.

## Covisum

Omaha, NE | [covisum.com](https://covisum.com)

### KEY CONTACT(S)

#### Lauren Laferla

402.255.4928 | [llaferla@covisum.com](mailto:llaferla@covisum.com)

### FIRM PROFILE

#### In Business Since: 2010

Since 2010, Covisum has developed a variety of groundbreaking retirement income planning software for financial advisors including: Social Security Timing®, Tax Clarity®, SmartRisk™, and Income InSight®. The advisor-led team has a deep understanding of how to create solutions that quickly and measurably demonstrate value for prospects and clients. Covisum powers some of the nation's largest financial planning institutions and serves more than 20,000 financial advisors. For more information, visit [www.covisum.com](https://www.covisum.com).

### PRODUCT / SERVICE CATEGORY

- Software

### PRODUCT / SERVICE DESCRIPTION

Being a financial advisor is hard. Covisum® software handles complicated retirement income calculations for advisors and helps you communicate the value of your advice.

Income InSight® includes everything advisors need to create a comprehensive retirement income strategy. Social Security Timing® was the first patented Social Security optimizer. Tax Clarity® helps advisors quickly identify tax opportunities. SmartRisk helps advisors provide a more accurate portfolio risk analysis.

Any subscription includes access to professional marketing resources to help you attract new clients and live access to the customer experience team that supports you along the way.

## PlanTools, LLC

Fort Mill, SC | [plantools.com](https://plantools.com)

### KEY CONTACT(S)

#### David Witz

704.564.0482 | [david@plantools.com](mailto:david@plantools.com)

#### Justin Witz

704.699.7031 | [justin@plantools.com](mailto:justin@plantools.com)

### FIRM PROFILE

#### In Business Since: 2002

PlanTools is a software-as-a-service platform within the FinTech sector focusing on a streamlined investment selection and monitoring process for retirement plans. PlanTools provides an all-in-one solution for investment monitoring with dynamic scoring methodologies, IPS development, plan benchmarking, meeting minutes, target date analysis, and a fiduciary vault with a custom plan sponsor portal. While our platform meets broad market demands, we are a recognized industry leader for customized retirement plan reporting catering to your methodology and the development of customized solutions.

### PRODUCT / SERVICE CATEGORY

- Advice/Guidance
- Financial wellness
- Consulting/Plan Design
- Software
- Advisor dashboard
- Other

### PRODUCT / SERVICE DESCRIPTION

The PlanTools ecosystem represents thousands of advisors with over \$500 billion in retirement plan AUM. Our key products used to service their fiduciary requirements are:

- Morningstar integration (300k+ investments)
- Recordkeeper integrations (40+)
- Selection of Investments
- Monitoring of Investments (135 standards and criteria)
- Development of a customized scorecard
- Controlling the weighting and grading of score ranges to reflect your investment process
- Controlling the scored by investment category
- Controlling the assignment of indexes, peer groups for all ranking and risk-metric calculations
- Fee-reasonableness benchmarking of fees for services rendered
- Fiduciary Governance for each client with a centralized fiduciary vault
- Audit log with notifications for clients
- Web-based meetings using plan sponsor dashboards within our fiduciary vault
- Managing all IPS language, disclosures, meeting minutes and agenda's through a rich text editor
- Target date analyzer
- and so much more...

**SAVE THE DATE**  
JULY 26-27, 2022



N A P A  
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F O R U M

**JOIN** your fellow advisors this  
July in the nation's capital at  
the NAPA D.C. Fly-In Forum.

**CONNECT** with policy makers and  
advocate for legislation that provides  
working Americans with the secure  
retirement they deserve.



N A P A D C F L Y I N . O R G







# Tools & Technology

There continues to be a thin (and frequently nonexistent) line between “tools” and technology, certainly among the

the instruments that expand and enhance an advisor’s capabilities.

They are, nonetheless, an essential component, and one that requires a regular reassessment in a time of ever-present, constant change. In this section you’ll find a broad array of options and alternatives to build and/or grow your practice.

Like what?

Perhaps not surprisingly, many of the offerings in the this section bring enhanced advice/guidance capabilities to the table, some provide help with asset allocation, others expand the reach and quality of participant communications – and where would we be without innovations in fee monitoring/benchmarking.

New offerings will continue to come to the fore – all the better, since the best advisors are always looking for ways to improve, expand, and enhance their practice.

— Nevin E. Adams, JD

401K BESTPRACTICES.COM

## 401k Best Practices

Pittsburgh, PA | 401kbestpractices.com

## KEY CONTACT(S)

Sharon Pivrotto | 412.440.8806 | sharon@401kbestpractices.com

## FIRM PROFILE

In Business Since: 2013

401k Best Practices was started in 2013 by Sharon Pivrotto to help 401(k) advisors find inspiration, strategies, and resources to grow a successful and compliant 401(k) plan practice.

## PRODUCT / SERVICE CATEGORY

Other

## PRODUCT / SERVICE DESCRIPTION

401k Best Practices offers the following:

- a Blog with articles for growing, scaling, and managing a successful 401(k) plan practice.
- A VIP Resource Library sharing strategy guides, case studies, industry research and more.
- The 401k Business in a Box: Done-For-You Templates. From pitchbooks and emails to compliance documents and plan sponsor training, these easy-to-edit templates can help you grow and service your 401(k) practice effectively.

401(k) Marketing®

## 401(k) Marketing

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 | 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. Our clients are the best retirement plan advisors, TPAs, broker/dealers, RIAs, DCIOs and service provider professionals in the business, and they care deeply about saving America's retirement future. We are proud to support our clients with full-scope services from consulting and strategy to branding, content marketing and public speaking. We lend support by creating WOW-worthy marketing that promotes their businesses and generates consistent awareness.

Our mission is to empower the retirement plan industry with quality marketing, ultimately inspiring Americans to become financially prepared for their future.

## PRODUCT / SERVICE CATEGORY

Other

## PRODUCT / SERVICE DESCRIPTION

At 401(k) Marketing, we are the one stop shop for retirement plan advisors, TPAs and industry partners. We support our clients by helping to professionalize and promote their retirement plan practice by identifying strategies, implementing effective marketing processes and continually evaluating trends and results. We share these insights with the industry through custom agency engagement, content marketing solutions and engaging workshops.

For retirement plan advisors looking for a consistent and scalable process that attracts the right decision makers, we have created a systematic marketing approach.

Retirement Plan Marketing is a strategy driven content marketing solution that provides digital content and sales materials with an effective marketing process specifically designed to help generate awareness, streamline sales opportunities and earn more 401(k) business. It includes timely and relevant plan sponsor content including blog articles, social media posts, videos, plan sponsor guides, newsletters, infographics, email campaigns, step-by-step marketing strategy, ongoing support, sales materials and a robust bonus content portal.

In addition to our services and solutions, we offer highly energetic speaking workshops that will leave audiences with tools and resources to earn new sales and engage modern plan sponsors. The retirement plan landscape is changing and through targeted focus and a strong mission, leaders can rise above the noise and truly differentiate.

We are passionate about marketing successful retirement plan professionals. We welcome the opportunity to help you grow your business through custom agency engagement, innovative advisor solutions and engaging workshops.





## BNY Mellon Investment Management

New York, NY | [im.bnymellon.com/tdportal](https://im.bnymellon.com/tdportal)

### KEY CONTACT(S)

**William Wendel** | 302.388.9518 | [william.wendel@bnymellon.com](mailto:william.wendel@bnymellon.com)  
**Maureen Kuhns** | 212.635.6292 | [maureen.kuhns@bnymellon.com](mailto:maureen.kuhns@bnymellon.com)  
**Melissa DiPierro** | 201.577.2217 | [melissa.dipierro@bnymellon.com](mailto:melissa.dipierro@bnymellon.com)

### FIRM PROFILE

**In Business Since: 1851**

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

### PRODUCT / SERVICE CATEGORY

Other

### PRODUCT / SERVICE DESCRIPTION

Custom Target Date Builder couples innovative, easy-to-use technology with the capabilities of two of the world's investment leaders, BNY Mellon Investment Management and Wilshire Associates Incorporated. Retirement Plan Professionals (RPPs) can model bespoke custom target date portfolios for plan sponsor clients. Custom Target Date Builder features include:

- Five glide paths, diversified across as many as 18 asset classes.
- Open architecture, with the freedom to draw from a robust universe of active and passive investment strategies, offered as mutual funds and/or collective investment funds.
- Sophisticated investment manager due diligence screening and asset allocation models, powered by Wilshire.
- Built-in tools designed to support an RPP's consultative efforts with plan sponsors, modeling custom investment options for a particular sponsor's fund line-up for its participant base.
- Platform is delivered through an online portal that makes high-touch customization scalable, enabling RPPs to grow their DC practice.



## Broadridge Financial Solutions

New York, NY | [Broadridge.com](https://Broadridge.com)

### KEY CONTACT(S)

**Tim Slavin** 212.973.6102 | [Timothy.Slavin@Broadridge.com](mailto:Timothy.Slavin@Broadridge.com)  
**Fi360 Advisor Sales** 1.866.390.5080 | [Fi360Sales@Broadridge.com](mailto:Fi360Sales@Broadridge.com)  
**Retirement Advisor Sales Desk**  
 1.855.205.8004 | [MatrixAdvisorSales@Broadridge.com](mailto:MatrixAdvisorSales@Broadridge.com)

### FIRM PROFILE

**In Business Since: 1962**

Broadridge Financial Solutions is a publicly traded company with a \$17+ billion market capitalization and an investment grade rating whose services are used by the top financial firms in the world. Broadridge's success has been built by enabling our clients to achieve their business goals as they face an increasingly complex market environment. We provide solutions that help advisors, investment managers and retirement providers meet the growing need for improved retirement outcomes and managing assets. Through advisor support, trust/custody services, trade processing, participant communications and data analytic solutions, we help the industry engage, educate and support Americans saving for retirement.

### PRODUCT / SERVICE CATEGORY

Asset Allocation, Advice/Guidance, Administrative Services, Trustee/Custody, Consulting/Plan Design, Participant Communications, Lost Participants, Software, Other

### PRODUCT / SERVICE DESCRIPTION

Broadridge is a premier provider of technology, analytics and education solutions for retirement plan advisors. We offer specialized training and tools for advisors to grow their business and better manage client relationships in the retirement plan marketplace, all while following a prudent fiduciary process.

**Fiduciary Education & Advisor Tools** – Implement an efficient investment process for all clients with Fi360's software solutions coupled with industry-leading designation, certificate, and educational training programs, including Accredited Investment Fiduciary®(AIF®) Training. The Fiduciary Focus Toolkit™ delivers plan monitoring reports, IPS construction and data integrations including the Fi360 Fiduciary Score®, a transparent, objective investment rating system helping financial professionals demonstrate a prudent investment selection and monitoring process.

**IRA Rollover Compliance & Oversight** – Fi360's Decision Optimizer supports advisors as IRA Rollover regulations evolve. Address PTE 2020-02 and future regulatory changes with an interactive interface to evaluate the merits of rolling over to an IRA vs. staying within a 401(k) plan while delivering a client-friendly report documenting the decision.

**Business Intelligence for Advisors** – Easily access, understand, and optimize your retirement plan data via our interactive advisor dashboard.

**Model Portfolios & Unitization Solutions** – Comprehensive modeling, plan level unitization and Collective Investment Trusts allows advisors to seamlessly provide cost-effective, customized investments to retirement plans.

**Trust & Custody Services** – Matrix Financial Solutions, a Broadridge company, aggregates, reconciles, and processes trust and custodial transactions representing \$675 billion AUA in an independent, automated environment with connectivity to hundreds of recordkeepers and outside custodians to support assets held away.



## Catapult HQ, Inc.

Charlotte, NC | catapulthq.com

### KEY CONTACT(S)

**Justin Witz** | 704.699.7031 | just@catapulthq.com  
**Chelsea Rutter** | 612.751.1445 | chelsea@catapulthq.com  
**Tyler Insolia** | 239.728.4140 | tyler@catapulthq.com

### FIRM PROFILE

**In Business Since: 2017**

Catapult is an all-in-one Request for Proposal solution that streamlines procurement departments through repeatable workflows and automation. You can create and respond to new opportunities, evaluate and score responses, and deliberate over contract terms. Additionally, you can collaborate with team members over question structure or responses as you build and manage your content library to expedite RFP responses. With Catapult's workflow automation clients have reduced the time it takes to respond by over 90% while increasing output by 66% with the same headcount. Now's the time to Conquer Kingdoms!

### PRODUCT / SERVICE CATEGORY

Advice/Guidance, Administrative Services, Software, Other

### PRODUCT / SERVICE DESCRIPTION

Catapult is the industry-leading Request for Proposal ("RFP") platform that standardizes and automates an organization's entire RFx workflow. Whether you're a Requestor needing to send projects, evaluate responders, score, and prudently document your process or a Responder who wants to automatically manage and respond to each opportunity efficiently, Catapult is the holistic solution to bridge this gap in a single platform. Additionally, with features that empower Content Management teams while providing Administrators with powerful Insights and Analytics you can avoid all bottlenecks to keep progress moving forward. Teams around the world use Catapult to reduce redundancy, streamline workflows and improve quality in the entire RFP process.

We processed \$63 billion in retirement plan searches and we represent 10,000+ advisors with over \$635 Billion in AUM.

#### Product Features

- Issue/Score/Evaluate Proposals
- Automate responses to Proposals
- Rich content libraries
- Industry templates
- Recordkeeper database
- Forge - qualitative RK database updated weekly
- Organizational management
- Prudent documented process
- DDQ Automation



## Fiduciary Decisions

Tigard, OR | fiduciarydecisions.com

### KEY CONTACT(S)

**Mike Narkoff**  
 267.406.0276 | mike.narkoff@fiduciarydecisions.com  
**Kathleen Connelly**  
 443.666.3256 | kathleen.connelly@fiduciarydecisions.com  
**Craig Rosenthal**  
 203.405.1853 | craig.rosenthal@fiduciarydecisions.com

### FIRM PROFILE

**In Business Since: 2007**

Fiduciary Decisions (FDI) rebranded in 2021 having been previously known as Fiduciary Benchmarks (FBI). While our name changed, our core values remained the same.

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 win-win-win for Service Providers, Plan Sponsors and their Participants. Our services range from benchmarking to practice management to plan design and more. Bottom line – we will do the right thing to ensure that our clients and their clients can achieve the outcomes that they are pursuing.

### PRODUCT / SERVICE CATEGORY

Other

### PRODUCT / SERVICE DESCRIPTION

Fiduciary Decisions is the industry leader for independent, comprehensive and actionable value and fee benchmarking services for the defined contribution space. Value and Fee Benchmark reports are available in a number of different formats and levels of detail but all follow our patented process and contain FEEPOINT®. FEEPOINT® is our proprietary estimate of what a Service Provider's fee could be if their extra work and fiduciary status were considered.

In addition, FDI service offerings include:

- Business Management Dashboard - a next level practice management solution for advisors and home offices which consolidates plan data and tools, wraps them in efficiency driving workflows, provides customizable management reporting and more.
- Retirement Outcomes Evaluator - an interactive Plan Design tool that uses a 5-step method to improve Participant outcomes by making changes to 12 plan design variables that are shown to improve Saving, Investing and Spending behavior.
- IRA Rollover Solutions - workflow, compliance and data offerings to support advisors and home offices looking to address the requirements of DOL PTE 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.



## Pension Resource Institute

Encinitas, CA | [pension-resources.com](http://pension-resources.com)

### KEY CONTACT(S)

**Jason Roberts** | 913.236.9841 | [jroberts@pension-resources.com](mailto:jroberts@pension-resources.com)  
**Steve Niehoff** | 913.236.9841 | [sniehoff@pension-resources.com](mailto:sniehoff@pension-resources.com)

### FIRM PROFILE

**In Business Since: 2010**

Integrating expertise across ERISA, tax and securities laws and regulations, PRI delivers compliance, training and practice management resources to broker-dealers, RIAs, banks and their advisors and representatives. Our technology platform includes a fully-customizable suite of essential forms, agreements, disclosures, policies/procedures and training to provide a comprehensive, proven, and cost-effective solution for developing compliant and competitive solutions for retirement plans, IRAs, and rollovers. Our rule-monitoring and unlimited consulting allows firms to keep pace with evolving technical requirements and best practices without increasing cost.

### PRODUCT / SERVICE CATEGORY

Other

### PRODUCT / SERVICE DESCRIPTION

At PRI, we have a singular mission: to make compliance accessible and affordable to help broker-dealers, RIAs, and banks save time and manage risk in their retirement business. We understand that compliance can be costly and cumbersome, but, done properly, can help firms improve their competitiveness in the marketplace. Combining leading-edge technology and unlimited consulting, the three pillars of our RetirementAdvantage program are:

- **Compliance:** PRI's cost-effective compliance framework, model forms, and rule-monitoring services are tailored to meet the individual business requirements of broker-dealers, investment advisors and banks;
- **Strategy:** PRI's strategic consulting is designed to balance risk management with growth and marketability, in a manner that leads to profitable and sustainable outcomes for member firms;
- **Practice Management:** PRI works with each member firm to ensure advisors and supervisors develop the knowledge and skills to promote and keep pace with growth. Our technology platform can be configured to allow access based on the skills, knowledge, and experience of your advisor groups.

As the regulatory landscape changes, so do our resources, with PRI team members at-the-ready to answer questions as they arise, with no hidden fees or additional hourly costs, enabling member firms to have the right information for critical decision-making without added expense.

In addition to RetirementAdvantage, PRI offers our proprietary practice management Governance Model Administrative Procedures, or G-MAP to broker-dealers, RIAs, and banks. PRI is also available for one-time consulting projects and speaking engagements.



## RPAG

Aliso Viejo, CA | [rpag.com](http://rpag.com)

### KEY CONTACT(S)

**Jesse Taylor** | 949.418.6034 | [jesset@rpag.com](mailto:jesset@rpag.com)  
**Veronica Lee** | 949.460.9898 | [veronical@rpag.com](mailto:veronical@rpag.com)

### FIRM PROFILE

**In Business Since: 2004**

RPAG™ is an exclusive alliance of independent retirement advisors and institutions inspired to create successful outcomes by protecting plan fiduciaries and engaging plan participants. RPAG's efficient and scalable technology platform provides our members with actionable insights and allows them to make data-driven decisions for their retirement plan clients. RPAG supports thousands of advisors across the U.S., who collectively serve over 80,000 plan sponsors, \$800+ billion in assets under influence, and more than 7 million plan participants.

### PRODUCT / SERVICE CATEGORY

Advice/Guidance, Administrative Services, Consulting/Plan Design, Software, Other

### PRODUCT / SERVICE DESCRIPTION

The RPAG platform helps advisors and institutions with operational efficiencies, scalable solutions and building unique differentiators.

#### Key benefits include:

- Scale your business with 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





## Tools & Technology

### 401(k) Champions

Charleston, SC | 401kchampions.com

#### KEY CONTACT(S)

##### Chris Barlow

937.264.9620 | cbarlow@knowhow401k.com

##### Andy Hudson

404.388.5734 | andy@stepstrategic.com

#### FIRM PROFILE

##### In Business Since: 2001

401(k) Champions consults with top 401(k) Advisors, recordkeepers and TPAs to improve their business. Principals Chris Barlow and Andy Hudson deliver consulting support around the three pillars of a successful 401(k) business: Growth Map, Lead Generation and Service Model. Every piece of advice given is based on what they have done, and what they have seen work for other top 401(k) Advisors.

#### PRODUCT / SERVICE CATEGORY

Other

#### PRODUCT / SERVICE DESCRIPTION

**Free 401(k) Sales Call:** 20 minutes every two weeks Andy and Chris talk through sales ideas, trends, and other 401(k) industry topics to help you stay focused, motivated, and armed with good ideas.

**Group and One-on-One Coaching:** Chris and Andy arm you with processes and tactics proven to grow your practice. Together, you'll diagnose the hidden obstacles holding you back, and build a focused, tightly-constructed action plan designed to accelerate your results.

### Betterment for Business

New York, NY | betterment.com/401k

#### KEY CONTACT(S)

##### Sales

718.400.6898 | advised401k@betterment.com

#### FIRM PROFILE

##### In Business Since: 2015

Betterment for Business is a 401(k) service built from the ground up with the needs of the modern employee in mind. It's selected by employers who want to offer their employees tailored financial advice that will help them create a more secure future. Betterment's 401(k) offering is powered by Betterment's proprietary, smart technology that automates and optimizes asset allocation to enhance financial wellness. As a fiduciary that is independent of the funds it invests in, Betterment believes that everyone has the fundamental right to expert financial advice. For more information, visit [www.betterment.com/401k](http://www.betterment.com/401k).

#### PRODUCT / SERVICE CATEGORY

Asset Allocation, Advice/Guidance, Administrative Services, Consulting/Plan Design, Participant Communications, Software, Other

#### PRODUCT / SERVICE DESCRIPTION

##### Deepen your relationships

Give your clients a 401(k) plan employees will actually use, with features that can help them save more for the long term.

##### Easy billing

We collect the AUM fee you agree on with your client, and send it to you on a quarterly basis.

##### Attract new clients

Access to plan data along with our customizable email feature means you can invite plan participants to become clients of your advisory practice.

### GRP Advisor Alliance

Carlsbad, CA | grpaa.com

#### KEY CONTACT(S)

##### William Chetney

949.359.0222 | william.chetney@grpaa.com

##### Amy Glynn

617.834.0900 | amy.glynn@grpaa.com

#### FIRM PROFILE

##### In Business Since: 2015

GRP Advisor Alliance is an RIA and BD agnostic platform, that is committed to helping our members grow and evolve their practices. GRPAA represents some of the largest and most successful independent retirement advisors in the country.

Our goals as a platform is 3-fold;

1. Foster an elite network for sharing best practices & ideas.
2. Provide best in class tools, services, and value adds.
3. Give back through charitable causes, and the NAPA PAC

Join us to bring your practice to the next level, network with like minded professionals at our exclusive and casual summits and events.

We succeed by being the best in the industry and the the best for the industry.

##### Quick facts:

- \$232 billion AUA
- 533+ advisors
- > 35,000 companies

#### PRODUCT / SERVICE CATEGORY

Other

#### PRODUCT / SERVICE DESCRIPTION

##### Services Include:

- Access to GRP Advisor Alliance advisor network and brand
- Access to Global Retirement Partners Advisor Alliance and WIPN's Women's Leadership forums
- Dedicated consulting desk
- Complimentary Invitation to member summits
- Exclusive pricing and discounts with industry services, conferences, tools, etc.
- Complimentary 5500 prospecting tool with pipeline management feature, and plan level wellness reporting
- ERISA helpdesk
- Insurance council
- Cybersecurity RIA specialist
- The GRPAA Toolbox: an organized collection of the best and most current value-add materials in the industry from providers and partners
- Advisor Alliance webinars, newsletters, study groups, side panels and other functions
- Access to 'Foundational Retirement Solutions' FRS suite of low-cost CITs
- Exclusive Fintech Solutions: Evo-share, Future Fuel.io, PTO management, 529 practice management, Small Market Solutions, Financial Wellness services

North Pier  
Search Consulting

Marina Del Rey, CA | northpiersearch.com

KEY CONTACT(S)

**Greg Metzger**

1.800.403.7065 | gregory.metzger@npier.com

**Hugo Biggemann**

1.800.403.7065 | hugo.biggemann@npier.com

FIRM PROFILE

**In Business Since: 2008**

North Pier Search Consulting is a leading search and evaluation consulting firm that runs service provider requests for proposals (RFPs) and conducts evaluations, due diligence, and negotiations for fiduciaries to help them validate or improve their investment programs, leaving them confident in their providers — old or new. If you are a retirement plan service provider, contact us for our DDQ. We can also provide your firm with white label, co-sourced, or outsourced OCIO search services for your endowment and foundation and UHNW network.

PRODUCT / SERVICE CATEGORY

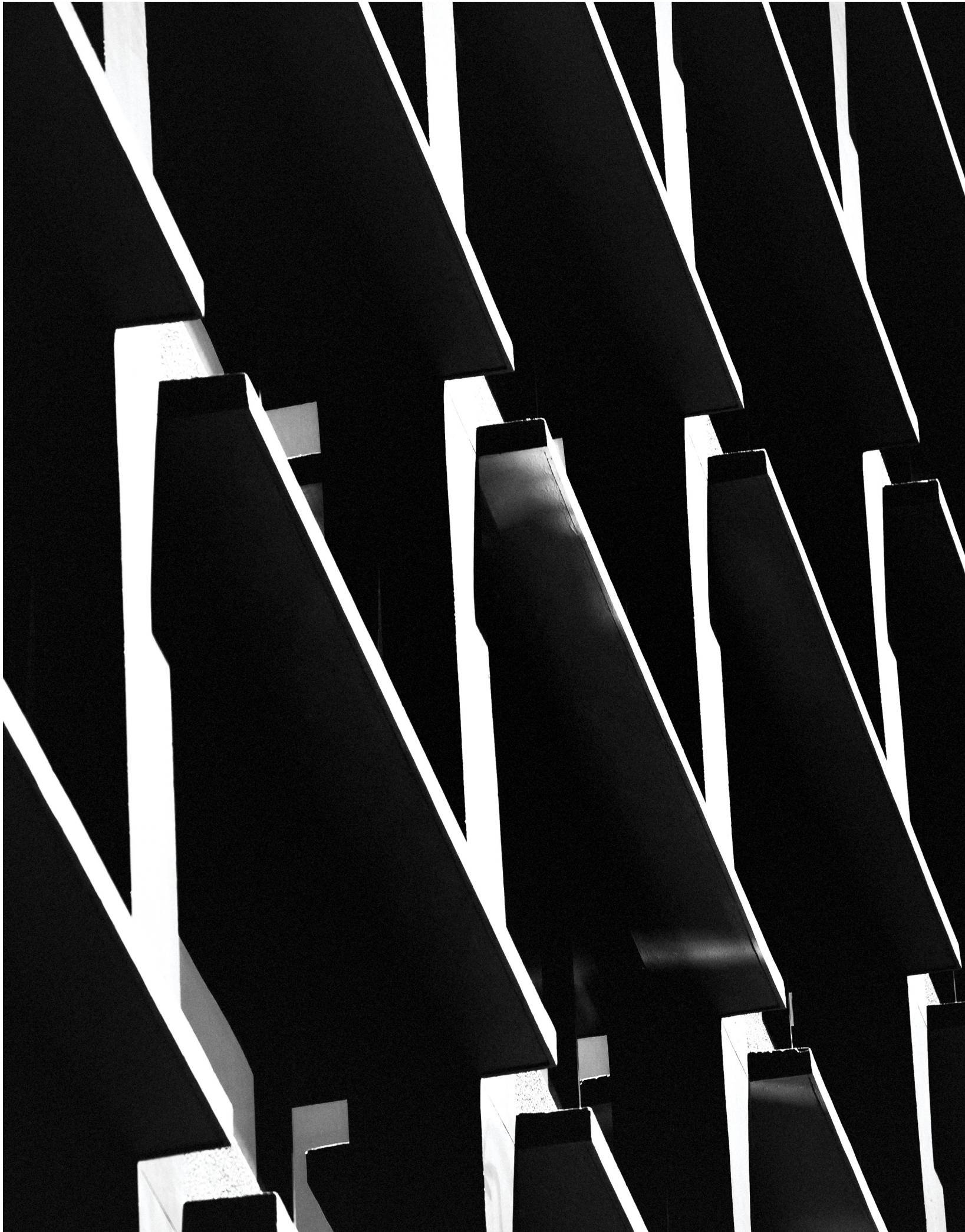
Consulting/Plan Design, Software, Other

PRODUCT / SERVICE DESCRIPTION

The vast majority of our searches evaluate retirement plan consultants, 3(38) plan managers, and OCIOs for institutional asset owners (DB, E&F, family office, and health systems). Actuaries, custodians, and recordkeepers/administrators are also regularly evaluated. If you are a retirement plan service provider in any of the above fields, contact us for our DDQ. We are also a back office and joint-venture service provider for non-ERISA search services and tools. Contact us to learn more about partnership opportunities.









# Financial Wellness

## Interest in wellness generally – and financial wellness in particular – continued to expand in the wake of the COVID-19 pandemic.

Increasingly, employers that do not currently offer financial wellness initiatives say they are actively implementing a program (12% in 2018 and 34% now), rather than just being “interested” in doing so (that had been 34%, slipping now to 20%).

That said, according to the fourth annual Employee Benefit Research Institute (EBRI) Financial Wellbeing Employer Survey, costs continue to be cited as the top challenge in offering financial wellbeing programs – and as no surprise, employers are (still) looking for ways to measure their impact, with employee retention and productivity being at the top – and with productivity notoriously hard to measure, EBRI says retention and satisfaction are more likely measures to be tracked. Beyond costs, EBRI found that data and privacy concerns – and complexity surrounding the programs – are the top challenges employers say they face.

Indeed, according to Bank of America’s 11th annual Workplace Benefits Report, 95% of employers agree that they should provide workplace financial benefits and more than half (56%) say they feel an extreme responsibility to do so. That same survey found that the number of employers offering financial wellness programs rose to 46%, up from 40% in 2020. Of course, company size and industry type influence the availability of financial wellness programs. For instance, 38% of employers with less than \$20 million in retirement plan assets offer a financial wellness program, while 59% of those with more than \$100 million in retirement plan assets do so.

That premise in this holistic financial focus is that bad financial health contributes to (and/or causes) a bevy of woes: stress, which can lead to things like lower productivity, bad health and higher absenteeism, and even a greater inclination toward workplace theft, not to mention deferred retirements by workers who tend to be higher salaried and who have higher health care costs.

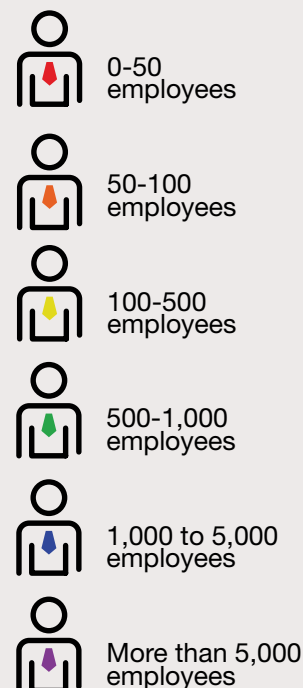
Of course, there remain what seems to be as many definitions of financial wellness as there are financial wellness providers (or advisory firms touting those capabilities), but what all have in

common is an acknowledgement that healthy finances tend to contribute to good physical health, and – certainly in later years – vice versa.

Regardless of where you – or your plan sponsor clients/prospects – stand in your evaluation of these programs, the information on the pages that follow is designed to provide you with a sense of the providers in that space, where they are located, their size and scope and, perhaps most importantly, how to connect with them.

— Nevin E. Adams, JD

### Legend Primary Market(s) Served





## Alerus Retirement and Benefits

St. Paul, MN | alerusrb.com

### KEY CONTACT(S)

**Wade Dykema** | 952.253.1273 | wade.dykema@alerus.com

### FIRM PROFILE

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

### PRIMARY MARKET(S) SERVED



### EMPLOYER-CLIENTS / PARTICIPANTS SERVED

[As of 6/30/21]  
10,000 | 450,000

### TOTAL SUPPORT STAFF

200

### FOCUS AREAS SUPPORTED

- Focus on outcomes/retirement readiness
- Debt management/reduction
- Establishment of emergency savings reserves
- Budgeting
- Financial literacy

### Other Services

Alerus Retirement and Benefits also offers retirement administration services, payroll services, health savings accounts (HSAs), flexible spending accounts (FSAs), health reimbursement arrangements (HRAs), COBRA and financial wellness services.

### ADVISOR SUPPORT SERVICE(S)

Plan design, compliance testing, document services, trustee services, self-directed brokerage account (SDBA) services, quarterly plan health report, required notice fulfillment services, 3(16) services, and a dedicated webpage, with single sign on, to participants, advisors and plan sponsors.

### OTHER DIFFERENTIATING FACTORS

Alerus offers a single source solution for your retirement, payroll and benefit administration needs.



Utica, NY | BPAS.com

### KEY CONTACT(S)

**Elizabeth Kaido** | 315.292.6939 | ekaido@bpas.com  
**Melissa Varvarezis** | 267.948.1631 | mvarvarezis@bpas.com

### FIRM PROFILE

BPAS is a national provider of retirement plans, benefit plans, fund administration, and collective investment trusts. We support 4,200 retirement plans, \$110 billion in trust assets, \$1.3 trillion in fund administration, and more than 510,000 participants. With our breadth of services, depth of creative talent, and financial resources, we are well-positioned to help our clients solve all their benefit plan challenges without the need to engage multiple providers. One company. One call. Established in 1973.

### PRIMARY MARKET(S) SERVED



### EMPLOYER-CLIENTS / PARTICIPANTS SERVED

[As of 6/30/21]  
4,200 | 510,000

### TOTAL SUPPORT STAFF

65

### FOCUS AREAS SUPPORTED

- Focus on outcomes/retirement readiness
- Debt management/reduction
- Establishment of emergency savings reserves
- Budgeting
- Financial literacy

### Other Services

Plan Administration & Recordkeeping | Actuarial & Pension | Healthcare Consulting | IRA | VEBA HRA | Health & Welfare Plans | Fiduciary | Collective Investment Funds | Fund Administration | Institutional Trust | BPAS University

### ADVISOR SUPPORT SERVICE(S)

BPAS University offers a wide array of educational content through our website and app. Additional financial planning tools, including our robust Financial Wellness Center, are accessible to all participants, to explore independently or with their advisor. Advisors have access to plan-level reports and targeted communications to further aid their participants.

### 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.



## Cerity Partners

Chicago, IL | ceritypartners.com

### KEY CONTACT(S)

**Ty Parrish** | 813.330.3377 | tparrish@ceritypartners.com  
**Philip Steele** | 310.456.3862 | psteele@ceritypartners.com  
**Chris Arotin** | carotin@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



### EMPLOYER-CLIENTS / PARTICIPANTS SERVED

[As of 6/30/21]  
 54 | 32,700

### TOTAL SUPPORT STAFF

19

### FOCUS AREAS SUPPORTED

- Focus on outcomes/retirement readiness
- Debt management/reduction
- Establishment of emergency savings reserves
- Budgeting
- Financial literacy

### Other Services

Cerity Partners helps employees be financially prepared, relative to their circumstances, for major life events; both the expected and the unexpected, by helping them with:

- Financial budgeting
- Debt management and reduction
- Savings management
- Basic insurance planning
- Retirement income planning

### ADVISOR SUPPORT SERVICE(S)

Cerity Partners Financial Wellness Coaches provide group coaching to improve employees' financial literacy and private, one-on-one coaching to assist employees with their personal planning needs. Support is provided in-person at the employees' place of work and via phone or video conference. Employees also have access to online resources 24/7.

### OTHER DIFFERENTIATING FACTORS

Cerity Partners' credentialed Financial Wellness team can provide impartial guidance that is truly in the best interest of employees and their families. By meeting with employees when and where they want to meet, we're able to increase engagement rates and improve employees' financial futures.



## Financial Fitness for Life

Overland Park, KS | ff4life.com

### KEY CONTACT(S)

**Makila Hennig** | 720.452.6271 | mhennig@fitrusts.com  
**Eric Butler** | 720.990.1828 | ebutler@fitrusts.com  
**Kyle Bingham** | 602.881.2423 | kbinham@fitrusts.com

### FIRM PROFILE

Financial Fitness for Life is an award winning financial wellness solution that couples personalized financial coaching with best-in-class technology. We improve employees' financial health and well-being in a material, substantive and measurable way. We work with retirement plan advisors to design fully customized financial wellness solutions that make sense for their plan sponsor clients. We build personalized financial wellness plans, deliver high levels of employee engagement and provide better outcomes for plan sponsors and participants.

### PRIMARY MARKET(S) SERVED



### EMPLOYER-CLIENTS / PARTICIPANTS SERVED

[As of 6/30/21]  
 450 | 200,000

### TOTAL SUPPORT STAFF

20

### FOCUS AREAS SUPPORTED

- Focus on outcomes/retirement readiness
- Debt management/reduction
- Establishment of emergency savings reserves
- Budgeting
- Financial literacy

### Other Services

FF4L provides personalized and actionable solutions for employee needs such as stabilizing cash flow, debt elimination, saving for emergencies and for the future. We incorporate elements such as budgeting and debt management, consumer and student loan debt counseling, emergency savings, retirement savings and saving for the future.

### ADVISOR SUPPORT SERVICE(S)

FF4L partners with retirement plan advisors to help them scale financial wellness, differentiate their practice, and enhance their value proposition. We act as an extension of their practice to more effectively engage employees at every touch point throughout the employee lifecycle, and ultimately provide better outcomes for their clients.

### OTHER DIFFERENTIATING FACTORS

FF4L provides a range of coaching options including on-site/in-person coaching, virtual coaching, best-in-class technology, and phone bank support. We support retirement plan advisors in growing wealth management and voluntary benefits. Our robust data reporting and analytics provide both qualitative and quantitative results as well as valuable employee insights.





# HUB International

Chicago, IL | [hubinternational.com](https://hubinternational.com)

## KEY CONTACT(S)

**Joe DeNoyor** | 703.847.432 | [joe.denoyor@hubinternational.com](mailto:joe.denoyor@hubinternational.com)  
**Adam Sokolic** | 858.255.3909 | [adam.sokolic@hubinternational.com](mailto:adam.sokolic@hubinternational.com)  
**James Owen** | 949.300.6212 | [james.owen@hubinternational.com](mailto:james.owen@hubinternational.com)

## FIRM PROFILE

In Business Since: 1998  
 Headquartered in Chicago, Illinois, HUB International Limited advises businesses and individuals on how to reach their goals. HUB offers risk, insurance, employee benefits, retirement benefits and wealth management services. With more than 13,000 employees in offices located through North America, HUB is the fifth largest insurance broker worldwide. HUB works to bring clarity to a changing world with tailored solutions and unrelenting advocacy. For more information, please visit [www.hubinternational.com](https://www.hubinternational.com).

## PRIMARY MARKET(S) SERVED



## EMPLOYER-CLIENTS / PARTICIPANTS SERVED

[As of 6/30/21]  
 6,500 | 1,600,000

## TOTAL SUPPORT STAFF

444

## 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.



intellicents

# intellicents

Albert Lea, MN | [intellicents.com](https://intellicents.com)

## KEY CONTACT(S)

**Brad Arends** | 1.800.880.4015 | [brad.arends@intellicents.com](mailto:brad.arends@intellicents.com)  
**Grant Arends** | 913.214.3690 | [grant.arends@intellicents.com](mailto:grant.arends@intellicents.com)

## FIRM PROFILE

intellicents was founded by rebranding a 40+ year-old company and adopting a business plan to create a national independent financial services firm centered on the employee benefit relationship. Unlike most advisory firms who just want to work with the wealthiest 1% of Americans, intellicents' passion is to also help the 99% that compose the core of the American workforce with fiduciary retirement plan investment advice, group insurance, personal financial management, and worksite financial wellness programs. They are headquartered in Albert Lea, Minnesota, but are constantly expanding with branch offices Eden Prairie, MN; Pella and Lake Mills, IA; Overland Park and Lawrence, KS; Tacoma, WA; Golden, CO; and Southlake, TX.

## PRIMARY MARKET(S) SERVED



## EMPLOYER-CLIENTS / PARTICIPANTS SERVED

[As of 6/30/21]  
 350 | 49,000

## 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

College funding strategies, Investment management, Employee benefit elections, Tax planning, Estate planning, Health Plan Guidance, HSA and FSA contributions, ICHRA, Voluntary Benefits, Social Security Benefits, Life Insurance, Will and Powers of Attorney planning

## ADVISOR SUPPORT SERVICE(S)

Retirement Consulting, Retirement Advisory, Health & Welfare Benefits, Group & Voluntary Benefits, Ancillary Benefits, Benefit Education, Wellness Programs, FSA, HSA, HRA, VEBA, Fiduciary Guidance, Investment Due Diligence, Compliance/Regulatory Support, Financial Planning, Financial Wellness, and Wealth Management

## OTHER DIFFERENTIATING FACTORS

intellicents provides retirement plan services at both the plan and participant level, personal financial management, financial wellness education and advice to employers and individuals, and group insurance... with the end goal of helping the American worker make their dreams real all at ONE stop.



## Prudential Retirement

Hartford, CT | [prudential.com/financial-wellness](https://prudential.com/financial-wellness)

### KEY CONTACT(S)

**Suzanne Schmitt** | 206.599.9203 | [Suzanne.Schmitt@prudential.com](mailto:Suzanne.Schmitt@prudential.com)  
**Michael Knowing** | 860.534.2915 | [Michael.Knowing@prudential.com](mailto:Michael.Knowing@prudential.com)

### FIRM PROFILE

Prudential Financial, Inc., is one of the largest financial services institutions in the United States with more than \$1.73 trillion in assets under management as of June 30, 2021, and one of the most recognizable and trusted brand symbols. Prudential Retirement is a specialized unit of Prudential Financial, and is an integral part of Prudential Financial's strategy to provide comprehensive financial services to employers and employees for public, private, and non-profit organizations.

### PRIMARY MARKET(S) SERVED



### EMPLOYER-CLIENTS / PARTICIPANTS SERVED

[As of 6/30/21]

4,323 | 4,120,210

### TOTAL SUPPORT STAFF

20

### FOCUS AREAS SUPPORTED

- Focus on outcomes/retirement readiness
- Debt management/reduction
- Establishment of emergency savings reserves
- Budgeting
- Financial literacy

### Other Services

My Financial Life, our online Financial Wellness portal, contains interactive and insightful tools, such as a self-assessment, budgeting tool and student loan assistance tool, that can be accessed anytime. There are over 100 Financial Wellness educational articles and the content is personalized over time based on users' engagement.

### ADVISOR SUPPORT SERVICE(S)

We offer a comprehensive suite of financial wellness capabilities that address critical financial wellness challenges faced by individuals & employers. These solutions help advisors to offer added-value financial wellness programs that enhance their retirement service offering.

### OTHER DIFFERENTIATING FACTORS

- Prudential's "Alexa" smart-speaker feature allows participants to easily ask about their Prudential Retirement account balance.
- Easy access to Retirement Counselors.
- Prudential Mobile App redesigned for convenience – track account balances, personal performance and obtain Financial Wellness information.
- In-Plan Emergency Savings feature encourages after-tax, payroll contributed savings.



the wealth pool

## The Wealth Pool

Chicago, IL | [thewealthpool.com](https://thewealthpool.com)

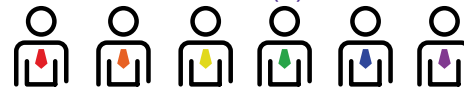
### KEY CONTACT(S)

**Ed Lamark** | 312.404.5577 | [ed@thewealthpool.com](mailto:ed@thewealthpool.com)  
**JP Helgens** | 319.241.6753 | [jp@thewealthpool.com](mailto:jp@thewealthpool.com)

### FIRM PROFILE

The Wealth Pool (TWP) is a self-directed financial planning tool that collects, cleans, and organizes "pools" of household data to help consumers with their cash flow and household spending. TWP empowers advisors to lead with financial planning, save time and help bridge Retirement and Wealth. We generate a range of FICO-like scores on participant households for partnering advisors to identify their ideal prospects and drive conversions for advanced planning, wealth management and other advisory services.

### PRIMARY MARKET(S) SERVED



### 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 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

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

#### Participants:

- Get their financial houses in order and keep it there
- Get a handle on spending and automate expense management



## Betterment for Business

New York, NY | [betterment.com/401k](https://betterment.com/401k)

### KEY CONTACT(S)

#### Sales

718.400.6898 | [advised401k@betterment.com](mailto:advised401k@betterment.com)

### FIRM PROFILE

Betterment for Business is a 401(k) service built from the ground up with the needs of the modern employee in mind. It's selected by employers who want to offer their employees tailored financial advice that will help them create a more secure future. Betterment's 401(k) offering is powered by Betterment's proprietary, smart technology that automates and optimizes asset allocation to enhance financial wellness.

### PRIMARY MARKET(S) SERVED



### EMPLOYER-CLIENTS / PARTICIPANTS SERVED

[As of 6/30/21]

— | —

### TOTAL SUPPORT STAFF

—

### FOCUS AREAS SUPPORTED

Focus on outcomes/retirement readiness  
Debt management/reduction  
Establishment of emergency savings reserves  
Financial literacy

### Other Services

Access to plan data along with our customizable email feature means you can invite plan participants to become clients of your advisory practice.

### ADVISOR SUPPORT SERVICE(S)

Showcase your value to your clients. Betterment's reporting tools arm you with the information you need for your regular plan reviews with your clients. The platform's downloadable reports will help you to demonstrate how their plan is performing and what you can do to help them improve.

### OTHER DIFFERENTIATING FACTORS

Betterment acts as both 3(16) administrative and 3(38) investment fiduciary, significantly reducing employer obligations and freeing you up to provide plan oversight.

## Financial Fitness Group

San Diego, CA | [financialfitnessgroup.com](https://financialfitnessgroup.com)

### KEY CONTACT(S)

**Bryan Drumm** | 1.888.345.1285

[bdrumm@financialfitnessgroup.com](mailto:bdrumm@financialfitnessgroup.com)

**Mark Strelzin** | 1.888.345.1285

[mstrelzin@financialfitnessgroup.com](mailto:mstrelzin@financialfitnessgroup.com)

**Georgette Regan** | 1.888.345.1285

[georgette@financialfitnessgroup.com](mailto:georgette@financialfitnessgroup.com)

### FIRM PROFILE

Financial Fitness Group is the leading provider of interactive financial wellness for financial service providers, government agencies, and Fortune 500 companies. We've been assessing, scoring, educating, and driving real behavior change through our financial wellness platform. We developed the industry standard for a Financial Fitness SCORE™, offer the largest library of FINRA compliant content, and a learning platform to create confident learners. Our platform is proven to engage users of all backgrounds.

### PRIMARY MARKET(S) SERVED



### EMPLOYER-CLIENTS / PARTICIPANTS SERVED

[As of 6/30/21]

300 | 500,000

### TOTAL SUPPORT STAFF

4

### FOCUS AREAS SUPPORTED

- Focus on outcomes/retirement readiness
- Establishment of emergency savings reserves
- Budgeting
- Financial literacy

### ADVISOR SUPPORT SERVICE(S)

We have strategic partnerships with advisor groups to support participants when requested.

### OTHER DIFFERENTIATING FACTORS

- Robust Content Library (largest in the industry)
- Financial Fitness SCORE™ (the most robust and academic-based financial wellness score)
- Reporting (provide robust data and analytics on knowledge change and behavior change to see the impact of the financial wellness program)
- Connecting users to products and services through calls-to-action

## WellCents

Aliso Viejo, CA | [mywellcents.com](https://mywellcents.com)

### KEY CONTACT(S)

**Jesse Taylor**

949.418.6034 | [jesset@rpag.com](mailto:jesset@rpag.com)

**Luke Vandermillen Jr.**

949.418.6055 | [lukev@rpag.com](mailto:lukev@rpag.com)

### FIRM PROFILE

WellCents™ is a fully outsourced holistic financial wellness program that includes proactive employee engagement, customized campaigns, individual wellness assessments, calendaring, action planning, group session content, one-on-one meetings with an advisor, participant surveys and employer reporting. Our mission is to help employees in their pursuit of financial well-being. By combining powerful technology with high-touch, in-person education employers can provide an attractive wellness benefit while helping their employees achieve their goals and reduce financial stress.

### PRIMARY MARKET(S) SERVED



### EMPLOYER-CLIENTS / PARTICIPANTS SERVED

[As of 6/30/21]

125 | 100,000

### TOTAL SUPPORT STAFF

20

### FOCUS AREAS SUPPORTED

- Focus on outcomes/retirement readiness
- Debt management/reduction
- Establishment of emergency savings reserves
- Budgeting
- Financial literacy

### ADVISOR SUPPORT SERVICE(S)

Group workshops are customized and presented to employees along with one-on-one meetings to establish any action plans. The financial professionals assist employees to take action to better their financial well-being. Results are measured at the company level and shared with the employer.

### OTHER DIFFERENTIATING FACTORS

WellCents is a financial wellness program that is outsourced off the plate of the employer so they can focus on their daily duties to grow their business. All employee outreach, engagement, campaign development, implementation, management and success metrics are monitored ongoing by WellCents and reported to the employer quarterly.





# WOMEN in RETIREMENT *Conference*

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# Nonqualified Deferred Compensation

Advisors who are looking for an entrée to – or a means to cement a relationship with – the C-suite need look no

further than the opportunity to consult on the design and implementation of a non-qualified deferred compensation plan.

NQDC plans provide employers flexibility in focus and funding not typically found with programs subject to ERISA, ranging from designs that specifically offset contribution and benefit limits on tax-qualified retirement savings plans and defined benefit pension plans, to so-called “top hat” plans that limit eligibility to a select group of workers. In so doing, they also provide flexibility to key employees, and serve as a valuable tool for attracting and retaining those workers.






NQDC plans are, of course, an attractive benefit for highly paid employees because they are free from the contribution limits, participation requirements and nondiscrimination restrictions that apply to qualified plans. Since NQDC plans are not subject to the limitations of qualified retirement plans, they can allow some executives and high-level managers to defer a much larger portion of their compensation than permitted under qualified plans.

Moreover, while executive comp was once the focus of nonqualified plans, these days the emphasis is on “mission critical” workers who frequently find their contributions to qualified plans, such as 401(k)s, constrained by contribution limits. According to the Plan Sponsor Council of America’s 2021 Non-Qualified Plan Survey, two-thirds of eligible employees participate in their organization’s NQDC plan, up from about half in the 2019 survey – and they’re deferring an average of 10% of base pay.

Indeed, asked why they offer NQDC benefits, plan sponsor respondents to this year’s survey were most likely to respond, “have a competitive benefits package” and “retain eligible employees” among their top priorities, with “help employees accumulate assets.”

But make no mistake – it’s an expertise sell – and on the pages that follow, you’ll find lots of that expertise.

— Nevin E. Adams, JD

Legend	
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




**Broadridge®**
**Matrix®**  
 FINANCIAL SOLUTIONS

# Matrix Financial Solutions

## A Broadridge Financial Solutions Company

Denver, CO | Broadridge.com

### KEY CONTACT(S)

**Michael Hlavin**

847.562.0743 | Michael.Hlavin@Broadridge.com

**Nancy Gray**

602.296.1344 | Nancy.Gray@Broadridge.com

**Gracie Kollar**

212.981.1348 | Gracie.Kollar@Broadridge.com

### FIRM PROFILE

Matrix Financial Solutions, Inc., a Broadridge Financial Solutions company, is one of the largest independent providers of back office, trust, custody, trading and mutual fund settlement services for financial institutions. Trust/Custody services are supported by Matrix Financial Solutions' subsidiary Matrix Trust Company, a Colorado State-Chartered, non-depository trust company. Our client set includes over 400 banks, trust companies, registered investment advisors, insurance companies and third-party administrators (TPA)/record-keepers, representing over \$675 billion in assets under administration. We do not require the use of specific funds or investment options, nor do we require a plan to be fully funded. We don't provide services that compete with those of our partners but do enable you to focus on growing your business, while encouraging participants to save for their retirement goals.

### PRIMARY MARKET(S) SERVED



### 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

**Other services:** In-House Legal Staff, RFP Director via Fi360 Solutions, Business Intelligence and Data Aggregation Tools

### KEY DIFFERENTIATING SERVICES

- Matrix serves as an experienced directed trustee, discretionary trustee and/or custodian for both revocable and irrevocable trusts from plan inception through change in control transactions
- Over 25 years of experience in trust/custody administration for NQDC plans and a dedicated NQDC client services team servicing more than 1,800 plans and \$22 billion in assets
- COLI servicing and reporting with automated links to most major carriers for cash surrender values
- 1041 Informational Tax Letter preparation and filing
- Automated trading links with many TPA partners
- Paying agent services and participant tax reporting for both W2 and 1099-NEC tax forms
- Mutual fund revenue sharing collection services
- Online web portal provides plan investment holdings, transactions history and activity details for benefit payments
- Directed trustee/custodian consolidated reporting services for assets held away at your preferred custodian
- Educational opportunities via webinar series
- Sponsor of NAPA Non-Qualified Designation Program
- Discretionary Trustee Services upon Change in Control

# Stay in front. With a strong network behind you.

How do you grow your retirement plan business while delivering the service your clients demand? With innovation and scale from more than 50 years of retirement experience, \$675 billion in AUA, and through solutions including advisor support, trust and custody services, trade processing, participant communications, and data and analytics. Broadridge's Matrix Financial Solutions helps the industry engage, educate and support Americans saving for retirement.

## Ready for Next

**CONNECT WITH US**

**866.935.6824**

**[broadridge.com/resource/retirement-insights](https://broadridge.com/resource/retirement-insights)**

**Cindy Dash**  
Retirement Solutions





## AFS/Deferral.com

Waltham, MA | deferral.com

### KEY CONTACT(S)

**John Husson** | 781.314.9377 | jhusson@afs-link.com

**Kathy Bolton** | 781.314.9372 | kbolton@afs-link.com

### FIRM PROFILE

Founded in 1984, AFS/Deferral.com focuses exclusively on nonqualified benefit programs serving a broad range of clients from privately held companies to members of the Fortune 1000. We work in tandem with plan consultants and advisors to deliver highly effective nonqualified executive benefit programs which play a key role in an employer's efforts to recruit, retain and reward their most valuable employees.

### PRIMARY MARKET(S) SERVED



### PLANS / PARTICIPANTS SERVED BY TYPE [As of 6/30/21]

401(K) Mirror Plans: **226** | **5,648**

Other Defined Contribution (Account Balance Plan): **193** | **4,589**

Defined Benefit (Non-account Balance Plan): **2** | **78**

457(f) Plans: **8** | **165**

Phantom Stock/Stock Appreciation Rights Plan: **11** | **343**

Other: **33** | **935**

### INFORMAL FUNDING SUPPORTED

Separate Account Life Insurance, General Account Life Insurance, Fixed Indexed Life, Hybrid Financing, Company Stock, Mutual Funds, Unfunded

### KEY DIFFERENTIATING SERVICES

Our singular focus on nonqualified plans has allowed us to develop best-in-class systems and servicing capabilities. Our plan record keeping and funding optimization systems are unmatched in the industry. However, our real strength lies with our experienced staff of industry professionals. The knowledge and dedication our teams bring to the table ensure an unsurpassed experience for all involved in the development of a successful program.

### RECORDKEEPING PLATFORMS USED

Deferral.com, our proprietary record keeping platform, is used by ourselves as well as other industry leading administrators. In fact, about half of the plans on our platform are serviced through these technology clients.



## Newport

Walnut Creek, CA | newportgroup.com

### KEY CONTACT(S)

**Mike Shannon** | 407.531.5677 | mike.shannon@newportgroup.com

**Kurt Laning** | 336.574.8015 | kurt.laning@newportgroup.com

### FIRM PROFILE

Newport is a leading independent retirement services provider that helps employers—and the advisors who serve them—prepare employees for a more financially secure retirement. The company has more than \$150 billion in retirement assets under administration and more than \$300 billion in corporate retirement and insurance assets. Staffed by an exceptional team, Newport provides retirement solutions to employers of every size, from small businesses to the Fortune 1000.

### PRIMARY MARKET(S) SERVED



### 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

Unique Depth and Breadth of Non-Qualified Services

- Centralized point of contact – Relationship Manager with a comprehensive NQ support team
- Leading market share of 1500+ non-qualified plans
- 350+ NQ professionals – accountants, attorneys, actuaries, and consultants

Market-Leading Non-Qualified Technology

- Customized NQ specific web tools
- Fully optimized for mobile and tablet devices

High-Touch Participant Communications and Education

- Customized communication strategy/campaign
- Comprehensive participant education tools

Newport is the industry leader in the non-qualified market and has staff available to assist advisors with sales support, plan design consulting, participant education and funding strategies.

### RECORDKEEPING PLATFORMS USED

Proprietary





## Principal Financial Group, Inc.

Des Moines, IA | principal.com

### KEY CONTACT(S)

**Kathleen Souhrada** | 515.986.0980 | souhrada.kathleen@principal.com  
**Scott Heidesch** | 515.878.1685 | heidesch.scott@principal.com

### FIRM PROFILE

Principal Financial Group® 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 through its diverse family of financial services companies. Principal is a recognized leader in the nonqualified industry. Since 1978, Principal has supported the design, administration and financing of nonqualified executive benefit solutions for the business market.

### PRIMARY MARKET(S) SERVED



### PLANS / PARTICIPANTS SERVED BY TYPE [As of 6/30/21]

Other Defined Contribution (Account Balance Plan): **3,463** | **61,904**  
 Defined Benefit (Non-account Balance Plan): **110** | **720**  
 457(f) Plans: **237** | **1,085**

### INFORMAL FUNDING SUPPORTED

Separate Account Life Insurance, General Account Life Insurance, Institutional Investments, Exchange-traded Funds (ETFs), Company Stock, Mutual Funds, Unfunded

### KEY DIFFERENTIATING SERVICES

Principal provides plan sponsors and their participants a comprehensive solution – innovative plan design, multiple financing options, implementation and administrative services. Plan sponsors receive a service model with features, tools, and coordinated support at a national and local level. Our experienced staff sets a high standard of service for both clients and their advisors, with the goal of building lasting relationships that meet their ongoing needs. We deliver nonqualified plan solutions for all sizes and types of employers, from some of the largest for-profit companies in the country, to small and medium businesses, as well as tax-exempt organizations.

### RECORDKEEPING PLATFORMS USED

Proprietary platform



## Prudential Retirement

Hartford, CT | prudential.com

### KEY CONTACT(S)

**Shawn Besser** | 321.558.0566 | shawn.besser@prudential.com  
**Christine McGrath** | 563.585.6905 | christine.mcgrath@prudential.com

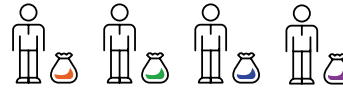
### FIRM PROFILE

An industry pioneer, Prudential Retirement is one of the nation's largest providers of nonqualified plan benefits to Fortune 1000 and emerging growth companies looking for outsourced implementation, recordkeeping, and informal funding of custom DC plans to effectively attract, retain and reward employees.

Services include:

- Plan design and financing expertise
- Compliance and legislative support
- Robust and flexible recordkeeping system
- Open-architecture approach to funding and investment options

### PRIMARY MARKET(S) SERVED



### INFORMAL FUNDING SUPPORTED

Institutional Investments, Hybrid Financing, Company Stock, Mutual Funds, Unfunded

### KEY DIFFERENTIATING SERVICES

- Consulting support and expertise, Integrated DC/NQ experience
- No outsourcing of plan administration or informal funding.
- Open-architecture approach to funding and investment options
- Comprehensive asset/liability management, proprietary recordkeeping system

### RECORDKEEPING PLATFORMS USED

Prudential's proprietary recordkeeping system, MetriX, was developed entirely in-house to function solely for NQ executive benefit plans and the design features unique to their recordkeeping.



# The Pangburn Group

New Roads, LA | pangburngroup.com

## KEY CONTACT(S)

**Trisha Morrison** | 1.800.634.3287 | tmorrison@pangburngroup.com  
**Preston Fulco** | 1.800.634.3287 | pfulco@pangburngroup.com  
**Cliff Dixon** | 1.800.634.3287 | cdixon@pangburngroup.com

## FIRM PROFILE

The Pangburn Group offers comprehensive consulting and 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 serves businesses, nonprofits, 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



## INFORMAL FUNDING SUPPORTED

Separate Account Life Insurance, General Account Life Insurance, Institutional Investments, Fixed Indexed Life, Exchange-traded Funds (ETFs), Company Stock, Mutual Funds, Unfunded

## 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.



# Voya Financial

Livermore, CA | Voyanqplans.com

## KEY CONTACT(S)

**Steve Schwaderer** | 925.251.3445 | Stephen.Schwaderer@voya.com  
**Stephen Nell** | 215.713.5411 | Stephen.Nell@voya.com  
**Hunter Penland** | 925.251.3467 | Hunter.Penland@voya.com

## FIRM PROFILE

Voya Financial, Inc. is a Fortune 500 company that serves the financial needs of approximately 14.8 million individual and institutional customers across the U.S. with employer-sponsored savings plans, holistic retirement and income guidance. 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



## INFORMAL FUNDING SUPPORTED

Separate Account Life Insurance, General Account Life Insurance, Institutional Investments, Fixed Indexed Life, Letters of Credit, Annuities, Hybrid Financing, Alternative Investments, Exchange-traded Funds (ETFs), Company Stock, Mutual Funds, Unfunded

## KEY DIFFERENTIATING SERVICES

- Consultative plan design support to achieve an employer's executive compensation goals
- Sophisticated funding structures, including mutual funds and corporate-owned life insurance (COLI)
- Tailored services that include participant web tools, enrollment, education and communication resources
- Plan administration and trust services built around a recordkeeping system designed to support the most complex nonqualified plans

## RECORDKEEPING PLATFORMS USED

Voya uses the Relius trading platform supplemented with proprietary capabilities that support a wide range of non-qualified plans. Voya also uses the FIS OMNI platform.

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WHAT'S AHEAD.  
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# Health Savings Account Providers

## Health Savings Accounts, or HSAs, are hardly a new thing – they were approved by Congress in 2003 and became law

in January 2004. But they are getting a lot of attention these days from advisors who had previously been solely focused on retirement plans – even more so with a renewed focus on healthcare, and healthcare costs.

HSA investment assets were up 73% year-over-year, soaring to more than \$30 billion at the halfway mark of 2021, according to Devenir's semi-annual health savings account report. Devenir also found that there is now nearly \$93 billion in more than 31 million HSAs – a year-over-year increase of 26% for assets and 6% for health savings accounts. The firm estimates that by year-end 2021, total HSA assets will equal \$97.5 billion, with \$32.6 billion in investments.

Nonetheless, as a (relatively) “new” option, most plan sponsors and workers are not well versed in HSA-capable health coverage requirements. Even workers with access to an HSA option often misunderstand the opportunity, confusing it with the “use it or lose it” requirements of the better known and more prevalent health and dependent care Flexible Spending Accounts (FSAs).

The reality is that a major concern of workers thinking about income needs for retirement is the cost of healthcare in retirement. In fact, several providers now report annually not only on retirement income needs, but separately about the costs of healthcare in retirement.

However, even as best practices regarding HSA program administration begin to emerge, many organizations do not have a formal program, leaving employees enrolled in high-deductible health plans to set up and manage the HSA account themselves. And, while three-quarters of employers offer health options in addition to the HSA-qualifying option, at nearly 70% of small organizations the HSA health option is the only option, and many of these employees are left on their own to figure out the complexities of a health savings account.

The bottom line? HSAs already have a lot going for them – and the future looks even brighter. Advisors who haven't yet focused on this new growth area are well advised to do so. And on the pages that follow, you'll find a number of firms eager to help you grow and expand your expertise in this “new” business.

— Nevin E. Adams, JD



## Alerus Retirement and Benefits

St. Paul, MN | alerusrb.com

### KEY CONTACT(S)

**Wade Dykema** | 952.253.1273 | wade.dykema@alerus.com

### FIRM PROFILE

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

### ASSETS MANAGED

[As of 6/30/21]

**Total AUM: \$223,716,970**

**Asset Allocation Fund: \$223,716,970**

### AVERAGE BALANCE / INVESTMENT BALANCE

**\$3,555 | \$18,981**

### MONTHLY ACCOUNT FEE

[As of 6/30/21]

**\$2.50**

### MINIMUM INVESTMENT THRESHOLD

[As of 6/30/21]

**\$2,000**

### INVESTMENT OPTIONS AVAILABLE

Open Architecture.

### ADVISOR SUPPORT SERVICE

Wex Health Platform, proposals, online demos, enrollment meetings/education, strategy builders, etc.

### Other Services:

Alerus Retirement and Benefits also offers retirement administration services, payroll services, flexible spending accounts (FSAs), health reimbursement arrangements (HRAs), COBRA and financial wellness services



## Ascensus

Dresher, PA | ascensus.com

### KEY CONTACT(S)

**Barb Yearout** | 513.573.4693 | barb.yearout@chard-snyder.com

### FIRM PROFILE

Ascensus helps people save for what matters—retirement, education, and healthcare. Via Chard Snyder (chard-snyder.com), BPC (bpcinc.com), HR Simplified (hrsimplified.com), Nyhart (nyhart.com), and UnifyHR (unifyhr.com), our Health & Benefits business services consumer-directed health plans, including HSAs, HRAs, and FSAs. We also offer benefit continuation services, like COBRA and FMLA leave administration, along with retiree billing administration and commuter benefits. Ascensus also provides support for over 350,000 HSAs for nearly 800 community banks and credit unions.

### ASSETS MANAGED

[As of 6/30/21]

**Total AUM: \$362,650,171**

### AVERAGE BALANCE / INVESTMENT BALANCE

**\$2,361 | \$13,091**

### MONTHLY ACCOUNT FEE

[As of 6/30/21]

Varies by employer

### MINIMUM INVESTMENT THRESHOLD

[As of 6/30/21]

Varies by employer

### INVESTMENT OPTIONS AVAILABLE

Mutual Funds

### ADVISOR SUPPORT SERVICE

Robust service and tools are provided, including education videos and an HSA savings calculator.

### Other Services:

Mobile app, online bill pay and contribution tools, educational and compliance support, 24/7 automated response line, 60+ hours weekly of live service reps, and more.





Houston, TX | BPAS.com

**KEY CONTACT(S)**

**David Ritchie** | 315.292.6958 | dritchie@bpas.com  
**Hannie Spitzack** | 713.744.3844 | 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 collective investment trusts. We support 4,200 retirement plans, \$110 billion in trust assets, \$1.3 trillion in fund administration, and more than 510,000 participants. With our breadth of services, depth of creative talent, and financial resources, we are well-positioned to help our clients solve all their benefit plan challenges without the need to engage multiple providers. One company. One call. Established in 1973.

**ASSETS MANAGED**

[As of 6/30/21]  
**Total AUM: \$8,217,405**

**Asset Allocation Fund: \$8,217,405**

**AVERAGE BALANCE / INVESTMENT BALANCE**

**\$4,555 | \$5,470**

**MINIMUM INVESTMENT THRESHOLD**

[As of 6/30/21]  
**\$0**

**INVESTMENT OPTIONS AVAILABLE**

True open architecture; may select same investment options as defined contribution (DC) plan.

**ADVISOR SUPPORT SERVICE**

Enrollment kit, education, RFP, Toolbox, reporting, Mobile app, debit card, first-dollar investing.

**Other Services:**

Plan Administration & Recordkeeping, Actuarial & Pension, Healthcare Consulting, IRA, VEBA HRA, Health & Welfare, Fiduciary, Collective Investment Funds, Fund Administration, Institutional Trust, BPAS University

**HSA Bank**

Milwaukee, WI | hsabank.com

**KEY CONTACT(S)**

**Michael Kouromihelakis**  
 860.969.9048 | mkouromihelakis@hsabank.com  
**Patrick Schmick**  
 414.333.1391 | pschmick@hsabank.com

**FIRM PROFILE**

At HSA Bank, we're working toward a world where everyone is empowered to save for a healthy future. Our offerings in the healthcare savings space drive down healthcare costs, increase access, and assist with decision-making for consumers, health plans, partners, and advisors. To learn more, visit [hsabank.com](http://hsabank.com).

**ASSETS MANAGED**

[As of 6/30/21]  
**Total AUM: \$10,700,000,000**

**Asset Allocation Fund: —**

**AVERAGE BALANCE / INVESTMENT BALANCE**

**\$2,445 | \$16,665**

**MONTHLY ACCOUNT FEE**

[As of 6/30/21]  
**\$0**

**MINIMUM INVESTMENT THRESHOLD**

[As of 6/30/21]  
**\$1,000**

**INVESTMENT OPTIONS AVAILABLE**

- HSAdvisor+, the only open-architecture platform that enables advisors to generate revenue for delivering customized HSA investment lineups, which enhance the retirement capabilities for employees and plan sponsors.
- Devenir Guided Portfolio Mutual Fund Program, a self-directed, low-cost, no-load mutual fund lineup selected by an RIA with an HSA Guided Portfolio tool to help select investment elections and align a user's portfolio.
- TD Ameritrade, a self-directed brokerage program that enables further investment diversification that offers access to stocks, bonds, ETFs, options, and thousands of mutual funds.

**ADVISOR SUPPORT SERVICE**

Online demos, calculators, and decision support tools

**Other Services:**

Flexible Spending Accounts (FSA), Dependent Care Flexible Spending Account (DC-FSA), Health Reimbursement Arrangements (HRA), Retiree Reimbursement Arrangement (RRA), Commuter Benefits, COBRA Administration and Direct Bill





# Voya Benefits Company, LLC

a member of the Voya® family of companies

Minneapolis, MN | Voya.com

## KEY CONTACT(S)

**Nate Black** | 612.232.3193 | Nate.Black@voya.com

**Matt Farrar** | 205.914.6112 | Matt.Farrar@voya.com

## FIRM PROFILE

Voya's Health Account Solutions include HSA, FSA, Dependent Care, 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 MyOrangeMoney® participant experience and monthly retirement income estimate.

## AVERAGE BALANCE / INVESTMENT BALANCE

**\$3,166 | \$14,250**

## MINIMUM INVESTMENT THRESHOLD

[As of 6/30/21]

**\$1,000**

## INVESTMENT OPTIONS AVAILABLE

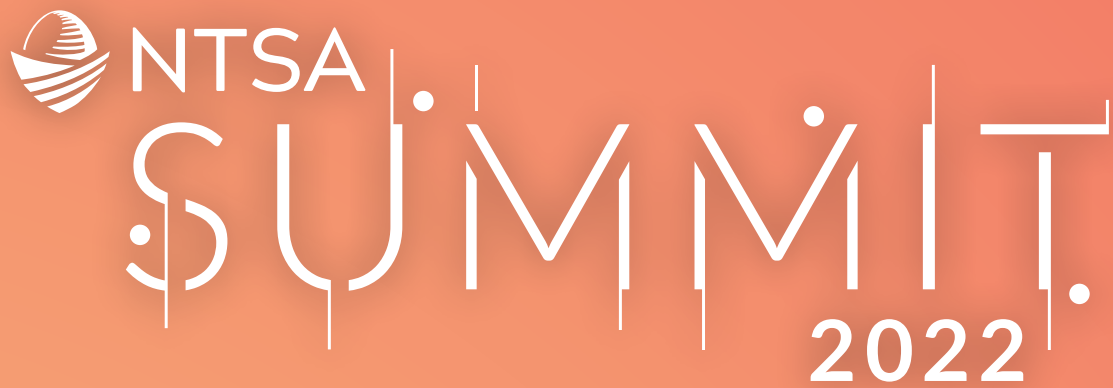
Voya supports three investment options: (1) menu of both proprietary and non-proprietary options that enables portfolio diversification, (2) customized menus developed by advisors or which match the DC plan menu, and (3) a self-directed brokerage window

## ADVISOR SUPPORT SERVICE

Robust advisor & participant support, myHealthMoney decision tool, customization of HSA investments

## Other Services:

Voya also offers FSAs, HRAs, Commuter benefits, COBRA, and direct bill capabilities



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**DCIOs**

AllianceBernstein **26**  
 American Funds **8**  
 BNY Mellon Investment Management **18**  
 Carillon Tower Advisers **18**  
 DoubleLine **19**  
 Federated Hermes **19**  
 flexPATH Strategies, LLC **20**  
 Franklin Templeton **10**  
 Galliard Capital Management **20**  
 Hartford Funds **21**  
 Heitman LLC **26**  
 Income America **21**  
 Invesco **12**  
 Janus Henderson Investors **22**  
 Macquarie Asset Management **22**  
 MassMutual **23**  
 Neuberger Berman **23**  
 Nuveen **24**  
 PGIM Investments **24**  
 Principal Global Investors **25**  
 Putnam Investments **26**  
 Schwab Asset Management **14**  
 Sphere **27**  
 T. Rowe Price **16**  
 Victory Capital Management **25**

**Recordkeepers**

ADP Retirement Services **30**  
 AIG Retirement Services **34**  
 Alerus Retirement and Benefits **34**  
 American Funds **35**  
 Ameritas **35**  
 Ascensus **36**  
 BPAS **36**  
 Cuna Mutual Mutual Group **37**  
 Equitable **37**  
 Evolve Retirement Plan Solutions **50**  
 Human Interest **38**  
 John Hancock **38**  
 July Business Services, LLC **40**

Milliman **50**  
 Mutual of Omaha **40**  
 Nationwide **41**  
 Newport **41**  
 North American  
 KTRADE Alliance, LLC **42**  
 NWPS **50**  
 PAi Retirement Services **42**  
 Paychex, Inc. **43**  
 Pentegra **43**  
 Principal Financial Group, Inc. **44**  
 Prudential Retirement **44**  
 Retirement Plan Consultants **46**  
 Schwab Retirement Plan Services **46**  
 Securian Financial **47**  
 Slavic401k **47**  
 Spectrum Pension Consultants, Inc. **48**  
 T. Rowe Price **48**  
 Transamerica Retirement Solutions **32**  
 Ubiquity Retirement + Savings **49**  
 Voya Financial **49**

**Broker-Dealers & RIAs**

Acropolis Investment Management **84**  
 Advisor Group **56**  
 Aldrich Wealth LP **56**  
 Beltz Ianni & Associates **57**  
 BerganKDV **57**  
 Birchbrook **58**  
 Buckingham Strategic Partners **58**  
 Burnham Gibson Wealth Advisors **59**  
 CAPTRUST **59**  
 Certy Partners **60**  
 Cetera Financial Group **60**  
 ClearSage Advisory Group **61**  
 Commonwealth Financial Network **61**  
 CoSource Financial Group **62**  
 Dynamique Capital Advisors, LLC **62**  
 German American  
 Wealth Advisory Group **63**  
 GRP Financial **84**  
 Hays Financial Group **84**

HighTower Advisors, LLC **63**  
 Huntington National Bank **85**  
 iCapital, LLC **64**  
 Independent Financial Partners **64**  
 Insight Financial Partners, LLC **65**  
 Institutional Investment Consulting **65**  
 J.P. Morgan Wealth Management **66**  
 Kestra Financial, Inc. **66**  
 (k)RPG Advisors, LLC **67**  
 Latus Group, Ltd. **67**  
 LeafHouse Financial **68**  
 Lockton Investment Advisors, LLC **68**  
 LPL Financial **54**  
 M Financial Group **69**  
 Marcum Wealth **69**  
 Marietta Wealth **70**  
 Mariner Wealth Advisors **70**  
 Mayflower Advisors **71**  
 MCF Advisors, LLC **71**  
 MMA Securities, LLC **72**  
 Moneta Group Investment  
 Advisors, LLC **85**  
 Morgan Stanley **72**  
 Nashional Investments **73**  
 NFP **73**  
 OneDigital **74**  
 Pensionmark Financial Group, LLC **74**  
 Precept Advisory Group, LLC **75**  
 ProCourse Fiduciary Advisors, LLC **75**  
 Procyon Partners **76**  
 Raymond James **76**  
 Responsible Asset Management **77**  
 Retirement Planology, Inc. **77**  
 SageView Advisory Group **78**  
 Shepherd Financial, LLC **78**  
 Smith Bruer Advisors **79**  
 Soltis Investment Advisors **79**  
 Spectrum Investment Advisors, Inc. **80**  
 Stiles Financial Services, Inc. **80**  
 Stolzer Rothschild Levy, LLC **81**  
 The Waterford Group, LLC **81**

# NAPA'S INDUSTRY LISTS

## NAPA'S UNIQUE LISTS HIGHLIGHT FOUR CRITICAL ELEMENTS OF THE RETIREMENT INDUSTRY:

"Wingmen," listing the DC industry's top wholesalers, "ACES," our list of the top plan advisors under 40, our Top DC Advisor Teams and NAPA's Top Women Advisors.

One of the things that sets these lists apart from other published lists is that they are based on a nominating/voting/selection process that taps into the knowledge of NAPA's 10,000+ members. You can find our lists online at [napa-net.org](http://napa-net.org), under the "Industry Intel" tab.

Advertise your company's unique services in *NAPA Net the Magazine* or congratulate your employees for being selected as a top leader in the retirement industry. *See details below.*

## NAPA NET THE MAGAZINE INDUSTRY LIST ISSUES

### SPRING



Where is the next generation of plan advisors coming from?

To answer that question, NAPA set out to find the top young advisors – the profession's "ACES." The result of was our list of the **"Top Retirement Plan Advisors Under 40,"** first published in 2014.

Indeed, many of the individuals who have been recognized here have gone on to become the very industry leaders this recognition was designed to help identify.

### SPRING



Advisors work with a variety of recordkeepers across different market segments, and in support of an plans of all sizes and complexities. As such, they are extraordinarily well-positioned to compare and evaluate the strengths (and weaknesses) of this critical service.

Launched in 2021, our Advisors' Choice list recognizes the nation's best recordkeepers in 13 key service/support categories, across five distinct market segments.

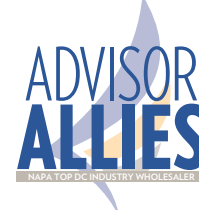
### SUMMER



Sure, we know it's not just about the numbers – but the reality is that advisors are having a huge impact every single day, not only on the quality of retirement plan advice, but in building a more financially secure retirement for millions of Americans.

**NAPA's Top DC Advisor Teams** acknowledges the advisor teams that are responsible for at least \$100 million in defined contribution plan assets.

### FALL



Only plan advisors know how important their DC wholesaler can be in building, managing and growing their practice.

The Top DC Wholesalers are true partners, often working side-by-side with advisors—they are – in every sense of the word, Advisor Allies.

### WINTER



In what has long been a male-dominated profession, a growing number of women are today making significant contributions to this field. In 2015, the editorial team here committed to an acknowledgment of those contributions with the launch of **NAPA's Top Women Advisors, Captains, All-Stars and Rising Stars!**

CONTACT OUR SALES DEPARTMENT FOR FULL PAGE & CONGRATULATORY AD RATES

CONTACT

KIM KELEMEN • [kkelemen@usaretirement.org](mailto:kkelemen@usaretirement.org) • 703.516.9300 | EXT 305

Twelve Points Retirement Advisors **82**  
 UBS Financial Services **82**  
 Venture Visionary Partners **83**  
 Wintrust Retirement Benefit Advisors **83**

## TPAs

Ace Pension Solutions, LLC **96**  
 Actuarial Ideas, Inc. **88**  
 Blue Benefits Consulting, Inc. **96**  
 BPAS **88**  
 Cardinal Pension Group, Inc. **96**  
 Cash Balance Actuaries, LLC **97**  
 CBIZ Benefits & Insurance Services, Inc. **89**  
 Economic Group Pension Services, Inc. **97**  
 Eh Thomson & Co., Inc. **97**  
 Financial Technology, Inc. **98**  
 FuturePlan **89**  
 Great Lakes Pension Associates, Inc. **98**  
 Heller Pension Associates, Inc. **98**  
 Incentive Benefits, Inc. **90**  
 Integrity Pension Services, LLC **90**  
 July Business Services, LLC **91**  
 Lee CPA Audit Group **91**  
 Metro Benefits, Inc. **99**  
 Newport **92**  
 Northwest Retirement Plan Consultants, LLC **92**  
 NPPG / NPPG Fiduciary Services **93**  
 OneDigital Retirement **93**  
 Pentegra **94**  
 Pinnacle Plan Design, LLC **99**  
 ProTPA, LLC **94**  
 Qualified Pension Consultants, Inc. **99**  
 Retirement, LLC **100**  
 Retirement Plan Consultants **95**  
 Retirement Service Group, Inc. **100**  
 RPCG, LLC **100**  
 Spectrum Pension Consultants, Inc. **95**  
 Schoen-APS, LLC **101**  
 Shore Tompkins Actuarial Resources **101**

TAG Resources **101**  
 TriStar Pension Consulting **102**  
 Tycor Benefit Administrators, Inc. **102**

## FinTech

401GO **106**  
 Betterment for Business **110**  
 Covisum **110**  
 GROUPIRA, Inc. **106**  
 Human Interest **107**  
 PlanFees **107**  
 PlanTools, LLC **110**  
 Smart **108**  
 The Wealth Pool **108**

## Tools & Technology

401k Best Practices **114**  
 401(k) Champions **118**  
 401(k) Marketing **114**  
 Betterment for Business **118**  
 BNY Mellon Investment Management **115**  
 Broadridge Financial Solutions **115**  
 Catapult HQ, Inc. **116**  
 Fiduciary Decisions **116**  
 GRP Advisor Alliance **118**  
 North Pier Search Consulting **119**  
 Pension Resource Institute **117**  
 RPAG **117**

## Financial Wellness

Alerus Retirement and Benefits **122**  
 Betterment for Business **126**  
 BPAS **122**  
 Cerity Partners **123**  
 Financial Fitness for Life **123**  
 Financial Fitness Group **126**  
 HUB International **124**  
 intellicents **124**  
 Prudential Retirement **125**  
 The Wealth Pool **125**  
 WellCents **126**

## NQDC

AFS/Deferral.com **132**  
 Matrix Financial Solutions, A Broadridge Financial Solutions Company **130**  
 Newport **132**  
 Principal Financial Group, Inc. **133**  
 Prudential Retirement **133**  
 The Pangburn Group **134**  
 Voya Financial **134**

## HSA Providers

Alerus Retirement and Benefits **138**  
 Ascensus **138**  
 BPAS **139**  
 HSA Bank **139**  
 Voya Benefits Company, LLC **140**



# Mark Your Calendars!

## 2022 Conferences

DATE	CONFERENCE	LOCATION
January 12-14	Women in Retirement Conference	Ft. Lauderdale, FL
April 3-5	NAPA 401(k) Summit	Tampa, FL
July 24-25	APEX Roundtable	Washington, DC
July 26-27	NAPA DC Fly-In Forum	Washington, DC
September	Nonqualified Plan Advisor Conference	To Be Announced
October 2-4	ERISA 403(b) Advisor Conference	Washington, DC



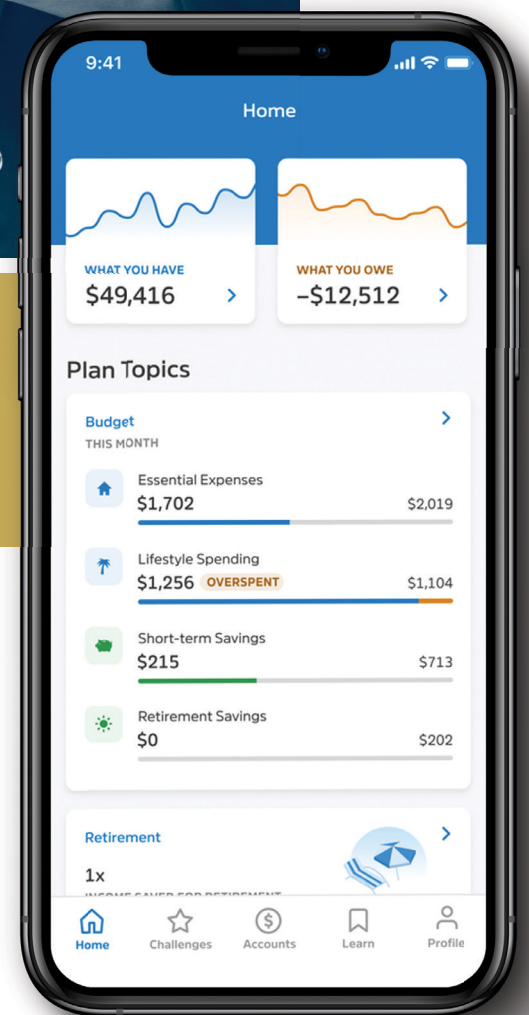
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