2022 SPECIAL ISSUE

THE RETIREMENT PLAN ADVISOR'S DEFINITIVE RESOURCE GUIDE

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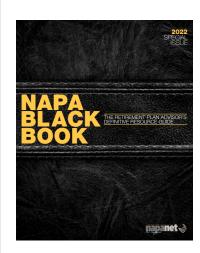
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## Contents



- 02 Editor's Letter
- 04 DCIOs
- 34 Recordkeepers
- 60 Aggregators, Broker-Dealers & RIAs
- 96 TPAs
- 112 FinTech
- 120 Tools & Technology
- 132 Financial Wellness
- **138** NQDC
- 146 HSA Providers
- 152 Retirement Income
- 166 Index of Firms by Category



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here's an old saying that you can't tell the players without a scorecard.

Actually, it's a barker's call—one uttered once upon a time by those looking to sell you a program at a sporting event. The reality is, of course, that those actually at the ballpark (or stadium) are often too far away to read the jersey numbers that the scorecard is designed to help you follow. Still, today's arenas are often replete with massive multi-media displays that convey far more detail, trivia and statistical data than those programs ever dreamed possible. And they need to be, because last year's rosters often undergo sweeping change-some in the midst of the playoff rounds themselves.

In our industry there's been plenty of change. Consolidation - or the fear of consolidation-looms large (as it did a year ago, and the year before that, and a decade ago before that) not only by those directly impacted, but among those who 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 who knows what the legislative environment might bring to the fore in the weeks ahead?

It's hard to keep up-not only with the "whats," but also the "whos" - a challenge this annual "Black Book" was designed to help ameliorate. 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. In addition to sections for providers of Health Savings Accounts (HSAs), Nonqualified Deferred Compensation Plan services, and Fintech, this year we have a special addition—a section on Retirement Income.

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.

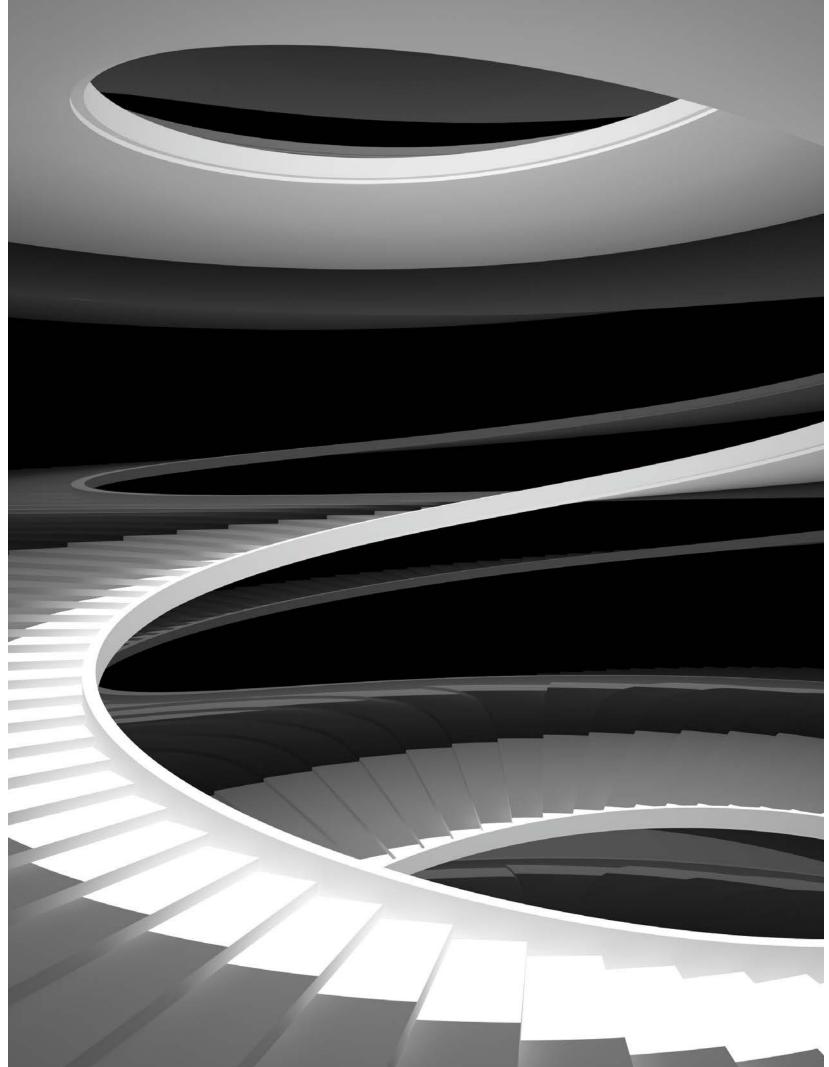
One thing that hasn't changed: the goal of the NAPA Black Book. In these pages we seek once again to provide retirement plan advisors such as yourself with a single handy reference guide with key information points about the nation's leading advisor partners: the size and scope of their business, target markets, select historical data trends, and of course, the means to reach out to find out more. We hope you find it useful, and additive to your practice(s).

NEVIN E. ADAMS, JD Editor-in-Chief nevin.adams@usaretirement.org











sergeymansurov / Shutterstock.com

year ago, Defined Contribution Investment-Only (DCIO) assets surged—but 2022 has been a very different year. Indeed, after a year of solid gains, price declines and turbulence in bond and equity markets took a heavy toll on DCIO assets in the first half of 2022, according to Sway Research's "The State of DCIO Distribution: 2023—Key Benchmarks, Developing Trends, Winners and Outlook" report.

Still, despite a 17% first-half dip for the average manager, Sway Research is projecting a decline for the overall DCIO market of 14% this year—meaning it will finish the year at \$5.3 trillion in assets, down from \$6.2 trillion at the end of 2021. Not only are DCIO assets under pressure—which negatively impacts asset management revenues - but two-thirds of DCIOs also experienced net redemptions during the first half of 2022. The only segment that produced average net inflows is a collection of large DCIOs with leading target-date series.

According to Sway, a key challenge facing DCIOs and the DC platforms through which they distribute investments is to provide solutions for steady (and in some cases guaranteed) income to participants who wish to leave their assets in their employer's DC plan following retirement. As for 2023 priorities, Sway found that 70% of DCIOs surveyed say lowering fees/expenses on key products is a top-five priority, including six for which it is their No. 1 priority. More than half of managers that prioritize fee cuts also prioritize the launch of new collective investment trusts (CITs).

So, there's been plenty of challenges—but on the pages that follow you'll find information regarding the firms that, though they make their living selling/promoting and supporting investment products, still bring a lot more to the table.

- Nevin E. Adams, JD



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#### **Firm Profile**

Allianz Life Insurance Company of North America, one of the FORTUNE 100 Best Companies to Work For® and one of the Ethisphere World's Most Ethical Companies®, has been keeping its promises since 1896 by helping Americans achieve their retirement income and protection goals with a variety of annuity and life insurance products. As a leading provider of fixed index annuities, registered index-linked annuities and fixed index universal life insurance, Allianz Life is part of Allianz SE, a global leader in the financial services industry with approximately 150,000 employees in more than 70 countries.

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



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

#### Assets Managed\* Total AUM \$233,600,000

Asset Allocation Funds

#### **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: 2 Retail: 0





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#### **Firm Profile**

From large institutions to individual investors, each of our clients wants the same thing - to achieve their financial goals. And for 75 years, we've helped them do exactly that. Everything we do at Franklin Templeton is focused on delivering our clients better outcomes. And that's why clients in more than 160 countries have entrusted us with their investments, making us one of the world's largest asset managers with nearly \$1.4 trillion in assets under management (as of June 30, 2022).

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



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

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

Total AUM \$1,379,800,000,000

Total DCIO Assets \$45,063,690,189

#### DCIO Assets Breakdown [%]

Collective Trusts: 16% Money Markets: 1% Mutual Funds: 69%

Separate Accounts: 14%

Stable Value: 0%

Other: 0%

#### **Asset Allocation Funds**

Franklin Total Advantage Funds®

#### Top 5 Funds by DC Assets

[Fund Name / Total Assets]

1. Western Asset Core Plus Bond Fund: \$6,798,526,098

2. Western Asset Core Bond Fund: \$2,972,129,003

3. ClearBridge Large Cap Growth CIT: \$2,052,365,475

4. ClearBridge Small Cap Growth Fund: \$2,003,552,679

5. ClearBridge Large Cap Growth Fund: \$1,866,268,824

#### **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: **15** Retail: **210** 



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## Invesco

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#### **Firm Profile**

Invesco has been managing DC assets for nearly 40 years. As an industry leader in mutual funds, collective investment trusts and ETFs, we offer a wide range of investments across equity, fixed income and alternatives. Our dedicated advisory team averages 22 years of experience focused on the retirement business.

Our insights and research programs are centered around the four key tenants of DC plan management that help drive optimal participant outcomes – investment menu design, plan design, participant engagement and plan governance.

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

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



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

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

Total AUM \$1,390,400,000,000

Source: Invesco. Data as of June 30, 2022. Total AUM of \$1,390 billion includes all assets under advisement, distributed and overseen by Invesco Ltd.

Total DCIO Assets \$134,469,000,000

DCIO Assets Breakdown [%]

Collective Trusts: 2.9%
Money Markets: 1.2%
Mutual Funds: 38.6%
Separate Accounts: 3.6%

Stable Value: 53.7%

Other: 0%

**Asset Allocation Funds** 

N/A

#### Top 5 Funds by DC Assets

[Fund Name / Total Assets]

- 1. INVESCO DEVELOPING MARKETS FUND: \$7,787,881,681
- 2. INVESCO DIVERSIFIED DIVIDEND FUND: \$4,250,510,666
- 3. INVESCO GLOBAL FUND: \$3,089,085,101
- 4. INVESCO MAIN STREET FUND: \$2,373,185,020
- 5. INVESCO OPPENHEIMER INTERNATIONAL GROWTH FUND: \$1,980,247,883

#### **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** 





# 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

S

## MFS

Boston, MA mfs.com/en-us/investment-professional.html



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#### **Firm Profile**

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

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



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

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

Total AUM \$508,700,000,000

Total DCIO Assets \$84,530,587,630

#### DCIO Assets Breakdown [%]

Collective Trusts: 15%

Money Markets: 0%

Mutual Funds: 65%

Separate Accounts: 20%

Stable Value: **0**%

Other: 0%

#### **Asset Allocation Funds**

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

#### Top 5 Funds by DC Assets

[Fund Name / Total Assets]

- MFS Value Fund: \$16,600,000,000
   MFS Growth Fund: \$8,500,000,000
- 3. MFS Mid Cap Value Fund: \$5,500,000,000
- 4. MFS International Diversification Fund 1. \$5,400,000,000
- 5. MFS International Equity Fund: \$3,900,000,000

#### **Advisor Support Services**

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

#### **NO.** of External Wholesalers

DC: **9** Retail: **83** 





#### Our Active 360° Approach

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## Nuveen

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nuveen

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#### **Firm Profile**

Nuveen, the investment manager of TIAA, offers a comprehensive range of outcome-focused investment solutions designed to secure the long-term financial goals of institutional and individual investors. Nuveen has \$1.1 trillion in assets under management as of 30 Sept 2022 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.

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



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

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

Total AUM \$1,098,082,834,822

Total DCIO Assets \$481,628,032,534

DCIO Assets Breakdown [%] Collective Trusts: 0.82%

Money Markets: 0%

Mutual Funds: 99.18%

Separate Accounts: 0%

Stable Value: 0%

Other: 0%

#### **Asset Allocation Funds**

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

#### Top 5 Funds by DC Assets

[Fund Name / Total Assets]

- 1. TIAA-CREF Lifecycle Funds (Active & Index): \$71,376,171,892
- 2. TIAA-CREF International Equity Index Fund: \$4,630,347,834
- 3. TIAA-CREF S&P 500 Index Fund: \$3,384,771,031
- 4. TIAA-CREF Social Choice Equity Fund: \$2,809,719,846
- 5. TIAA-CREF Large Cap Growth Index Fund: \$2,354,110,396

#### **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: **7** Retail: **89** 



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## PGIM

Newark, NJ pgim.com



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#### **Firm Profile**

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

#### Primary Market(s) Served



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

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

Total AUM \$1,257,000,000,000

Total DCIO Assets \$158,232,000,000

#### DCIO Assets Breakdown [%]

Collective Trusts: 13% Money Markets: 0% Mutual Funds: 35%

Separate Accounts: 33%

Stable Value: 19%

Other: 0%

#### **Asset Allocation Funds**

- Prudential Day One Funds (target date)
- PIGM Balanced FundPGIM Income Builder

#### Top 5 Funds by DC Assets

[Fund Name / Total Assets]

- 1. PGIM Total Return Bond/Core Plus Bond Fund: \$23,372,000,000
- 2. PGIM High Yield: \$5,587,000,000
- 3. Prudential Day One Funds: \$5,035,000,000
- 4. PGIM Jennison Growth/Large Cap Growth Jennison: \$2,442,000,000
- 5. PGIM Retirement Real Estate Fund II LP: \$2,270,000,000

#### **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

#### NO. of External Wholesalers

DC: **5** Retail: **71** 





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## T. Rowe Price

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#### **Firm Profile**

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

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

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

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



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

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

Total AUM

\$1,309,700,000,000

Total DCIO Assets \$432,421,000,000

DCIO Assets Breakdown [%]

Collective Trusts: 33.91%

Money Markets: 0.05% Mutual Funds: 44.78%

Separate Accounts: 13.07%

Stable Value: 4.77%

Other: 3.41%

#### **Asset Allocation Funds**

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

#### Top 5 Funds by DC Assets

[Fund Name / Total Assets]

1. T. Rowe Price Retirement Funds: \$314,121,200,284\*\*

2. T. Rowe Price Blue Chip Growth Fund: \$29,814,527,899

3. . Rowe Price Stable Value Fund: \$24,091,743,627

4. T. Rowe Price Growth Stock Fund: \$16,285,720,618

5. T. Rowe Price Capital Appreciation Fund: \$12,569,593,149

#### **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 Funds, T. Rowe Price Retirement Blend Trusts, T. Rowe Price Target Funds and T. Rowe Price Target Trusts



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.

#### AllianceBernstein

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#### **Firm Profile**

At AllianceBernstein (AB), we're working to define the future of defined contribution, striving to keep clients ahead with visionary research and progressive innovation in investment solutions. With over \$94 billion in DC assets under management (as of June 30, 2022), our insight stems from five decades of experience in designing asset-allocation strategies and managing portfolios for individuals and institutions globally.

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

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

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

Assets Managed\*

Total AUM: \$687,000,000,000

Total DCIO Assets: \$94,038,000,000

DCIO Assets Breakdown [%]

Collective Trusts: 5% Money Markets: 0% Mutual Funds: 16% Separate Accounts: 79%

Stable Value: 0% Other: 0%

#### **Asset Allocation Funds**

AB Multi-Manager Retirement Trusts

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

1. AB Target-Date Strategies (CRS, LIS, MMRT): \$67,813,000,000

AB Large Cap Growth Fund: \$4,670,000,000
 AB Small Cap Growth Fund: \$1,813,000,000
 AB US Large Cap Growth CIT: \$1,379,000,000

5. AB Global Bond Fund: \$1,265,000,000

#### **Advisor Support Services**

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

#### No. of External Wholesalers

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

## 20 NAPA

## Allspring Global Investments

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#### **Firm Profile**

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

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

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

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

**Assets Managed\*** 

Total AUM: \$475,474,053,497

Total DCIO Assets: \$109,396,754,174

DCIO Assets Breakdown [%]

Collective Trusts: 5% Money Markets: 1% Mutual Funds: 14% Separate Accounts: 10% Stable Value: 70%

Other: 0%

#### **Asset Allocation Funds**

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

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

Stable Value Fund: \$76,983,451,318
 Special Mid Cap Value: \$4,612,669,885

3. Core Bond: \$2,277,306,885

4. Special Small Cap Value: \$2,165,862,232

5. Municipal Bond: \$1,550,394,378

#### **Advisor Support Services**

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

#### No. of External Wholesalers

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

#### American Century Investments

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#### **Firm Profile**

Not Business As Usual, This Is Personal

It started with a powerful vision: Help clients achieve financial success. And for over 60 years, our commitment to financial advisors, individual investors and institutional clients has not wavered.

Being client-centric with a performance-first focus was the initial step—but not the end of the story. The vision has grown to include significant, ongoing contributions to humanity through breakthrough medical research. It's how we help our clients Prosper With Purpose.

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

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

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

**Assets Managed\*** 

Total AUM: \$200,101,965,127

Total DCIO Assets: \$44,199,778,337

#### DCIO Assets Breakdown [%]

Collective Trusts: 30%
Money Markets: 0%
Mutual Funds: 63%
Separate Accounts: 7%
Stable Value: 0%

Other: %

#### **Asset Allocation Funds**

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

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

Target Date: \$20,219,466,235
 Mid Cap Value: \$4,496,683,227
 Small Cap Value: \$2,065,604,213
 Equity Income: \$1,881,108,717

5. Ultra (Large-Cap Growth): \$1,289,062,419

#### **Advisor Support Services**

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

#### No. of External Wholesalers

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

#### **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**

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

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

#### Assets Managed\*

Total AUM: \$2,191,566,123,000

Total DCIO Assets: \$387,078,663,000

#### DCIO Assets Breakdown [%]

Collective Trusts: 4%
Money Markets: 0%
Mutual Funds: 95%
Separate Accounts: 1%
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: \$182,480,349,000
- 2. American Funds Europacific Growth Fund: \$78,776,477,000
- 3. American Funds Growth Fund of America Fund: \$37,471,220,000
- 4. American Funds American Balanced Fund: \$30,248,441,000
- 5. American Funds Washington Mutual Fund: \$21,572,214,000

#### **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: **113** Retail: **118** 



#### Amundi US

Boston, MA amundi.com/usinvestors



#### Key Contact(s)

Chris Laucks

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Caroline Naylon

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Brandi Kinsman

617.422.4718 / brandi.kinsman@amundi.com

#### **Firm Profile**

Amundi US is the US investment headquarters of Amundi, whose extensive network of investment and marketing offices throughout the world provides a global perspective as well as in-depth knowledge of local markets. Amundi, based in Paris, is Europe's largest asset manager and ranks among the top 10 globally, with six main investment hubs. Leveraging the benefits of our increased scope and size, the combined expertise and investment resources across Amundi allow us to introduce new and innovative investment solutions tailored to investor needs. We benefit from the expertise of 5,400 Amundi team members based in 36 countries.

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

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

**Assets Managed\*** 

Total AUM: \$84,640,000,000

Total DCIO Assets: \$9,000,000,000

DCIO Assets Breakdown [%]

Collective Trusts: 11% Money Markets: 0% Mutual Funds: 75% Separate Accounts: 9% Stable Value: 0%

Other: 5%

#### **Asset Allocation Funds**

0

#### **Advisor Support Services**

External Wholesalers Focused on Advisors

No. of External Wholesalers

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

#### BlackRock

New York, NY blackrock.com/advisors/dc

#### **BlackRock**

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

Matt Soifer

212.810.8995 / matt.soifer@blackrock.com

Tyler Neenan

312.395.9353 / Tyler.Neenan@blackrock.com

#### **Firm Profile**

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

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

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

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

**Assets Managed\*** 

Total AUM: \$8,487,410,000,000

Total DCIO Assets: \$1,193,663,548,296

DCIO Assets Breakdown [%]

Collective Trusts: 46% Money Markets: 0% Mutual Funds: 9% Separate Accounts: 45%

Stable Value: 0% Other: 0%

#### **Asset Allocation Funds**

BlackRock LifePath® Target Date Funds, BlackRock Target Allocation Funds

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

Equity Index: \$656,605,231,087
 Target Date: \$363,054,128,945

Fixed Income Index: \$86,264,938,418
 Fixed Income Active: \$28,882,289,738

5. Equity Active: \$25,456,634,490

#### **Advisor Support Services**

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

**No. of External Wholesalers** 

DC: **17** Retail: **165** 



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#### BNY Mellon Investment Management

New York, NY im.bnymellon.com/tdportal



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

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Maureen Kuhns

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Melissa DiPierro

201.577.2217 / 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**

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

**Assets Managed\*** 

Total AUM: \$82,173,746,739

Total DCIO Assets: \$34,734,510,694

DCIO Assets Breakdown [%]

Collective Trusts: 34.2% Money Markets: 11.5% Mutual Funds: 26.9% Separate Accounts: 21.6%

Stable Value: 5.8%

Other: 0%

#### **Asset Allocation Funds**

N/A

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

1. BNY Mellon International Stock Fund: \$6,800,000,000

2. BNY Mellon Small/Mid Cap Growth Fund: \$3,800,000,000

BNY Mellon Dynamic US Equity: \$3,600,000,000
 BNY Mellon Stable Value Fund: \$1,200,000,000

5. BNY Mellon Core Plus Fund: **\$1,590,000,000** 

#### **Advisor Support Services**

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

#### No. of External Wholesalers

DC: **5** Retail: **55** 

#### Christian Brothers Investment Services, Inc.

Chicago, IL cbisonline.com



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

Michael A. Jackson

312.488.0638 / mjackson@cbisonline.com

#### **Firm Profile**

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

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

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

#### Assets Managed\*

Total AUM: \$8,906,179

Total DCIO Assets: \$0

#### DCIO Assets Breakdown [%]

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

#### Asset Allocation Funds

CRI Magnus Fund Series

#### **Advisor Support Services**

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

#### No. of External Wholesalers

DC: **24** Retail: **0** 



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#### Cohen & Steers

COHEN & STEERS

New York, NY cohenandsteers.com

Key Contact(s)

Steve Reilly

212.478.4409 / sreilly@cohenandsteers.com

C. Wenzel

212.478.4452 / cwenzel@cohenandsteers.com

#### Firm Profile

Dedicated to the pursuit of excellence in everything we do, Cohen & Steers is a leading global investment manager specializing in real assets and alternative income, focused on delivering attractive returns, income and diversification.

Our teams are relentless in their drive to provide superior investment solutions and passionate about constantly innovating to meet the needs of clients today and anticipate their challenges of tomorrow.

We believe accessing investment opportunities around the world requires local knowledge and insight into specialized and regional markets. Cohen & Steers maintains a global presence through offices in New York, London, Dublin, Hong Kong and Tokyo.

**Primary Market(s) Served** 

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

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

**Assets Managed\*** 

Total AUM: \$87,862,000,000

Total DCIO Assets: \$14,170,000,000

DCIO Assets Breakdown [%]

Collective Trusts: 11%
Money Markets: 0%
Mutual Funds: 39%
Separate Accounts: 49%
Stable Value: 0%

Other: 0%

**Asset Allocation Funds** 

N/A

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

1. Cohen & Steers Real Estate Securities Fund: \$1,900,000,000

2. Cohen & Steers Institutional Realty Shares: \$1,887,000,000

3. Cohen & Steers Realty Shares: \$1,381,000,000

4. Cohen & Steers Global Realty Shares: \$167,000,000

5. Cohen & Steers Preferred Securities and Income Fund: \$127,000,000

#### **Advisor Support Services**

External Wholesalers Focused on Advisors, External Wholesalers Focused on Institutional

No. of External Wholesalers

DC: **3** Retail: **19** 

#### DoubleLine

Los Angeles, CA doubleline.com



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

Dan 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. Read it carefully before investing.

DoubleLine Funds are distributed by Quasar Distributors, LLC. Mutual fund investing involves risk. Principal loss is possible.

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

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

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

**Assets Managed\*** 

Total AUM: \$107,286,261,905

Total DCIO Assets: \$2,989,332,994

DCIO Assets Breakdown [%]

Collective Trusts: 20%
Money Markets: 0%
Mutual Funds: 80%
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: \$1,943,286,920

2. DoubleLine Core Fixed Income Fund: \$639,706,052

3. DoubleLine Shiller Enhanced CAPE Fund: \$166,124,965

4. DoubleLine Low Duration Bond Fund: \$103,393,029

5. DoubleLine Emerging Markets Fixed Income: \$70,275,631

#### **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** 



\*as of 6.30.22

#### Fidelity Investments

Smithfield, RI institutional.fidelity.com/app/home



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

Elizabeth Pathe

401.292.4745 / elizabeth.pathe@fmr.com

Kevin Doorlev

401.292.5419 / kevin.doorley@fmr.com

#### **Firm Profile**

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

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

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

Mega: >\$250 million

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

Total AUM: \$734,242,000,000

Total DCIO Assets: \$135,134,000,000

#### DCIO Assets Breakdown [%]

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

Other: 0%

#### **Asset Allocation Funds**

Fidelity Freedom Funds

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

1. Fidelity 500 Index: \$42,196,600,000 2. Fidelity Contrafund: \$8,817,500,000 3. Fidelity Mid Cap Index: \$7,913,600,000 4. Fidelity US Bond Index: \$5,605,100,000 5. Fidelity Small Cap Index: \$5,447,800,000

#### **Advisor Support Services**

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

#### No. of External Wholesalers

DC: 9 Retail: 53

## Goldman Sachs Asset Management

New York City, NY GSAMFunds.com

#### Goldman Sachs

Asset Management

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

Erik Karpinski

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Rick Cortellessa

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#### **Firm Profile**

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

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

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

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

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

Total AUM: \$2,270,810,000,000

Total DCIO Assets: \$91,200,00

#### DCIO Assets Breakdown [%]

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

#### **Asset Allocation Funds**

Other: 0%

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

1. Stable Value: **\$56,490,000** 2. Small Cap Value: \$3,670,000

3. Intermediate Duration Fixed Income: \$1,150,000

4. Short Duration Fixed Income: \$1,090,000

5. Mid Cap Growth: \$580,000,000

#### **Advisor Support Services**

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

#### No. of External Wholesalers

DC: 6 Retail: 62



#### Hartford Funds

Wayne, PA hartfordfunds.com



Our benchmark is the investor."

**Key Contact(s)** 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, 2022, Hartford Funds' investment advisory business had approximately \$127.4 billion in discretionary and non-discretionary assets under management.

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

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

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

**Assets Managed\*** 

Total AUM: \$115,400,000,000

Total DCIO Assets: \$11,400,000,000

DCIO Assets Breakdown [%]

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

Other: 0%

#### **Asset Allocation Funds**

Hartford AARP Balanced Retirement Fund, Hartford Balanced Income Fund, Hartford Multi-Asset Income Fund

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

1. Hartford International Opportunities Fund: \$1,913,000,000

2. Hartford MidCap Fund: \$1,789,000,000

3. Hartford Dividend and Growth Fund: \$1,649,000,000

4. Hartford Core Equity Fund: \$1,538,000000

5. Hartford Small Cap Growth Fund: \$704,000,000

#### **Advisor Support Services**

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

#### No. of External Wholesalers

DC: 16 Retail: 68

#### Janus Henderson Investors

Denver.CO janushenderson.com



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

Kevin Neuhart

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Ann Bayles

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#### **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**

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

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

**Assets Managed\*** 

Total AUM: \$299,700,000,000

Total DCIO Assets: \$22,300,000,000

DCIO Assets Breakdown [%]

Collective Trusts: 2% Money Markets: 0% Mutual Funds: 93% Separate Accounts: 4% Stable Value: 0%

Other: 1%

#### **Asset Allocation Funds**

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

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

1. Janus Henderson Enterprise Fund: \$6,956,466,614

2. Janus Henderson Triton Fund: \$4,351,723,359

3. Janus Henderson Balanced Fund: \$3.474.815.642

4. Janus Henderson Forty Fund: \$1,902,773,687

5. Janus Henderson Flexible Bond Fund: \$837,456,025

#### **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: 41

#### Lazard Asset Management

New York, NY lazardassetmanagement.com

LAZARD

#### Key Contact(s)

Ralph Peluso

212.632.6731 / ralph.peluso@lazard.com

**Brandy Swift** 

212.632.6954 / brandy.swift@lazard.com

Retirement Sales Desk

833.662.1587

#### **Firm Profile**

We operate from 24 cities across 17 countries with a global staff of over 900. Our more than 300 investment professionals manage US\$171.2 billion across a wide range of global, regional, and country-specific strategies. We offer DCIO investment options for retirement plans of any size, encompassing equities, fixed income, emerging markets, asset allocation, and alternatives. Our funds and CITs are available at more than 30 premier record keepers. In addition to investment expertise, we strive to be a true business partner to plan advisors. You are invited to experience it at www.LazardAssetManagement.com/DCRising.

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

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

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

#### Assets Managed\*

Total AUM: \$171,000,000,000

#### **Asset Allocation Funds**

N/A

#### **Advisor Support Services**

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

#### No. of External Wholesalers

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

#### Natixis Investment Managers

Boston, MA im.natixis.com/us/home



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

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Jerry Clifford

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Alexandra Wells

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#### **Firm Profile**

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

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

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

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

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

Total AUM: \$1,200,000,000,000

Total DCIO Assets: \$15,100,000,000

#### DCIO Assets Breakdown [%]

Collective Trusts: 12%
Money Markets: 0%
Mutual Funds: 78%
Separate Accounts: 0%
Stable Value: 0%
Other: 10%

#### **Asset Allocation Funds**

Natixis Sustainable Future Funds Target Date series

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

1. Loomis Sayles Core Plus Fund: \$2,100,000,000

2. Loomis Sayles Small Cap Growth Fund: \$1,400,000,000

3. Loomis Sayles Growth Fund: \$1,300,000,000

4. Oakmark Fund: **\$1,200,000,000** 

5. Oakmark International: \$1,100,000,000

#### **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: **5** Retail: **50** 



#### Neuberger Berman

New York, NY nb.com

NEUBERGER

**BERMAN** 

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

Michelle Rappa

212.476.5575 / michelle.rappa@nb.com

Christopher Walker

817.881.9637 / christopher.walker@nb.com

#### **Firm Profile**

Founded in 1939, Neuberger Berman is a private, independent, employeeowned investment manager. From offices in 39 cities across 26 countries, Neuberger Berman manages a range of equity, fixed income, private equity and hedge fund strategies on behalf of institutions, advisors and individual investors worldwide. With 718 investment professionals and 2,647 employees, Neuberger Berman has built a diverse team of individuals united in their commitment to client outcomes and investment excellence. Our culture has earned us citations as first or second (among those with 1,000+ employees) in the Pensions & Investments "Best Places to Work in Money Management" survey since 2014.

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

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

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

**Assets Managed\*** 

Total AUM: \$408,000,000,000

Total DCIO Assets: \$15,500,000,000

DCIO Assets Breakdown [%]

Collective Trusts: 3% Money Markets: 0% Mutual Funds: 58% Separate Accounts: 39% Stable Value: 0%

Other: 0%

#### **Asset Allocation Funds**

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

- 1. Neuberger Berman Genesis Fund: \$5,288,406,091
- 2. Neuberger Berman Large Cap Value Fund: \$1,191,434,103
- 3. Neuberger Berman Mid Cap Growth Fund: \$698,716,156
- 4. Neuberger Berman Sustainable Equity Fund: \$364,394,462
- 5. Neuberger Berman Strategic Income Fund: \$301,753,212

#### **Advisor Support Services**

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

#### No. of External Wholesalers

DC: 4 Retail: 27

#### Newport Beach, CA PIMCO.com PIMCO.com

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

Jamie Bentley

312.972.1178 / James.Bentley@pimco.com

PIMCO Retirement Sales Desk

1.877.907.4626

#### **Firm Profile**

Pacific Investment Management Company (PIMCO) LLC was founded in Newport Beach, California in 1971. PIMCO is a limited liability company that is a majority owned subsidiary of Allianz Asset Management of America L.P. ("AAM"), a subsidiary of Allianz SE ("Allianz"). We believe that active management is the responsible way to invest our clients' assets in fixed income. For more than 50 years, we have worked relentlessly to help millions of investors pursue their objectives — regardless of shifting market conditions. Our clients rely on an investment process that has been tested in virtually every market environment.

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

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

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

Assets Managed\*

Total AUM: \$1,823,210,000,000

Total DCIO Assets: \$111,398,840,000

DCIO Assets Breakdown [%]

Collective Trusts: 7% Money Markets: 0% Mutual Funds: 56% Separate Accounts: 34% Stable Value: 22%

Other: 3%

#### **Asset Allocation Funds**

PIMCO REALPATH® Blend TDF Series, PIMCO Personalized

QDIA TDF- myTDF®

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

1. PIMCO Total Return: \$43,600,000,000

2. PIMCO Income Fund: \$12.744.000.000

3. PIMCO Real Return: \$7,252,000,000

4. PIMCO REALPATH® Blend TDF Series: \$3,985,000,000

5. PIMCO Stocks Plus: \$3,736,000,000

#### **Advisor Support Services**

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

**No. of External Wholesalers** 

DC: 8 Retail: 60

\*as of 6.30.22

## Principal Asset Management

Des Moines, IA PrincipalAM.com



Key Contact(s)
Rob Logan

515.681.1159 / logan.rob@principal.com

#### **Firm Profile**

With public and private market capabilities across all asset classes, Principal Asset Management<sup>SM</sup> and its investment specialists look at asset management through a different lens, creating solutions to help deliver client investment objectives. By applying local insights with global perspectives, Principal Asset Management identifies distinct and compelling investment opportunities for more than 1,100 institutional clients in over 70 markets. Principal Asset Management is the global investment solutions business for Principal Financial Group® (Nasdaq: PFG), managing \$507.1 billion in assets\* and recognized as a Top 10 "Best Places to Work in Money Management" for 10 consecutive years.

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

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

**Assets Managed\*** 

Total AUM: \$469,780,000,000

Total DCIO Assets: \$16,650,000,000

#### DCIO Assets Breakdown [%]

Collective Trusts: 21%
Money Markets: 0%
Mutual Funds: 79%
Separate Accounts: 0%
Stable Value: 0%

Other: 0%

#### **Asset Allocation Funds**

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

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

1. Principal Diversified Real Asset: \$3,043,000,000

2. Principal LifeTime target date series: \$2,916,000,000

3. Principal LargeCap Growth Fund I: \$2,293,000,000

4. Principal MidCap Fund: \$1,783,000,000

5. Principal Real Estate Securities Fund: \$1,393,000,000

#### **Advisor Support Services**

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

#### No. of External Wholesalers

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

#### Putnam Investments

Boston, MA putnam.com/dcio



**Key Contact(s)** 

Steven McKay

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Angela Achatz

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#### **Firm Profile**

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

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

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

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

**Assets Managed\*** 

Total AUM: \$167,000,000,000

Total DCIO Assets: \$35,600,000,000

DCIO Assets Breakdown [%]

Collective Trusts: 23%
Money Markets: 0%
Mutual Funds: 27%
Separate Accounts: 4%
Stable Value: 46%

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]

Putnam Stable Value: \$16,400,000,000
 Putnam Large Cap Value: \$7,700,000,000

3. Putnam Retirement Advantage Series: \$5,100,000,000

4. Putnam Dynamic Asset Allocation Series: \$1,300,000,000

5. Putnam Growth Opportunities: \$1,100,000,000

#### **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: **40** 



## Schwab Asset Management

San Francisco, CA schwabassetmanagement.com



Asset Management

#### **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**

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

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

**Assets Managed\*** 

Total AUM: \$610,200,000,000

Total DCIO Assets: \$51,231,638,689

#### DCIO Assets Breakdown [%]

Collective Trusts: 36% Money Markets: 7% 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: \$10,494,635,925

- 2. Schwab Managed Retirement Trust Funds (TDF): \$9,979,343,185
- 3. Schwab Index Retirement Trust Funds (TDF): \$7,873,658,888
- 4. Schwab 1000 Index Fund: \$1,546,108,143
- 5. Schwab International Index Fund: \$1,542,744,875

#### **Advisor Support Services**

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

#### No. of External Wholesalers

DC: **20** Retail: **0** 



Walnut, CA oursphere.org



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

Jim Roach

617-233-4072 / jim@oursphere.org

#### **Firm Profile**

Sphere offers climate-friendly passive investments with improved returns and lower volatility over the long term compared to benchmarks, achieved by excluding certain sectors from the S&P 500. Its flagship product, the Sphere 500 Fossil-Free Fund, has simple, transparent pricing at 7 bps.

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

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

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

#### Assets Managed\*

Total AUM: \$1,500,000

Total DCIO Assets: \$500,000

#### DCIO Assets Breakdown [%]

Collective Trusts: 0%
Money Markets: 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: \$1,500,000

2. N/A

3. N/A

4. N/A

5. N/A

#### **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: **1** Retail: **0** 



#### Victory Capital Management

San Antonio, TX vcm.com



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

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#### Firm Profile

Victory Capital is a diversified global asset management firm, providing specialized investment strategies to institutions, intermediaries, retirement platforms and individual investors. Our differentiated model is composed of 12 autonomous investment franchises, each with an independent culture and investment approach. We believe that this approach ensures investment autonomy and unique thinking among our investment professionals and empowers them to spend 100% of their time doing what they do best: managing money and serving clients. We surround our investment franchises with what we consider to be a best-in-class operations and distribution platform that is centralized, but not standardized.

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

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

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

**Assets Managed\*** 

Total AUM: \$154,900,000,000

Total DCIO Assets: \$0

DCIO Assets Breakdown [%]

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

Other: 0%

#### **Asset Allocation Funds**

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

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

1. USAA® Intermediate Term Bond Fund: \$0

2. Victory RS Global Fund: \$0

3. Victory Integrity Mid-Cap Value Fund: \$0

4. Victory RS International Fund: \$0

5. Victory Sophus Emerging Markets Fund: \$0

#### **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: **3** Retail: **30** 

#### Virtus Investment Partners

Hartford, CT virtus.com



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

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#### Firm Profile

Virtus Investment Partners is a distinctive partnership of boutique investment managers, singularly committed to the long-term success of individual and institutional investors. With 2Q22 AUM of \$155.4 billion managed in a multi-boutique structure, Virtus offers a flexible model with offerings from both affiliated and unaffiliated managers. We offer various vehicles including mutual funds, collective investment trusts, separately managed account and ETFs.

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

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

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

**Assets Managed\*** 

Total AUM: \$155,400,000,000

Total DCIO Assets: \$8,300,000,000

DCIO Assets Breakdown [%]

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

#### **Asset Allocation Funds**

N/A

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

Virtus Ceredex Mid Cap Value: \$2,282,869,961
 Virtus KAR Small Cap Growth: \$4,060,072,630

3. Virtus KAR Mid Cap Growth: \$1,847,139,329

4. Virtus Duff and Phelps Real Estate Securities: \$465,535,170

5. The Merger Fund: \$4,378,643,151

#### **Advisor Support Services**

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

#### No. of External Wholesalers

DC: **3** Retail: **32** 



## Vontobel Asset Management

New York, NY vontobel.com/am

#### Vontobel

#### Key Contact(s)

Amit Mukadam

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#### **Firm Profile**

Vontobel Asset Management is an active asset manager with global reach and a multi-boutique approach. Drawing on outstanding investment talent and a strong performance culture, each of our boutiques strives to deliver a market-leading offering in their respective asset classes. We generate added value for our clients by investing in accordance with our convictions in the areas of equity, fixed income, and multi-asset, including sustainable and quantitative investments.

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

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

**Assets Managed\*** 

Total AUM: \$124,300,000,000

Total DCIO Assets: \$81,900,000

DCIO Assets Breakdown [%]

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

Other: 0%

#### **Asset Allocation Funds**

N/A

Top 5 Funds by DC Assets [Fund Name / Total Assets]
1. Vontobel International Equity Trust: \$81,900,000

#### **Advisor Support Services**

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

#### No. of External Wholesalers

DC: **5** Retail: **0** 

#### Federated Hermes, Inc.

Pittsburgh, PA federatedinvestors.com



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

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Jeffrey Jones

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#### **Firm Profile**

When it comes to retirement plans, Federated Hermes, Inc. has an unparalleled history of providing stability and guidance on fiduciary issues, including serving as an advocate and authority on fiduciary law and ERISA-related management of employee benefit plans. Federated Hermes offers investment solutions for all types of retirement plans, including a retirement share class for our key mutual funds. Our products are used nationwide within pension and defined contribution plans at corporations, small businesses, government agencies and nonprofit organizations.

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

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

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

**Assets Managed\*** 

Total AUM: \$631,900,000,000

Total DCIO Assets: \$53,182,000,000

DCIO Assets Breakdown [%] Collective Trusts: 6.54% Money Markets: 27.36% Mutual Funds: 62.45%

Mutual Funds: 62.45% Separate Accounts: 1.86% Stable Value: 6.42%

Other: 1.27%

#### **Asset Allocation Funds**

Federated Hermes Managed Volatility Fund II, Federated Hermes Capital Income Fund, Federated Hermes Muni and Stock Advantage Fund, Federated Hermes MDT Balanced Fund, Federated Hermes Global Allocation Fund

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

1. Federated Hermes Government Obligations Fund: \$6,889,000

2. Federated Hermes Strategic Value Dividend Fund: \$4,779,000

3. Federated Hermes Total Return Bond Fund: \$4,743,000

4. Federated Hermes Institutional High Yield Bond Fund: \$3,731,000

5. Federated Hermes Kaufmann Fund: \$3,398,000

#### **Advisor Support Services**

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

#### **No. of External Wholesalers**

DC: **5** Retail: **60** 

NAPA BLACK BOOK

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# Recordkeepers

t's ironic that perhaps no advisor partner is more essential to smooth plan operation than those responsible for the establishment and maintenance of individual participant and plan records—and yet no service provider (with the possible exception of their functional cousin, the third-party administrator, or TPA) is more pressured to reduce prices. This is at the same time that these firms must invest to not only 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 recordkeeping.

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 now, there remains a remarkably robust, though arguably (still) shrinking, roster of key players. Because every year, new firms (still) emerge... as you'll see on the pages that follow

- Nevin E. Adams, JD

# ADP Retirement Services



Florham Park, NJ adp.com

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

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#### **Firm Profile**

ADP is a leading retirement plan provider offering a wide range of plan choices tailored to help business owners and their employees thrive. We leverage data and advanced technology to help drive plan success, manage administrative risk, while creating an engaging experience for your clients' workforce.

From an online plan health dashboard and advisory services to our award-winning employee education and mobile-enabled solutions, we will work hard for your plan sponsors and their employees.

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



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

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

401(k)

Plans: 109,382

Participants: 3,300,000

Other

Plans: **53,199** Participants: **242,000** 

#### **Total Assets Administered**

\$94,300,000,000

#### **Plans by Channel**

Direct: **123,683** Advisor: **38,898** 

#### Platform(s) Used

SunGard

#### **Asset Allocation Funds**

Open flexible investment platform with multiple fund choices

#### **Advisor Support Services**

External Wholesalers Focused on Advisors: 22
External Wholesalers Focused on Institutional: 188
Internal Wholesalers Focused on Advisors: 6
Internal Wholesalers Focused on Institutional: 34

- 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.



# Helped 23 clients get engaged last quarter alone.

### Say "I do" to a better 401(k) for your clients.

Getting engaged doesn't have to be overwhelming, especially when it comes to retirement. Which is why ADP gives employees the tools and support they need to stay engaged throughout their retirement journey. And with minimal administration and seamless data connections for advisors, you'll have more time to focus on growing your practice, while helping everyone feel confident and in-control of their futures.

Visit ADP.com/401k to learn more.

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# NWPS

Seattle, WA nwpsbenefits.com



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Firm Profile

NWPS was founded in 1994 to provide high-quality service to retirement plan sponsors, participants, and advisors. In late 2020 NWPS was acquired by Raymond James Financial. We are operating as an independent subsidiary with our existing people, process, technology, and approach. NWPS has no conflicts of interest with investments or other lines of business. Specifically, we provide comprehensive retirement and defined contribution plan recordkeeping, administration, compliance, consulting, communication, and participant services.

#### Primary Market(s) Served



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

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

**401(k)** Plans: **799** 

Participants: 269,248

403(b) Plans: 47

Participants: 25,150

**457** Plans: **28** 

Participants: 2,927

Cash Balance Plans: 21

Participants: 1,879

Defined Benefit (Traditional)

Plans: **51** 

Participants: **54,925 Money Purchase** 

Plans: 2

Participants: 2,759

NQDC Plans: 15

Participants: 15,825

Other Plans: 134

Participants: 293,9941

#### **Total Assets Administered**

\$45,272,575,139

#### **Plans by Channel**

Direct: **67** Advisor: **1,030** 

#### Platform(s) Used

FIS Relius and FIS OMNI

#### **Asset Allocation Funds**

N/A - NWPS has no proprietary funds.

#### **Advisor Support Services**

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

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

#### **Participant Support Services**

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

#### Plan Sponsor Service(s) Available

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





Advisors want a retirement plan provider who respects their role, gets their client's needs, takes care of the details and offers proactive support.

At NWPS, advisors and their clients are the decision makers. We focus on operations, the participant experience and compliance.

### Experience

Founded in 1994, we have \$45 billion in assets under administration with over 1,100 nationwide clients.

We're helping 425,000 participants achieve their retirement goals and manage their retirement savings.

### **Excellence**

Service is tailored to your clients in partnership with you. Your clients will work with a seasoned, single point of contact supported by an experienced team.

Fees are based on plan complexity and participant count, not assets. Why charge a plan for being successful?

#### **Effective**

We don't offer insurance or investment products; we won't sell services to your client's participants or harvest their data.

We do offer an open architecture platform: 17,000+ available funds and CITs and no proprietary funds. Pricing is transparent, straightforward and conflict-free.







# The Standard

Portland, OR standard.com/advisor



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

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Jack Woolnough

Central Divisional Vice President 817.455.8811 jack.woolnough@standard.com

#### **Firm Profile**

Agile, responsive and accountable, The Standard is focused on delivering better experiences every day for our partners and clients. Since 1932, we have provided recordkeeping and investment services for retirement plans, including 401(k), profit sharing, money purchase, 403(b), 457, defined benefit, and cash balance plans. We work closely with advisors and third-party administrators to deliver high quality solutions to a wide range of employers, including corporations, governmental agencies and not-for-profit organizations.

#### Primary Market(s) Served



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

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

401(k) Plans: **2,601** 

Participants: 346,819

403(b) Plans: **273** 

Participants: 59,845

457

Plans: **178** 

Participants: 6,384

Cash Balance
Plans: 36
Participants: 457

Defined Benefit (Traditional)

Plans: 95

Participants: 10,131 Money Purchase Plans: 40

Participants: 6,022

NQDC Plans: **20** Participants: **261** 

Other Plans: **53** 

Participants: 6,880

#### **Total Assets Administered**

\$25,342,529,451

#### **Plans by Channel**

Direct: 0 Advisor: 3,277

#### Platform(s) Used

NAV, group annuity

#### **Asset Allocation Funds**

Advisor managed, Standard managed, 3rd party available

#### **Advisor Support Services**

External Wholesalers Focused on Advisors: **19** External Wholesalers Focused on Institutional: **3** Internal Wholesalers Focused on Advisors: **11** Internal Wholesalers Focused on Institutional: **1** 

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

#### **Participant Support Services**

- Auto Plan Design Features
- Call Center Support
- Smartphone Access to Participant Balances
- Smartphone Transaction Access for Participants

#### Plan Sponsor Service(s) Available

Experienced, designated service professionals with hands-on implementation managers. On-demand digital plan information and reporting. Robust data technology. Competitive investment choices. Fiduciary protection options.





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# Your clients count on you. You can count on us.

To The Standard, you and your clients are more than numbers. That's why we focus on delivering better outcomes and experiences. With your expertise and our responsive service, we can partner to provide employers with the plan solutions they need.

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For Advisor Use Only



# Transamerica

Baltimore, MD Transamerica.com



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

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#### **Firm Profile**

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

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



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

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

401(k)

Plans: 25,339

Participants: 2,163,484

Plans: **651** 

Participants: 905,468

Plans: **355** 

Participants: 50,321

Cash Balance Plans: **27** 

Participants: 105,000

Defined Benefit (Traditional)

Plans: 348

Participants: 223,780

Money Purchase Plans: **75** 

Participants: 31,874

Plans: 200

NQDC

Plans: 102

Participants: 301,314

Participants: 81,107

#### **Total Assets Administered**

\$207,890,731,149

#### **Plans by Channel**

Direct: 0 Advisor: 27,097

#### Platform(s) Used

Proprietary recordkeeping platform

#### **Asset Allocation Funds**

All asset allocation funds available through the NSCC

#### **Advisor Support Services**

External Wholesalers Focused on Advisors: 46 External Wholesalers Focused on Institutional: 7 Internal Wholesalers Focused on Advisors: 22 Internal Wholesalers Focused on Institutional: 4

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

#### **Participant Support Services**

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

#### Plan Sponsor Service(s) Available

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





Take the next step in your career & earn NAPA's NQPA<sup>TM</sup> Credential!

Learn More at

www.napanqpa.org

### 401GO

Sandy, UT 401go.com 401GC

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

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801.616.3672 / karli@401go.com

#### Firm Profile

401GO is the future of fintech! Using service bundling and automation combined with a human touch, we're able to offer a high-quality, low-cost retirement benefit to the small businesses and employees. Thanks to automation, we are able to provide services in a fast, easy and efficient manner at a surprisingly affordable price. And because we are a bundled solution, business owners don't need to work with multiple professionals to set up and administer their plan.

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

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

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

401(k): **1,000 / 6,000** 403(b): **4 / N/A** 

#### **Plans by Channel**

Direct: 450 / Advisor: 492

#### Platform(s) Used

In-house built platform

#### **Asset Allocation Funds**

www.401go.com/investment-lineup

#### **Advisor Support Services**

Compliance Support, Target-Date Evaluation Tools

#### **Participant Support Services**

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

#### Plan Sponsor Service(s) Available

15 min. guided setup, automated administration, payroll integrations, sign & file IRS documents, auto compliance, full 3(38) & 3(16) services, custom pricing tiers, relationship manager.

# 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, and COBRA. Alerus maintains a national presence, with offices in Minnesota, Michigan, New Hampshire and Arizona.

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

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

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

401(k): **4,885 / 278,124** 403(b): **162 / 27,236** 457: **846 / 18,616** 

Cash Balance: 140 / 1,900

Defined Benefit (Traditional): 39 / 4,996

Money Purchase: 0 / 0

NQDC: **0 / 0** Other: **0 / 0** 

#### **Total Assets Administered**

\$31,700,000,000

#### **Plans by Channel**

Direct: 1,176 / Advisor: 6,464

#### 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.



\*as of 6.30.22

### **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. Capital Group offers retirement plans through PlanPremier and RecordkeeperDirect recordkeeping solutions and can support a bundled or unbundled arrangement.

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

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

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

401(k): **63,298 / 1,359,235** 403(b): **1,220 / 59,856** 

457: **0 / 0** 

Cash Balance: 0 / 0

Defined Benefit (Traditional): 0 / 0 Money Purchase: 69 / 1,622

NQDC: 3 / 20 Other: 642 / 13,377

#### **Total Assets Administered**

\$89,150,000,000

#### **Plans by Channel**

Direct: 0 / Advisor: 65,232

#### Platform(s) Used

DST TRAC (RecordkeeperDirect), Empower (PlanPremier)

#### **Asset Allocation Funds**

Target Date: American Funds 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, Plus additional options from other investment managers.

#### **Advisor Support Services**

External Wholesalers Focused on Advisors: 168
External Wholesalers Focused on Institutional: 168
Internal Wholesalers Focused on Advisors: 134
Internal Wholesalers Focused on Institutional: 134

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 Retirement Plans

Lincoln, NE ameritas.com



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

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Shelia Reed

813.840.3032 / shelia.reed@ameritas.com

#### **Firm Profile**

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

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

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

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

401(k): **8,550 / 205,000** 403(b): **14 / 250** 457: **107 / 2,900** Cash Balance: **118 / 150** 

Defined Benefit (Traditional): 118 / 150

Money Purchase: 51 / 450

NQDC: **0 / 0** Other: **99 / 290** 

#### **Total Assets Administered**

\$14,500,000,000

#### **Plans by Channel**

Direct: 0 / Advisor: 6,800

#### Platform(s) Used

GVA & NAV

#### **Asset Allocation Funds**

Target Date - Various Fund Families; Vanguard, T.Rowe Price, Fidelity, Janus Henderson, BlackRock, Dimensional, etc.; Managed Account - Stadion, LeafHouse, Managed Accounts - Stadion; LeafHouse

#### **Advisor Support Services**

External Wholesalers Focused on Advisors: 20 External Wholesalers Focused on Institutional: 3 Internal Wholesalers Focused on Advisors: 10 Internal Wholesalers Focused on Institutional: 1

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

#### **Participant Support Services**

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

#### Plan Sponsor Service(s) Available

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



\*as of 6.30.22

45

### Ascensus

Dresher, PA ascensus.com



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

Jason Crane

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Dale Essenmacher

248.867.0904 / Dale.Essenmacher@Newportgroup.com

Christopher McCoy

1.800.236.7400 / camccoy@pai.com

#### **Firm Profile**

Fully unified with Newport and PAi, Ascensus now helps more than 15 million people save for what matters—retirement, education, and healthcare. Our independence and flexible product suite enable advisors to tailor solutions for their clients. From pre-sales support through closing, Ascensus is proud to offer unparalleled choice and a commitment to our partners' success.

Ascensus' data reflects full-service plans on our recordkeeping platforms and doesn't include plans administered as part of FuturePlan by Ascensus.

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

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

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

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

401(k): **94,135 / 2,786,889** 403(b): **12,942 / 352,452** 457: **581 / 30.620** 

457. 3017 30,020

Cash Balance: 303 / 3,989

Defined Benefit (Traditional): 115 / 17,494

Money Purchase: 97 / 16,401 NQDC: 1,658 / 141,245 Other: 1,250 / 252,887

#### **Total Assets Administered**

\$260,000,000,000

#### **Plans by Channel**

Direct: 0 / Advisor: 111,527

#### Platform(s) Used

Proprietary and open architecture platforms

#### **Asset Allocation Funds**

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

#### **Advisor Support Services**

External Wholesalers Focused on Advisors: **35**External Wholesalers Focused on Institutional: **35**Internal Wholesalers Focused on Advisors: **25**Internal Wholesalers Focused on Institutional: **25** 

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

#### **Participant Support Services**

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

#### Plan Sponsor Service(s) Available

READYSAVE mobile app; Multiple managed account platforms; Financial Finesse-powered wellness solutions; Payroll integrations, Trust services, Integrated qualified and nonqualified plans; MEPs/PEPs, Industry-leading ERISA team

### **BPAS**

Utica, NY BPAS.com



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

Elizabeth Kaido

315.292.6939 / ekaido@bpas.com

Sales

1.866.401.5272 / trustsales@bpas.com

#### **Firm Profile**

BPAS is a national provider of retirement plans, benefit plans, fund administration, and institutional trust services. We make it our mission to simplify the complicated by delivering benefit-plan services that solve client challenges without the need to engage multiple providers. One company. One call. We support 4,500 retirement plans, \$110 billion in trust assets, \$1.3 trillion in fund administration, and more than 620,000 participants.

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

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

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

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

401(k): **2,084 / 177,363** 403(b): **221 / 43,391** 457: **146 / 2,939** 

Cash Balance: 174 / 39,995

Defined Benefit (Traditional): 465 / 53,358

Money Purchase: 5 / 618 NQDC: 22 / 1,299 Other: 1,383 / 301,037

#### **Total Assets Administered**

\$110,000,000,000

#### **Plans by Channel**

Direct: 47 / Advisor: 3,996

#### 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: 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, Facebook Page, Smartphone Access to Participant Balances, Smartphone Transaction Access for Participants, Online account management, BPAS University Learning Center

#### Plan Sponsor Service(s) Available

Plan Sponsor Website, auto enrollment/escalation, online enrollment, company stock, Fiduciary Services, Payroll integration, financial wellness, loan administration, integrated recordkeeping and custodial system, ondemand reports.

46

\*as of 6.30.22

# Corebridge Financial (formerly AIG Life & Retirement)

Houston, TX CorebridgeFinancial.com



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

Robert Haverstrom

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713.831.4164 / will.nwuli@corebridgefinancial.com

#### **Firm Profile**

Formerly known as AIG Life & Retirement, Corebridge is now a public company that's passionate about giving people the power to help reach their financial goals. We offer industry-leading tools, engaging experiences, and expertise to fuel your success. We deliver an expansive portfolio of products to serve your unique needs. At Corebridge, we believe no one achieves a financially secure future by accident—great things happen when people take action.

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

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

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

401(k): 1,666 / 534,492 403(b): 26,149 / 5,555,998 457: 6,055 / 773,820 Cash Balance: 0 / 0

Defined Benefit (Traditional): 0 / 0 Money Purchase: 669 / 85,851

NQDC: 468 / 5,946 Other: 1,548 / 23,951

#### **Total Assets Administered**

\$74,902,253,420

#### **Plans by Channel**

Direct: 23,951 / Advisor: 23,951

#### 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/consulting, data management and cybersecurity services.

# Cuna Mutual Group

Madison, WI cunamutualretirement.com

### **CunaMutual**Group

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

Bill Riccio

608.665.5236 / bill.riccio@cunamutual.com

Sales Desk

1.800.491.7859 / IntermediarySolutions@cunamutual.com

#### **Firm Profile**

Cuna Mutual Group designs practical retirement programs that help all Americans save for the future. We are a Fortune 600 mutually owned company with \$3 billion in surplus capital. For nearly 60 years, we have been a leading provider of defined benefit, defined contribution, and nonqualified retirement solutions. We excel at customer service and customer-focused technology for employers, employees, third party administrators and financial professionals.

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

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

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

401(k): 5,565 / 188,400 403(b): 410 / 22,265 457: 1,485 / 5,650 Cash Balance: 110 / 7,625

Cash Balance. 110 / 7,625

Defined Benefit (Traditional): 430 / 30,505

Money Purchase: 83 / 615 NQDC: 78 / 2,806 Other: 122 / 4,348

#### **Total Assets Administered**

\$22,200,000,000

#### **Plans by Channel**

Direct: 3,840 / Advisor: 5,063

#### 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: 20 External Wholesalers Focused on Institutional: 3 Internal Wholesalers Focused on Advisors: 9 Internal Wholesalers Focused on Institutional: 1

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

#### **Participant Support Services**

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

#### Plan Sponsor Service(s) Available

Total retirement solutions (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.

> NAPA BLACK BOOK 2022

# **Empower**

Greenwood Village, CO empower.com



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

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Ken Munro

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#### **Firm Profile**

Empower is helping millions of Americans achieve financial freedom. Focusing on an individual's total financial picture, we deliver personalized service that can help create the savings Americans need for tomorrow. As an industry expert across all plan types, company sizes and market segments, we help transform your practice by providing valuable knowledge and experience, superior service and technology designed to help you.

Learn how we partner with thousands of financial professionals by visiting www.empower.com/financial-professionals.

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

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

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

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

401(k): **54,520 / 11,974,910** 403(b): 7,098 / 1,257,272 457: **3,506 / 1,910,977** Cash Balance: 39 / 43

Defined Benefit (Traditional): 785 / 269,950 Money Purchase: 1,688 / 1,030,966

NQDC: 1,254 / 93,047 Other: 757 / 794,131

#### **Total Assets Administered**

\$1,248,234,135,205

#### Platform(s) Used

Empower Recordkeeping Platform

#### **Asset Allocation Funds**

Open architecture with more than 18,000 investment options.

#### **Advisor Support Services**

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

#### **Participant Support Services**

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

#### Plan Sponsor Service(s) Available

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

# Equitable

Charlotte, NC equitable.com



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

Micah Lewis

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Jim O'Connor

508.241.0660 / james.oconnor@equitable.com

#### **Firm Profile**

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

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

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

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

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

#### **Total Assets Administered**

\$38,000,000,000

#### **Plans by Channel**

Direct: 0 / Advisor: 25,000

#### Platform(s) Used

SS&C recordkeeping platform

#### **Asset Allocation Funds**

Risk Based, Target Date, Asset Allocation, Managed Accounts

#### **Advisor Support Services**

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

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

#### **Participant Support Services**

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

#### Plan Sponsor Service(s) Available

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



## Human Interest

San Francisco, CA humaninterest.com



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

Paul Villanueva 281.796.4265 / paul.villanueva@humaninterest.com Ashley Lehaf 949.579.0214 / ashley.lehaf@humaninterest.com

#### **Firm Profile**

Human Interest is founded on a simple idea: Next Gen Recordkeeper with over 300 Payroll Integration partners to help deliver affordable, zero-transaction fee, 401(k) plans & 403(b) for all start-up, small and medium businesses. Businesses that, historically, never had access to these types of investment and tax-benefit retirement vehicles. Human Interest is leveling the playing field on retirement by making employer and employee retirement savings more intuitive, more affordable, and more inclusive.

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

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

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

401(k): **8,000 / 200,000** 403(b): **200 / 1,000** 

#### **Total Assets Administered**

\$2,000,000,000

#### Platform(s) Used

Proprietary Recordkeeping Platform

#### **Asset Allocation Funds**

Manage Accounts

#### **Advisor Support Services**

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

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

#### **Participant Support Services**

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

#### Plan Sponsor Service(s) Available

Payroll sync- 300+ payroll partners, Administrative compliance, Investment management, IRS documents, Reporting, Easy onboarding, Built-in education, Automated portfolio management, Easy-to-navigate interface, Ongoing support

### **IPX** Retirement

Centennial, CO ipxretirement.com



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

Lee Tenney

248.202.5444 / lee.tenney@ipxretirement.com

#### **Firm Profile**

IPX Retirement® leads the industry in innovative retirement plan solutions for plan sponsors, consultants and advisors. Our Safe Harbor IRA and plan termination services provide efficient, low cost solutions for any retirement plan. IPX offers record keeping for public sector plans like 403(b), 457(b), and the like on the IPX Platform. Our multi-provider recordkeeping platform enables administration of multiple providers, with multiple products, from a single dashboard and offers funds, ETFs, annuities and managed portfolios.

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

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

Large: \$100-\$250 million

#### **Total Assets Administered**

\$32,000,000,000

#### **Plans by Channel**

Direct: 0 / Advisor: 16,000

#### Platform(s) Used

Investment Provider Xchange (IPX)®

#### **Asset Allocation Funds**

Advisors determine their own allocation models

#### **Advisor Support Services**

Compliance Support

#### **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

Recordkeeping for 403b and 457 plans, Safe Harbor IRA, uncashed check and plan termination services for all retirement plans, Paying Agent, Retirement income solutions



49

# John Hancock

Boston, MA retirement.johnhancock.com



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

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#### **Firm Profile**

John Hancock has helped workers save for retirement for more than 50 years. Today, we're 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**

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

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

401(k): 51,944 / 2,343,180

403(b): 0 / 0 457: **308 / 11,498** 

Cash Balance: 15 / 17,760

Defined Benefit (Traditional): 1,540 / 101,923

Money Purchase: 383 / 10,298

NQDC: 134 / 4,617 Other: 476 / 840,980

#### **Total Assets Administered**

\$193,063,147,025

#### **Plans by Channel**

Direct: 0 / Advisor: 54,785

#### 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.

# July Business Services, LLC

Waco, TX julyservices.com



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

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Michelle LeCates

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Megan Knapp

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#### **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**

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

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

401(k): **4,865 / 103,000** 403(b): **75 / 5,165** 457: **10 / 1,200** 

Cash Balance: 315 / 2,400

Defined Benefit (Traditional): 50 / 220

Money Purchase: 15 / 300

NQDC: 0 / 0 Other: 260 / 1,000

#### **Total Assets Administered**

\$7,000,000,000

#### **Plans by Channel**

Direct: 0 / Advisor: 5,590

#### Platform(s) Used

Matrix, Mid Atlantic, Schwab, Pershing

#### **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: 5 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.



# Lincoln Financial Group Lincoln

Radnor, PA lfg.com



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

Gregg Holgate 484.583.6125 / gregg.holgate@lfg.com Joseph Mrozek 908.399.2548 / joseph.mrozek@lfd.com

#### **Firm Profile**

Lincoln Financial Group provides advice and solutions that help people take charge of their financial lives with confidence and optimism. Today, approximately 16 million customers trust our retirement, insurance and wealth protection expertise to help address their lifestyle, savings and income goals, and guard against long-term care expenses.

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

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

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

401(k): 7,059 / 494,167 403(b): **11,218 / 761,302** 457: **1,480 / 74,787** Cash Balance: 2 / 8,327

Defined Benefit (Traditional): 18 / 37,320 Money Purchase: 1,079 / 120,060

NQDC: 409 / 16.203 Other: 1,415 / 149,082

#### **Total Assets Administered**

\$86,700,000,000

#### Platform(s) Used

Lincoln Alliance<sup>R</sup> and Director<sup>SM</sup> Retirement Programs

#### **Asset Allocation Funds**

Alliance: open architecture, custom portfolios; Director: 6 fund suites

#### **Advisor Support Services**

External Wholesalers Focused on Advisors: 35 External Wholesalers Focused on Institutional: 11 Internal Wholesalers Focused on Advisors: 18 Internal Wholesalers Focused on Institutional: 5

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

#### **Participant Support Services**

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

#### Plan Sponsor Service(s) Available

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

### Milliman

Seattle, WA milliman.com



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

**Kyle Hughes** 214.863.5069 / kyle.hughes@milliman.com Gerald Erickson 952.820.2041 / gerald.erickson@milliman.com

#### **Firm Profile**

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

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

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

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

401(k): **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**

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

#### Plan Sponsor Service(s) Available

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



# Mutual of Omaha

Omaha, NE getretirementright.com



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

Bob Woods 857.939.0489 / bob.woods@mutualofomaha.com Chris Phillips 828.310.6559 / chris.phillips@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**

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

#### **Total Assets Administered** \$4,540,000,000

#### **Asset Allocation Funds**

Target Date Funds, IMAs, Risk Based Portfolios

#### **Advisor Support Services**

External Wholesalers Focused on Advisors: 13
External Wholesalers Focused on Institutional: 3
Internal Wholesalers Focused on Advisors: 6
Internal Wholesalers Focused on Institutional: 0

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



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

Nationwide Retirement Plans National Sales Desk 1.800.626.3112 / pensnet@nationwide.com

#### **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, 2022, Nationwide is a Fortune 100 company recordkeeping more than 32,000 retirement plans with more than \$193 billion in retirement plan assets under management.

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

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

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

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**

\$193,000,000,000

#### 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** 

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, Fraud restoration

#### 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, Compliance support



# North American KTRADE Alliance, LLC

Plymouth, IN ktradeonline.com



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

Trent Newcomb

1.888.954.9321 / tnewcomb@ktradeonline.com

Steve Gradeless

614.623.3438 / sgradeless@ktradeonline.com

#### **Firm Profile**

KTRADE is a true Open Architecture recordkeeping service, used mainly by fee-based RIA firms and IARs of Broker/Dealers' RIAs. We work with a number of Custodians. We are owned by the TPAs who use our service. Our Demo web sites can be found at www.ktradeonline.com, then select "Resources" from the top menu. KTRADE uses share accounting, not unit value accounting.

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

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

#### Platform(s) Used

FIS Relius ASP

#### **Asset Allocation Funds**

Numerous; depends upon the Custodian used.

#### **Advisor Support Services**

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

#### **Participant Support Services**

Rollover Services, Call Center Support, Smartphone Access to Participant

#### Plan Sponsor Service(s) Available

Plan Sponsor web portal. Local TPAs to provide assistance.

### OneAmerica

Indianapolis, IN oneamerica.com



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

Michael Domingos

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Pete Schroedle

317.285.1602 / Pete.Schroedle@oneamerica.com

Barbara Lewis

303.324.4518 / Barbara.Lewis@oneamerica.com

#### **Firm Profile**

For more than 55 years, OneAmerica has specialized in designing customized retirement plans and providing award-winning administrative and participant education services. Our sales and service teams are located throughout the country and support more than 12,000 plans with over \$67B in assets under administration. We are committed to building long-lasting relationships with clients and advisors. We provide a range of resources to advisors to help them expand their industry connections and grow their practices.

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

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

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

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

401(k): **4,379 / 740,494** 403(b): 4.918 / 220.706 457: 2,760 / 64,342 Cash Balance: 20 / 190

Defined Benefit (Traditional): 147 / 24,125

Money Purchase: 12 / 4,616

NQDC: 22 / 1,204 Other: **541 / 96,955** 

#### **Total Assets Administered**

\$67,098,649,368

#### **Plans by Channel**

Direct: 0 / Advisor: 12,799

#### Platform(s) Used

FIS OMNI Plus

#### **Asset Allocation Funds**

Custom Target Date Funds, Managed Accounts, Model Portfolios

#### **Advisor Support Services**

External Wholesalers Focused on Advisors: 27 External Wholesalers Focused on Institutional: 2 Internal Wholesalers Focused on Advisors: 12 Internal Wholesalers Focused on Institutional: 2

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

#### **Participant Support Services**

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

#### Plan Sponsor Service(s) Available

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



# **Paychex**

Rochester, NY paychex.com



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

Dan Campanelli 303.905.1119 / dcampanelli@paychex.com Heidi Conti

585.216.0471 / hconti@paychex.com

#### **Firm Profile**

Paychex, Inc. is a leading provider of integrated human capital management solutions for human resources, payroll, benefits, and insurance services. By combining innovative software-as-a-service technology and mobility platform with dedicated, personal service, Paychex empowers business owners to focus on the growth and management of their business.

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

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

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

401(k): **105,456 / 1,300,000** 

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

Cash Balance: 0 / 0

Defined Benefit (Traditional): 0 / 0

Money Purchase: 0 / 0

NQDC: 0 / 0 Other: 0 / 0

#### **Total Assets Administered**

\$40,600,000,000

#### **Plans by Channel**

Direct: 70,143 / Advisor: 35,313

#### Platform(s) Used

Proprietary recordkeeping system, Omni SunGard

#### **Asset Allocation Funds**

Please see https://kindex.paychex.com/ for all funds.

#### **Advisor Support Services**

External Wholesalers Focused on Advisors: 0 External Wholesalers Focused on Institutional: 0 Internal Wholesalers Focused on Advisors: 20 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

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

# Pentegra

White Plains, NY pentegra.com



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

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VP - National Sales Director

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Rob Fiorentino

Head of Internal Sales Team

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#### **Firm Profile**

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

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

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

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

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

Cash Balance: 5 / 853

Defined Benefit (Traditional): 188 / 33,705

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

#### **Total Assets Administered**

\$10,723,000,000

#### **Plans by Channel**

Direct: 322 / Advisor: 1,116

#### Platform(s) Used

Open Architecture

#### **Asset Allocation Funds**

All are available through open architecture

#### **Advisor Support Services**

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

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

#### **Participant Support Services**

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

#### Plan Sponsor Service(s) Available

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



# Principal Financial Group

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**

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

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

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

401(k): **37,813 / 9,751,829** 403(b): **2,169 / 586,335** 457: **1,277 / 35,534** 

Cash Balance: 181 / 33,605

Defined Benefit (Traditional): 3,804 / 1,328,158

Money Purchase: 505 / 103,342

NQDC: **2,924 / 92,323** Other: **2,247 / 2,029,628** 

#### **Total Assets Administered**

\$460,534,305,048

#### 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: **82** 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.

# Securian Financial

St. Paul, MN securian.com



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

Steve Chappell
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John Erickson
651.665.6739 / john.erickson-srs@securian.com
Sales Desk

1.877.876.4015

#### **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**

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

Large: \$100-\$250 million

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

401(k): **2,734 / 498,074** 403(b): **6 / 565** 457: **7 / 900** 

Cash Balance: 32 / 5.122

Defined Benefit (Traditional): 44 / 12,778

Money Purchase: 24 / 28,464

Other: 35 / 1,180

#### **Total Assets Administered**

\$21,347,519,133

#### 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: 24
External Wholesalers Focused on Institutional: 24
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**

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



# Spectrum Pension Consultants, Inc.

Tacoma, WA spectrumpension.com



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

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Chad Ridgway

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Tony Lopezi

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#### Firm Profile

As an independent national recordkeeping technology provider, we partner with Plan Advisors/Brokers and Third Party Administrators (TPAs) who offer local personalized support to plan sponsors and participants. Spectrum Platform™ enables plan sponsors and participants to benefit from our leading technology solution, and also to engage their professionals to address unique needs. Spectrum Platform™ can integrate with payroll, plan compliance, and financial management system making the plan administration easier for plan sponsors, Plan Advisors/ Brokers, TPAs.

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

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

Large: \$100-\$250 million

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

401(k): **513 / 15,134** 403(b): **3 / 332** 457: **22 / 1,397** 

Cash Balance: 24 / 188

Defined Benefit (Traditional): 6 / 32

Money Purchase: 0 / 0 NQDC: 1 / 93 Other: 22 / 18,989

#### **Total Assets Administered**

\$1,380,827,467

#### **Plans by Channel**

Direct: 0 / Advisor: 591

#### Platform(s) Used

FIS Relius ASP

#### **Asset Allocation Funds**

100% Open Architecture, Mutual Funds, CIT/CIFs, ETFs, etc.

#### **Advisor Support Services**

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

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

#### **Participant Support Services**

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

#### Plan Sponsor Service(s) Available

Fee & Expense Coordination, Fiduciary Coordination, Vendor Coordination, Communication Coordination

# Ubiquity Retirement + Savings

San Francisco, CA myubiquity.com



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

Karen Benewith

415.766.3754 / kbenewith@myubiquity.com

#### **Firm Profile**

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

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

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

#### Platform(s) Used

Matrix Trust, Charles Schwab Trust Bank

#### **Asset Allocation Funds**

Open architecture platform, 30K+ MFs and ETFs, Censibly Yours 3(38) Financial Wellness

#### **Advisor Support Services**

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

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

#### **Participant Support Services**

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

#### Plan Sponsor Service(s) Available

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



### Vestwell

New York, NY vestwell.com



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

Josh Forstater

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Michelle Tran

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Christian Romano

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#### **Firm Profile**

Vestwell is the modern fintech platform powering savings and investment programs for small businesses and individual savers across the country. We support nearly 25,000 small businesses and over a million savers. Our proprietary recordkeeping platform sits at the intersection of financial services, state partnerships, and payroll companies to bring savings programs an umbrella of modern experiences. We empower retirement plan advisors and those aiming to scale their small business practice, while helping employers expand benefits and minimize administrative burdens.

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

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

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

401(k): **3,000 / 61,000** Other: 22,000 / 900,000

#### **Total Assets Administered**

\$8,636,255,190

#### **Plans by Channel**

Direct: 254 / Advisor: 2,463

#### Platform(s) Used

**Proprietary** 

#### **Asset Allocation Funds**

Risk-based Model, Advisor Managed Accounts, Target Age-based Model

#### **Advisor Support Services**

External Wholesalers Focused on Advisors: 11 External Wholesalers Focused on Institutional: 4 Internal Wholesalers Focused on Advisors: 11 Internal Wholesalers Focused on Institutional: 1

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

#### **Participant Support Services**

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

#### Plan Sponsor Service(s) Available

ERISA 3(16) plan administration services; Plan Document Review; Annual Compliance Testing and Filings; Compliance Support; Claims, Loans, and Distributions; Investment Support; Form 5500 Filing/Signing

# Voya Financial

Windsor, CT Voya.com



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

Bill Elmslie

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Gavin Gruenberg

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**Ned Freer** 

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#### **Firm Profile**

Voya Financial, Inc. (NYSE: VOYA), is a leading health, wealth and investment company that provides products, solutions and technologies that help Americans become well planned, well invested and well protected. Serving the needs of 14.3 million individual, workplace and institutional clients, Voya is purpose-driven and is equally committed to conducting business in a way that is socially, environmentally, economically and ethically responsible. The company supports workplace savings plans of all sizes across all industries.

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

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

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

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

401(k): **26,547 / 2,861,922** 403(b): 19,792 / 913,076 457: **5,330 / 2,487,265** NQDC: 697 / 24,990 Other: 12 / 188,025

#### **Total Assets Administered**

\$445,941,400,000

#### **Plans by Channel**

Direct: 3,841 / Advisor: 48,537

#### 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: 60 Internal Wholesalers Focused on Advisors: 27 Internal Wholesalers Focused on Institutional: 27

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

#### **Participant Support Services**

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

#### Plan Sponsor Service(s) Available

Plan design flexibility, compliance/regulatory support, comprehensive fiduciary solutions, plan health reporting, dedicated support teams, 360 payroll integration, employee enrollment, communications, education and financial wellness programs.



### Correll Co.

Hickory Hills, IL correllco.com

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

Tom Danielewicz

708.599.5200 / tdanielewicz@correllco.com

Earl Correll

708.599.5200 / ecorrell@correllco.com

#### **Firm Profile**

Correll Co. specializes in providing TPA and recordkeeping services to small and medium size employers looking for a highly customizable approach to 401(k) and other qualified/ non-qualified plans. We are completely independent from all financial companies. Over 10,000 mutual funds and ETFs are available on our platforms for your use. Our fees are hard-dollar, transparent and fully disclosed. Every client is assigned a dedicated service representative. Put our experienced team to work for you.

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

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

Mid: \$10-\$100 million

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

401(k): **750 / 72,000** 403(b): **21 / 1,300** 

457: **7 / 200** 

Cash Balance: 40 / 450

Defined Benefit (Traditional): 18 / 2,000

NQDC: 20 / 82

#### **Total Assets Administered**

\$2,076,000,000

#### **Plans by Channel**

Direct: 84 / Advisor: 752

#### Platform(s) Used

Schwab and Matrix

#### **Asset Allocation Funds**

None

#### **Advisor Support Services**

Compliance Support

#### **Participant Support Services**

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

#### Plan Sponsor Service(s) Available

Plan Sponsor web module, dedicated service representative, consulting and plan design

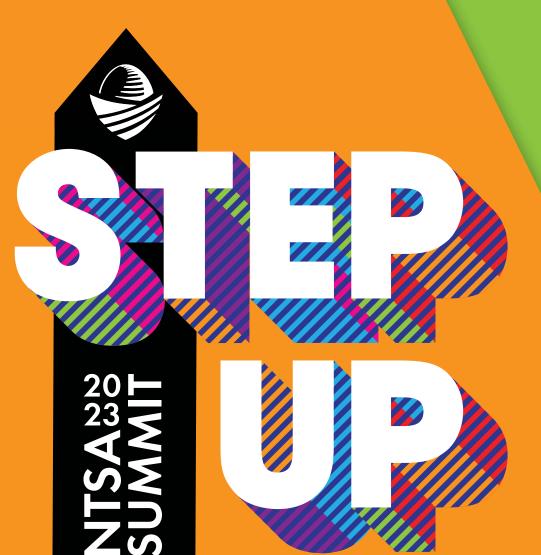
NAPA BLACK BOOK

58

# EARLY BIRD DEADLINE

1/27/23

TAMPA BAY, FL FEBRUARY 26–28



ntsa403bsummit.org





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# Aggregators, Broker-Dealers & RIAs

erhaps 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, or 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

In recent years, a new uber-categorization has emerged: "aggregator" firms—that is, firms that gained size, scope and market share through "aggregating" other firms. Cerulli has estimated that 66% of managers believe that aggregators have become a primary influencer in deciding DC plan investments in the \$25 million to \$250 million segment—and for plans in the \$250 million to \$500 million range, this rises to 68%.

#### **ACQUISITION TRENDS**

Total wealth management M&A activity decreased for the third consecutive quarter of 2022, but total annual levels are expected to surpass 2021's record year, according to the latest ECHELON Partners' RIA M&A Deal Report.

According to the report, 190 of the 269 deals announced in the first three quarters of 2022 involved an acquirer who has completed at least two deals this year. Merit Financial Advisors, which announced three deals in the third quarter, and Hub International Limited, which announced two deals, were both absent from the "most active buyers" list in the first two quarters of 2022, the report observes. They displaced Cerity Partners, a dealmaking leader in the first half 2022, which did not announce any transactions during the third quarter.

That said, firms like OneDigital, HUB, CAPTRUST and SageView continue to expand their "footprint"—and reach into the wealth management space.

- Nevin E. Adams, JD



# LPL Financial

San Diego, CA lpl.com



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Hassan Davis 858.230.5988 Hassan.davis@lplfinancal.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 or non-discretionary investment fiduciary to their clients, offering them objective guidance on investment options while seeking to increase their marketing reach and strategically grow their practices through the power and commitment of LPL.

#### Primary Market(s) Served



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

#### **Options Available**

- Retirement Sales Desk Representative
- Business Development Consultants
- Recruiter for Retirement Plan Advisors
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- Allows Fiduciary Declaration 3(21)/3(38)
- 408(b) (2) In-House or Outsourced





# HELPING YOU MOVE YOUR CLIENTS FORWARD

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

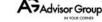
Whether it's our small market-focused retirement plan solutions, our technology platforms, our training and support or our ease of doing business, we're dedicated to helping you move your clients forward.

Contact us at LPLRP@LPLFINANCIAL.COM to start getting the attention and support you deserve.



# **Advisor Group**

Phoenix, AZ Advisorgroup.com









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

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Dennis Solberg

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Pete Hirsch

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#### **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 10,000 financial professionals exemplify.

The Employer Plan Consulting team is led by industry veterans, who support plan professionals on sales, design, reporting, and education in the plan space. We leverage technology and relationship in an exclusive way to create the best offering in the industry.

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

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

#### **Options Available**

- Preferred Provider Program
- Retirement Sales Desk Representative
- Business Development Consultants
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- Allows Fiduciary Declaration 3(21)/3(38)
- 408(b) (2) In-House or Outsourced
- Plan Sponsor Fiduciary Training
- Stable Value Analysis

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

# Alera Group

Deerfield, IL aleragroup.com



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

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Bob Janson

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#### **Firm Profile**

Alera Group is an independent, national insurance and financial services firm created through the merger of like-minded, high-performing, entrepreneurial companies across the United States. Our mission is to transform the client experience by providing a greater depth and breadth of resources, innovative thinking, and constant collaboration, while maintaining strong local relationships. With billions of assets under advisory, we service a wide variety of plans including 401(k), profit sharing, defined benefit, cash balance, 403(b), 457, PEP and deferred compensation. We work with plan sponsors on plan design, financial wellness, investment analysis, benchmarking and fiduciary plan governance.

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

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

Mega: >\$250 million

#### **Options Available**

- Preferred Provider Program
- Retirement Sales Desk Representative
- Business Development Consultants
- Recruiter for Retirement Plan Advisors
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- Internal Rollover Program
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- 408(b) (2) In-House or Outsourced
- Plan Sponsor Fiduciary Training
- Stable Value Analysis
- Minimum Fee Schedules

# Alliant Retirement Consulting

Alpharetta, GA alliantretirementconsulting.com



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

Jay Laschinger

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#### **Firm Profile**

With more than 600 retirement plans and \$12 billion under advisement, Alliant Retirement Consulting (ARC) serves a broad range of clients – from start-ups to Fortune 500 companies. ARC believes retirement plans should be designed with the plan sponsor and participants in mind, with flat rates based on an upfront scope, and tailored plans backed by specialists in fiduciary risk protection. That's the Alliant Retirement Consulting advantage.

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

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

#### **Options Available**

- 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

# Avantax Wealth Management

Dallas, TX avantax.com



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

Matthew Zokai

972.870.6121 / matthew.zokai@avantax.com

#### **Firm Profile**

Avantax Wealth Management is an independent RIA broker-dealer supporting a network of over 3,400 financial professionals across the country. With access to both in-house and third-party resources, our team of seasoned professionals is dedicated to providing the education, tools, resources, and support needed to meet and exceed the unique needs of retirement plan clients. We provide retirement solutions such as SEP IRAs, SIMPLE IRAs, 401(k) plans, 403(b) plans, 457(b) plans, and defined benefit/cash balance plans. Serving over 5,000 plans today, our goal is to improve retirement readiness, through tax-smart holistic financial planning.

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

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

#### **Options Available**

- Preferred Provider Program
- Retirement Sales Desk Representative
- Business Development Consultants
- Recruiter for Retirement Plan Advisors
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- CRM/Data Aggregation
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- 408(b) (2) In-House or Outsourced



### Baird

Milwaukee, WI rwbaird.com

**Private Wealth Management** 



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

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Bobbie Henion-Green

Sr. Vice President, Sr. Retirement Field Consultant 414.792.2532 / BHenion-Green@rwbaird.com

#### **Firm Profile**

Baird is a privately held, employee-owned international financial services firm. We have been providing consulting services to employer-sponsored retirement plans for over 40 years. We understand special knowledge of, and dedication to, this area is paramount to the quality of our services and success of our clients' retirement plans. Baird's Qualified Plan Consulting Group, an exclusive group of highly credentialed Financial Advisor teams across the country, have dedicated their businesses to retirement plan clients and provide highly specialized consulting services. They deliver an unbiased objective approach in serving their clients and are supported by professionals in Baird's Wealth Solutions Group.

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

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

#### **Options Available**

- Preferred Provider Program
- Retirement Sales Desk Representatives
- Business Development Consultants
- Recruiter for Retirement Plan Advisors
- 3rd Party Vendor Analysis Tools
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- Allows Fiduciary Declaration 3(21)/3(38)
- 408(b) (2) In-House or Outsourced
- Plan Sponsor Fiduciary Training
- Stable Value Analysis
- Minimum Fee Schedules

Home Office Employees Supporting the Business

11

# BayBridge Capital Group, LLC

Pleasanton, CA baybridgecg.com



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

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#### Brandi Bullock

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#### **Firm Profile**

Founded on the principles of objectivity, independence, and superior client service, BayBridge Capital Group has revolutionized the concept of the fiduciary standard and redefined the role of a finance consulting firm.

Established under the Registered Independent Advisor (RIA) model, our practice is built on the foundation of a 100% client-first commitment – providing holistic financial wellness solutions in Corporate Retirement, Employee Benefits Planning, Private Wealth Management.

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

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

#### **Options Available**

- Preferred Provider Program
- Retirement Sales Desk Representative
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- Allows Fiduciary Declaration 3(21)/3(38)

**Home Office Employees Supporting the Business** 

8



# Beltz lanni & Associates

Rochester, NY beltz-ianni.com



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

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#### **Firm Profile**

Located in Rochester and serving Western New York since 2001, Beltz lanni & Associates has been engaged for many years in delivering fiduciary guidance to employers on their retirement plans and supporting plan participants in working toward positive retirement outcomes. 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 for more information. Securities and advisory services provided through LPL Financial, a registered investment advisor, member FINRA (www.FINRA. org)/SIPC (www.SIPC.org). Beltz lanni & Associates and LPL Financial are separate entities.

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

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

#### **Options Available**

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

### Home Office Employees Supporting the Business

# BerganKDV

Minneapolis, MN bergankdv.com

# bergankov

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

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#### **Firm Profile**

BerganKDV is a leading professional services firm with a contagious culture where growth is fostered and making a difference means something.

BerganKDV's Retirement Plan Solutions team offers our clients the perfect blend of behavioral finance and optimal plan design for both employers and employees. We are dedicated to helping clients maximize their investments and retirement benefits. Our 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**

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

#### **Options Available**

- Business Development Consultants
- 3rd Party Vendor Analysis Tool
- Benchmarking Tools
- Participant Advice/Participant Services
- 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

NAPA BLACK BOOK

# Brio Benefit Consulting, Inc.

New York, NY briobenefits.com



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

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Austin Lederer

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#### **Firm Profile**

Brio Benefit Consulting, Inc. is a team of retirement specialists focused on assisting Employers and Plan Participants in their journey towards retirement readiness. Brio provides advisory and co-fiduciary services to plan sponsors on the oversight of their defined contribution, defined benefit, non-qualified deferred compensation, and employee stock ownership plans.

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

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

Large: \$100-\$250 million

#### **Options Available**

- 3rd Party Vendor Analysis Tool
- Benchmarking Tools
- Participant Advice/Participant Services
- 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** 

# Buckingham Retirement Solutions

Buckingham RETIREMENT SOLUTIONS St. Louis, MO buckinghamretirementsolutions.com

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

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Kathryn Risch

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David Shipp

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#### **Firm Profile**

Buckingham Retirement Solutions is Buckingham Strategic Partners' turnkey retirement plan partner to independent wealth management firms. We provide strategic growth solutions, operational support and evidencebased 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 1750 plans and managing \$4 billion in assets.

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

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

#### **Options Available**

- Preferred Provider Program
- Retirement Sales Desk Representative
- Business Development Consultants
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- CRM/Data Aggregation
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- Plan Sponsor Fiduciary Training
- Minimum Fee Schedules



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# Burnham Gibson Wealth Advisors, LLC

Irvine, CA burnhamgibson.com



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

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

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

#### **Options Available**

- Preferred Provider Program
- Retirement Sales Desk Representative
- Business Development Consultants
- Recruiter for Retirement Plan Advisors
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- Internal Rollover Program
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- 408(b) (2) In-House or Outsourced
- Plan Sponsor Fiduciary Training
- Stable Value Analysis
- Minimum Fee Schedules

### **Home Office Employees Supporting the Business** 23

Cannon Capital Management, Inc.

Salt Lake City, UT cannoncap.com



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

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Chace Cannon
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#### **Firm Profile**

Cannon Capital Management is a Registered Investment Advisor serving as a 3(38) Investment Fiduciary for ERISA Plans. Our team has earned the following accredidations: CFA, CFP, CPFA AIF, BCF and a founding member of the Center for Board Certified Fiduciaries.

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

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

#### **Options Available**

- Preferred Provider Program
- Benchmarking Tools
- Participant Advice/Participant Services
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- Plan Sponsor Fiduciary Training



### CAPTRUST

Raleigh, NC Captrust.com



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

John Curry 919.278.9676 / john.curry@captrust.com

#### **Firm Profile**

CAPTRUST provides investment management, financial planning, estate planning, and tax advisory and compliance for individuals and families. The firm also offers a comprehensive suite of services for ultra-high-net-worth individuals to simplify their financial lives, mitigate risk, and perpetuate their legacies. For retirement plan sponsors, endowments, foundations, and religious entities, CAPTRUST offers investment advisory services, fiduciary support, plan design, provider analysis/fee benchmarking, and employee advice programs. With more than 1,100 employees across 70 locations, CAPTRUST oversees more than \$100 billion in assets under management and more than \$750 billion in assets under advisement (as of June 30, 2022).

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

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

#### **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 631

# Cerity Partners

Chicago, IL ceritypartners.com



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#### **Firm Profile**

Founded in 2009, Cerity Partners is one of the nation s leading providers of retirement plan consulting and Financial Wellness solutions. The firm has extensive experience working with defined contribution, defined benefit and nonqualified deferred compensation plans for public and private companies, higher education, foundations, and endowments. Additionally, Cerity Partners provides comprehensive, personalized Executive Financial Counseling and Financial Wellness Coaching benefits that enable organizations to meet the diverse financial needs of their entire workforce.

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

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

#### **Options Available**

- Retirement Sales Desk Representative
- Business Development Consultants
- 3rd Party Vendor Analysis Tool
- Benchmarking Tools
- Participant Advice/Participant Services
- 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



## Cetera Financial Group

San Diego, CA cetera.com



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

Adeline Wong 619.778.6402 / adeline.wong@cetera.com Melissa DeLodder 619.778.6402 / melissa.delodder@cetera.com Guy Hocker 619.778.6402 / guy.hocker@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**

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

#### **Options Available**

- Preferred Provider Program
- Retirement Sales Desk Representative
- Business Development Consultants
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- Allows Fiduciary Declaration 3(21)/3(38)
- 408(b) (2) In-House or Outsourced
- Plan Sponsor Fiduciary Training
- Stable Value Analysis

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

## Commonwealth Financial Network

Waltham, MA commonwealth.com



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

Karen DiStasio

781.902.9561 / kdistasio@commonwealth.com

#### **Firm Profile**

Commonwealth, the nation's largest privately-held independent RIA broker/dealer, offers expertise, high-quality solutions, and innovative products that empower you to acquire, manage, and grow your retirement business. Our Strategic Retirement Solutions team provides:

- Informed, reliable guidance on retirement products and technical *auestions*
- Practice management consulting on pricing, service models, and business structure
- Fiduciary programs for 3(21) or 3(38) investment services
- · Comprehensive participant and plan sponsor marketing
- 95% payout at >\$100k in RP revenue

Whether you help individuals or businesses with their retirement planning, our Strategic Retirement Solutions team supports you as you create a path that fits your clients' retirement goals.

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

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

#### **Options Available**

- Retirement Sales Desk Representative
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- 408(b) (2) In-House or Outsourced
- Stable Value Analysis

**Home Office Employees Supporting the Business** 



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## CoSource Financial Group

Lafayette, LA cosourcefinancial.com



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

Beau Beaullieu

337.606.9860 / bbeaullieu@cosourcefinancial.com

#### **Firm Profile**

The size and scope of CoSource's current practice and our proven history of providing expertise in servicing retirement plan clients in this rapidly changing regulatory environment make us your premier partner for qualified plans. Our infrastructure, tools, resources and experience are integral to our continued growth in the regional and national retirement plan marketplace.

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

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

#### **Options Available**

- Preferred Provider Program
- Retirement Sales Desk Representative
- Business Development Consultants
- Recruiter for Retirement Plan Advisors
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- 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

## **DIETRICH & ANNUA**

Plymouth Meeting, PA dietrichannuity.com



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

Geoff Dietrich

610.279.9455 / geoff.dietrich@dietrichannuity.com

#### **Firm Profile**

DIETRICH provides insured solutions to plan sponsors transferring risk from their retirement plans through the use of fully-insured group annuity contracts. DIETRICH engineers turnkey insured funding programs for traditional DB pension plan terminations and pension risk transfers, Defined Contribution plans with guaranteed income options, non-qualified executive compensation plans, retiree medical obligations and OPEB plans.

ANNUA has been working in the retirement annuity market for over 40 years as DIETRICH. ANNUA was developed to support Plan Sponsors' and Participants' need for financial security in retirement. The ANNUA team provides innovative group annuity funded retirement income solutions for 401(k)/DC retirement plans.

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

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

#### **Options Available**

- Preferred Provider Program
- Other Tools
- Participant Advice/Participant Services
- Custom Risk Based/Target Date Models



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## Gallagher Fiduciary Advisors, LLC

Rolling Meadows, IL ajg.com



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

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#### **Firm Profile**

Gallagher Fiduciary Advisors, LLC is an SEC Registered Investment Advisor providing Defined Contribution and Defined Benefit retirement plan consulting including fee benchmarking and fiduciary risk mitigation, financial wellbeing programs, sophisticated investment consulting, discretionary/ named independent fiduciary services including OCIO, and executive benefit programs.

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

Mid: \$10-\$100 million

#### **Options Available**

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

#### **Home Office Employees Supporting the Business** 150

## Gordon Asset Management, LLC

Durham, NC WealthQB.com



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

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#### **Firm Profile**

SEC regulated RIA with dual core businesses of wealth management and retirement plan advice/fiduciary governance. Firm is CEFEX certified since 2008. The retirement plan unit is managed by Todd Zempel, JT Stilley and Joe Gordon.

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

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

#### **Options Available**

- Business Development Consultants
- Benchmarking Tools
- Participant Advice/Participant Services
- Allows Fiduciary Declaration 3(21)/3(38)
- 408(b) (2) In-House or Outsourced



## **GRP Financial**

San Rafael, CA grpfinancial.com



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

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Cosmo Gould

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Stef Rzepecki

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#### **Firm Profile**

GRP Financial is a recognized leader in retirement plan consulting and an SEC Registered Investment Advisor providing innovative solutions and services to our advisors. With over 150 offices nationwide, GRPF is LPL's largest retirement focused hybrid RIA with 375 advisors representing \$107B in total AUM. The GRPF network works with over 8,000 retirement plans and additionally, our advisors manage \$10B 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**

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

#### **Options Available**

- Business Development Consultants
- Recruiter for Retirement Plan Advisors
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- CRM/Data Aggregation
- Allows Fiduciary Declaration 3(21)/3(38)
- 408(b) (2) In-House or Outsourced
- Plan Sponsor Fiduciary Training
- Stable Value Analysis

**Home Office Employees Supporting the Business** 25

## Hays Financial Group

Minneapolis, MN haysfinancialgroup.com



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

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Dan Armstrong

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#### **Firm Profile**

Hays Financial Group supports and enhances plan sponsor activities by providing an 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 220 plans with \$5.6B 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**

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

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

#### **Options Available**

- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- Internal Rollover Program
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- 408(b) (2) In-House or Outsourced
- Plan Sponsor Fiduciary Training
- Stable Value Analysis
- Minimum Fee Schedules

**Home Office Employees Supporting the Business** 



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## Hightower Advisors, LLC

New York, NY hightoweradvisors.com



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

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Kevin Nolan
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#### **Firm Profile**

Hightower is a wealth management firm that provides investment, financial and retirement planning services to individuals, foundations and family offices, as well as 401(k) consulting and cash management services to corporations. Hightower's capital solutions, operational support services, size and scale empower its vibrant community of independent-minded wealth advisors to grow their businesses and help their clients achieve their vision of "well-th. rebalanced." Based in Chicago with advisors across the U.S., the firm operates as a registered investment advisor (RIA). Learn more about Hightower's collaborative business model at www.hightoweradvisors.com.

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

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

#### **Options Available**

- Business Development Consultants
- Recruiter for Retirement Plan Advisors
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- Internal Rollover Program
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- 408(b) (2) In-House or Outsourced
- Plan Sponsor Fiduciary Training
- Stable Value Analysis

## **Home Office Employees Supporting the Business** 10

## **Huntington National Bank**

Columbus, OH huntington.com



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

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#### **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**

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

#### **Options Available**

- Retirement Sales Desk Representative
- Business Development Consultants
- 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



## iCapital, LLC

Boston, MA icapllc.us



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

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#### **Firm Profile**

iCapital is a Boston-based independent investment adviser founded in 1999 on three fundamental principles — Independence, Integrity and Innovation. We offer comprehensive fee-only wealth management and fiduciary consulting services to individuals, qualified retirement plans, corporations, endowments and foundations.

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

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

#### **Options Available**

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

Home Office Employees Supporting the Business

## Insight Financial Partners, LLC

Crystal Lake, IL insightfpllc.com



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

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Michael K. Smith

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#### **Firm Profile**

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

For the fifth consecutive year, CEFEX, the Centre for Fiduciary Excellence, has certified Insight Financial Partners, LLC to the Fiduciary 360 (Fi360) standard, "Prudent Practices for Investment Advisors." The CEFEX assessment is based on the international standard, ISO 19011: Guideline for quality and environmental system auditing, adjusted to align with the needs of the investment industry.

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

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

#### **Options Available**

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



## Institutional Investment Consulting

Bloomfield Hills, MI iic-usa.com



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Paul Stephens
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#### **Firm Profile**

Institutional Investment Consulting (IIC), 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 with engagements totaling over \$100 billion in assets. IIC has been recognized regularly as one of the nations leading consulting firms by publications including PLANSPONSOR Magazine, Plan Advisor, Pension and Investments, and 401(k) Wire.

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

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

#### **Options Available**

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

## **Home Office Employees Supporting the Business** 9

## Jemma Financial Services

Baltimore, MD jemmafinancial.com



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

Gay G. Wagner 443.652.4203 / gwagner@jemmafinancial.com Katharine E.W. Dudley 443.279.2007 / kdudley@jemmafinancial.com

#### **Firm Profile**

We want to help you become more financially savvy.

We believe people of all ages and financial ability should feel empowered to make smart decisions regarding their money. Whether you're just starting out, balancing a career, managing a household or planning for retirement – we're here to help.

With no account minimums and a team of experienced Financial Advisors, we will work with you to develop an action plan around your short- and long-term financial goals.

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

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

#### **Options Available**

- Participant Advice/Participant Services
- Internal Rollover Program
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- Plan Sponsor Fiduciary Training

## Home Office Employees Supporting the Business 3



## J.P. Morgan Wealth Management

New York, NY jpmorgan.com/wealth

J.P.Morgan WEALTH MANAGEMENT

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

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#### **Firm Profile**

J.P. Morgan Wealth Management is the U.S. wealth management business of JPMorgan Chase & Co., a leading global financial services firm with assets of \$3.8 trillion and operations worldwide. J.P. Morgan Wealth Management has ~5,000 advisors and ~\$630 billion of assets under supervision. Clients can choose how and where they want to invest. They can do it digitally, remotely, or in person by meeting with an advisor in one of our 4,700 Chase branches throughout the U.S., or in one of our 21 offices. (Data as of Q2 2022.)

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

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

#### **Options Available**

- Preferred Provider Program
- Retirement Sales Desk Representative
- Business Development Consultants
- Recruiter for Retirement Plan Advisors
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- CRM/Data Aggregation
- Allows Fiduciary Declaration 3(21)/3(38)
- 408(b) (2) In-House or Outsourced

Home Office Employees Supporting the Business 12

## Kestra Financial

Austin, TX kestrafinancial.com



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

Taylor Hammons

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#### **Firm Profile**

Kestra Financial specializes in individual wealth management and institutional retirement plan solutions. Kestra was founded on a partnership culture that attracts leading advisors and selectively engages the best talent. That has allowed Kestra to be nimble enough to address individual needs while still offering superior resources. Kestra is based in Austin and built on an innovative and independent spirit recognized across the country. Kestra's advisors benefit from unparalleled direct access to our leadership team and their experience and expertise.

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

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

#### **Options Available**

- Preferred Provider Program
- Retirement Sales Desk Representative
- Business Development Consultants
- Recruiter for Retirement Plan Advisors
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- Allows Fiduciary Declaration 3(21)/3(38)
- 408(b) (2) In-House or Outsourced
- Plan Sponsor Fiduciary Training
- Stable Value Analysis
- Minimum Fee Schedules



## Latus Group, Ltd.

Las Vegas, NV latus-group.com

LATUSGROUP
Planning for Life's Financial Milestones

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

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#### **Firm Profile**

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

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

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

#### **Options Available**

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

## Home Office Employees Supporting the Business 5

## LeafHouse Financial

Austin, TX leafhousefinancial.com



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

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#### **Firm Profile**

LeafHouse is an experienced, national discretionary investment manager and consultant for retirement plans. LeafHouse offers investment fiduciary services, model management, and managed account programs to ERISA plans.

The firm is an independent FlexFiduciary™ that aims to provide the maximum level of protection at a low cost to avoid conflicts. LeafHouse integrates technology and industry knowledge to provide a layer of protection to plan sponsors. LeafHouse developed proprietary investment technology (LeafHouse GPA®) that aims to prudently select, evaluate, and monitor investments that are solely in the best interests of plan participants and their beneficiaries. The firm works with over 1,200 advisors to customize unique investment lineups based on participant demographics for each retirement plan.

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

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

#### **Options Available**

- Retirement Sales Desk Representative
- Other Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- Internal Rollover Program
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- Stable Value Analysis



## M Financial Group

Portland, OR mfin.com



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

Shelley Sievers

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#### **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.

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

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

#### **Options Available**

- Preferred Provider Program
- Retirement Sales Desk Representative
- Business Development Consultants
- Recruiter for Retirement Plan Advisors
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- CRM/Data Aggregation
- Internal Rollover Program
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models

**Home Office Employees Supporting the Business** 48

## Marcum Wealth

Cleveland, OH marcumwealth.com



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#### **Firm Profile**

Marcum Wealth's mission is to be your one-stop team of trusted advisors for your financial needs. 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 multidiscipline resources, the customized roadmap and the time-tested financial planning and investment management processes to empower you in reaching your lifelong and legacy goals.

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

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

#### **Options Available**

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



## Mayflower Advisors

Boston, MA mayfloweradvisors.com



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

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#### **Firm Profile**

Mayflower Advisors is a comprehensive retirement plan and wealth management firm headquartered in the Northeast and serving clients nationwide with over 35 professionals across multiple offices. We are a fully independent RIA focused on helping plan participants and plan sponsors meet their goals through objective and practical advice. We are true consultants that do not shy away from complex issues around plan design, compliance, and participant interaction. Our unbounded approach to advising our clients has made us a recognized industry leader and served our clients well for nearly two decades.

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

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

#### **Options Available**

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

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

## MCF Advisors, LLC

Lexington, KY mcfadvisors.com



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

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#### **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**

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

#### **Options Available**

- Retirement Sales Desk Representative
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- 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



## MMA Securities, LLC

New York, NY mmaretirement.com



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

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#### **Firm Profile**

Marsh McLennan Agency (MMA) Retirement Services is one of the nation's leading retirement plan consulting firms, providing comprehensive services and solutions to organizations of all sizes. Our proactive approach to retirement plan services prioritizes the goals of employers and employees in four distinct areas: Fiduciary Oversight, Plan Optimization, Investment Due Diligence, and Employee Engagement. Part of Marsh McLennan Agency, a subsidiary of Marsh, a global leader of risk management, MMA Retirement Services has more than 20 offices and more than 175 colleagues nationally. Our firm is positioned for significant growth organically and through acquisition.

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

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

#### **Options Available**

- Preferred Provider Program
- Recruiter for Retirement Plan Advisors
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- Internal Rollover Program
- Allows Fiduciary Declaration 3(21)/3(38)
- Plan Sponsor Fiduciary Training
- Stable Value Analysis

Home Office Employees Supporting the Business 15

## MML Investors Services, LLC

Springfield, MA massmutual.com

#### **MML Investors Services**

a MassMutual compan

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

David Curylo

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#### **Firm Profile**

The MML Investors Services Pension Resource Center (PRC) is a dedicated resource for financial professionals affiliated with MassMutual. The unit supports the full range of qualified retirement plans using a highly-objective, consultative process and provides solutions to address the specific needs of business owners and their employees. No matter the employee benefits or retirement marketplace, the PRC's tools, insights, and consultants can help add value to a financial professional' practice.

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

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

#### **Options Available**

- Retirement Sales Desk Representative
- 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)
- Plan Sponsor Fiduciary Training
- Stable Value Analysis

**Home Office Employees Supporting the Business** 



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## NFP Retirement, Inc.

Aliso Viejo, CA nfp.com



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

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#### **Firm Profile**

NFP's Retirement division is the second largest plan aggregator in the country. Our retirement team is dedicated 100 percent to retirement plan consulting (including investment consulting) and employs more than 250 people. We directly advise \$172 billion across 1,491 retirement plans and provide a practice management platform that is used by 600+ advisory firms representing another \$800+ billion of retirement plan assets. The Retirement division was founded and began providing retirement plan consulting services in June 2000 (as 401(k) Advisors) and is 100 percent owned by NFP Corp. Our professional staff includes 102 Plan Advisors and 32 CFA® charter holders.

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

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

#### **Options Available**

- Retirement Sales Desk Representative
- Business Development Consultants
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- 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 81

## Note Advisors, LLC

Buffalo, NY noteadvisor.com



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

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Angela Hall

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#### **Firm Profile**

We are a fiduciary who specializes in Custom financial plans, Tax planning, Estate planning, Risk management, Budgeting, Investment Planning, Company sponsored 401k/retirement Plans, Retirement Planning, and Family Business Legacy.

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

Mid: \$10-\$100 million

#### **Options Available**

- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services

#### Home Office Employees Supporting the Business



## Nottingham Advisors

Buffalo, NY nottinghamadvisors.com



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

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Michael Skrzypczyk

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Nicholas DiRienzo

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#### **Firm Profile**

Nottingham Advisors is an SEC-registered investment advisor headquartered in Buffalo, NY with a second office in Palm Beach Gardens, Florida. The firm maintains a national presence with clients in more than 30 states and serves individual and institutional clients offering a wide range of solutions. Nottingham also understands that investment management shouldn't be "one size fits all" and the firm tailors each solution to fit the specific needs of each client regardless of account type. We currently manage and advise accounts for individuals, pensions, profit-sharing plans, foundations, endowments, religious institutions, and not-for-profits.

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

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

#### **Options Available**

- Retirement Sales Desk Representative
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- Internal Rollover Program
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- 408(b) (2) In-House or Outsourced
- Plan Sponsor Fiduciary Training
- Stable Value Analysis
- Minimum Fee Schedules

Home Office Employees Supporting the Business 12

## OneDigital

Overland Park, KS onedigital.com



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Carrie Ohm

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Peter Sims

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#### **Firm Profile**

OneDigital is a steward of business growth and people potential. Our insurance, financial services and HR platform provides personalized, tech-enabled solutions for a contemporary work-life experience. Nationally recognized for our culture of caring, OneDigital's teams enable employers and individuals to do their best work and live their best lives. More than 100,000 employers and millions of individuals rely on our teams for counsel and access to fully integrated worksite products and services and the retirement and wealth management advice provided through OneDigital Investment Advisors.

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

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

Mega: >\$250 million

#### **Options Available**

- Preferred Provider Program
- Retirement Sales Desk Representative
- Business Development Consultants
- Recruiter for Retirement Plan Advisors
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- Internal Rollover Program
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- 408(b) (2) In-House or Outsourced
- Plan Sponsor Fiduciary Training
- Stable Value Analysis
- Minimum Fee Schedules

Home Office Employees Supporting the Business



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## Pensionmark Financial Group, A World Company

Santa Barbara, CA pensionmark.com



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

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Mike Woods

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#### **Firm Profile**

When established, Pensionmark was dedicated to providing employer and employee services for DC, DB, and NQDC plans. An efficient process and technology-driven infrastructure, coupled with size and scale, supported advisors in providing an industry-leading experience for clients. Today Pensionmark offers a full range of financial services through institutional, wealth, and asset management divisions.

In 2022, Pensionmark entered into an agreement with World Insurance Associates LLC to become part of the World family of companies. The partnership provides additional support for growth and enables Pensionmark to deliver a more holistic offering to clients, including business/personal insurance, payroll/HR solutions, and wholesale insurance.

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

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

#### **Options Available**

- Retirement Sales Desk Representative
- Business Development Consultants
- Recruiter for Retirement Plan Advisors
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- Internal Rollover Program
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- 408(b) (2) In-House or Outsourced
- Plan Sponsor Fiduciary Training
- Stable Value Analysis
- Minimum Fee Schedules

## **Home Office Employees Supporting the Business** 40

## Plexus Financial Services, LLC

Deer Park, IL plexusfs.com



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

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847.307.6179 / khamann@plexusfs.com

#### Firm Profile

We are an objective, independent firm specializing in corporate retirement plan advisory services, including 401(k), 403(b), 457, defined-contribution, defined-benefit, and non-qualified plans. In many cases, we are participating as investment co-fiduciaries to our clients' sponsored plan, and we act in the best interests of their retirement plan participants. Corporate retirement planning is all we do. We want all of our client's participants to be able to enjoy the fruits post-work life.

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

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

#### **Options Available**

- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- Allows Fiduciary Declaration 3(21)/3(38)
- 408(b) (2) In-House or Outsourced
- Plan Sponsor Fiduciary Training
- Stable Value Analysis
- Minimum Fee Schedules



## Precept Advisory Group

Irvine, CA preceptadvisory.com



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

Linda K. Bright 949.679.2147 / Ibright@preceptgroup.com Marisa Meshot 949.679.5044 / mmeshot@preceptgroup.com

#### **Firm Profile**

Precept Advisory Group is a Registered Investment Advisory firm solely focused on offering plan consulting and ERISA 3(21) & 3(38) investment fiduciary services to retirement plans. With over \$4B in assets under advisement, our mission is to build customized, competitive, cost efficient & employee appreciated retirement plans that integrate with each company's total compensation strategy. As nationally recognized retirement plan consulting experts, Precept Advisory Group provides independent and unbiased advice to fiduciaries and committees. Our strengths include: fiduciary stewardship & education, risk mitigation, investment analysis & recommendations, optimal plan design execution, vendor management, plan benchmarking & compliance support & oversight.

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

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

#### **Options Available**

- Preferred Provider Program
- Retirement Sales Desk Representative
- Business Development Consultants
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- Allows Fiduciary Declaration 3(21)/3(38)
- Plan Sponsor Fiduciary Training
- Stable Value Analysis

**Home Office Employees Supporting the Business** 

## ProCourse Fiduciary Advisors

Carmel, IN procourseadv.com



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

Doug Prince 317.708.415 / dprince@procourseadv.com Brea Dantin 317.708.4152 / bdantin@procourseadv.com

#### **Firm Profile**

ProCourse is an independent retirement plan advisory firm that has specialized in servicing institutional retirement plans since 1998. ProCourse advisors over 401(k), 403(b), and other corporate retirement plans. ProCourse is a CEFEX-certified investment advisory firm since 2013.

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**

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

#### **Options Available**

- Business Development Consultants
- 3rd Party Vendor Analysis Tool
- Benchmarking Tools
- Participant Advice/Participant Services
- 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

## Procyon Partners, LLC

Shelton, CT procyonpartners.net



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

Christopher Foster
475.232.2704 / cfoster@procyonpartners.net
Amber Kendrick
475.232.2715 / akendrick@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.

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

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

#### **Options Available**

- Business Development Consultants
- 3rd Party Vendor Analysis Tool
- Benchmarking Tools
- Participant Advice/Participant Services
- 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 40

## Raymond James

St. Petersburg, FL raymondjames.com

## **RAYMOND JAMES**

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

Don MacQuattie

727.567.1176 / don.macquattie@raymondjames.com

John Carelli

727.567.4959 / john.carelli@raymondjames.com

**Bob Burns** 

727.567.6423 / bob.burns@raymondjames.com

#### **Firm Profile**

Business led by our principles. People-driven. Values-built. Future-focused. They're the core tenets that have been fundamental to our firm for almost six decades. They're also the ideals that drive environmental, social and governance best practices to build a more sustainable future. In other words, corporate responsibility is just another way to describe the way we've always done business.

People are the center of all we do. Raymond James has always been a different kind of financial services firm, embracing long-term planning, valuing methodical decision-making and remaining focused on what matters most: People.

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

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

#### **Options Available**

- Retirement Sales Desk Representative
- 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



## RBC Wealth Management

Minneapolis, MN rbcwealthmanagement.com/en-us



Management

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

Tracy Hanson 612.371.7843 / tracy.hanson@rbc.com Collin Royce 612.371.7702 / collin.royce@rbc.com Megan Mayer 612.373.1646 / megan.mayer@rbc.com

#### **Firm Profile**

RBC Wealth Management is a company with global resources and a smallfirm feel. One that is distinguished by a long heritage of financial strength, integrity and unwavering dedication to our clients.

We are passionate about providing investment consulting services for retirement plans and service clients across public funds, corporations, religious organizations, foundations and endowments, health care and educational organizations, Taft-Hartley and municipalities. We do not offer proprietary recordkeeping products nor are we hindered by incentives or requirements to offer proprietary investments.

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

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

#### **Options Available**

- Retirement Sales Desk Representative
- Business Development Consultants
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- 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** 



Salt Lake City, UT ramtrf.com



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

Nate Cline 801.690.0986 / ncline@ramtrf.com Jeff Cline 801.699.7307 / jcline@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**

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

#### **Options Available**

- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- Plan Sponsor Fiduciary Training

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



Investment and insurance products offered through RBC Wealth Management are not insured by the FDIC or any other federal government agency, are not deposits or other obligations of, or guaranteed by a bank or any bank affiliate, and are subject to investment risks, including possible loss of the principal

## SageView Advisory Group

Newport Beach, CA sageviewadvisory.com

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

**Firm Profile** 

Randy Long 1.800.814.8742 / rlong@sageviewadvisory.com Jon Upham 1.800.814.8742 / jupham@sageviewadvisory.com

SageView Advisory Group, LLC is an independent Registered Investment Advisor with over 250 employees located more than offices nationwide. The firm provides unbiased retirement plan and wealth management consulting services to clients throughout the U.S. We have been evaluating and advising retirement plans and participants since 1989.

SageView advises on over 1,800 defined contribution, defined benefit and deferred compensation plans totaling more than \$150 billion of client assets. Our advisors each have extensive experience in the financial industry and have worked with some of the largest plans in the nation.

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

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

#### **Options Available**

- Retirement Sales Desk Representative
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- Allows Fiduciary Declaration 3(21)/3(38)
- Plan Sponsor Fiduciary Training
- Stable Value Analysis
- Minimum Fee Schedules

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

## Saling Simms Associates

Columbus, OH salingsimms.com



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

Jim Saling

614.841.1881 / james.saling@salingsimms.com

Peggy Slaughter

614.841.1881 / peggy.slaughter@salingsimms.com

**Brent Simms** 

614.841.1881 / brent.simms@salingsimms.com

#### **Firm Profile**

Long standing RIA in Columbus Ohio with experienced and credentialed advisors who specialize in managing retirement plans for small to midsized market as well as assets for associations, foundations and businesses and generational wealth for select families.

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

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

#### **Options Available**

- Retirement Sales Desk Representative
- Business Development Consultants
- Benchmarking Tools
- Participant Advice/Participant Services
- Internal Rollover Program
- Allows Fiduciary Declaration 3(21)/3(38)
- 408(b) (2) In-House or Outsourced
- Plan Sponsor Fiduciary Training



## Shepherd Financial, LLC

Carmel, IN shepherdfin.com



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

Leah Sylvester 317.975.5037 / lsylvester@shepherdfin.com Tom Mayer 317.975.5032 / tmayer@shepherdfin.com Alex Sylvester 317.343.3233 / asylvester@shepherdfin.com

#### **Firm Profile**

Shepherd Financial utilizes a thorough and highly efficient team approach to retirement plan consulting. Our mission is helping people and companies thrive through empowered financial solutions. Because we serve such a diverse client base, our team has a relevant, working knowledge of the best practices required to care for many different demographic and logistical settings. While we are proud of the work we do, it is clearly fueled by the team we have built; our team structure and environment set us apart in this industry.

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

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

#### **Options Available**

- 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
- Plan Sponsor Fiduciary Training
- Stable Value Analysis
- Minimum Fee Schedules

**Home Office Employees Supporting the Business** 

## Smith Bruer Advisors

Tallahassee, FL smithbrueradvisors.com



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

Steven Hiraga

1.800.387.3487 / steven.hiraga@smithbrueradvisors.com

#### **Firm Profile**

As fee-only, fiduciary financial advisors, Smith Bruer Advisors strives to develop a relationship of trust by putting your interests first.

Smith Bruer Advisors is an independent registered investment adviser firm. We do not accept commissions. We have no proprietary products. We're transparent about our fees. Our financial advisors work alongside you to help you develop a personalized financial plan that empowers you to make informed financial decisions.

When it comes to having a retirement plan Smith Bruer Advisors applies a comprehensive retirement plan consulting and analysis process to evaluate your fiduciary responsibilities, plan objectives, and operating costs.

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

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

#### **Options Available**

- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- Allows Fiduciary Declaration 3(21)/3(38)



## Stiles Financial Services

Edina, MN StilesFinancial.com



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

Kristine Iten 952.466.6225 / kristine@stilesfinancial.com Susan Stiles 952.988.0452 / susan@stilesfinancial.com Kaylin Eidsness 952.466.6227 / kaylin@stilesfinancial.com

#### Firm Profile

For decades SFSI, a 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 lineups or utilize single-source research tools.

Our highly-experienced retirement plan consultants deliver proactive, customized, in-depth fiduciary oversight for plan sponsors on behalf of their 401(k) and pension plans. We partner with our clients to ensure that company and participant goals are being achieved and that fiduciary obligations are met.

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

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

#### **Options Available**

- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- Internal Rollover Program
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- 408(b) (2) In-House or Outsourced
- Plan Sponsor Fiduciary Training
- Stable Value Analysis
- Minimum Fee Schedules

#### **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 Alex Petronella 973.477.3565 / apetronella@srlam.com

#### **Firm Profile**

As plan consultants and investment advisers, we work with Businesses, Not-For-Profit organizations and endowments, on matters related to retirement plans, non-qualified plans, executive compensation and other employee benefits. We offer portfolio management, 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. We serve clients across most of the United States.

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

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

#### **Options Available**

- Other Tools
- Participant Advice/Participant Services
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- Plan Sponsor Fiduciary Training



## **UBS Financial Services**

Weehawken, NJ ubs.com



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

Gene Silverman 201.352.3826 / gene.silverman@ubs.com Mike Griffin 980.335.5809 / mike.griffin@ubs.com

#### **Firm Profile**

UBS Retirement Plan Services is a part of UBS Workplace Wealth Solutions (WWS) which delivers a holistic approach to the Workplace. WWS has capabilities in a variety of focus areas including Retirement plans, Equity Plan Services and Financial Wellness. 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 4,500 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**

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

#### **Options Available**

- Retirement Sales Desk
- 3rd Party Vendor Analysis Tool
- Other Tools
- Benchmarking Tools
- Allows Fiduciary Declaration 3(21)/3(38)
- 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



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

John T. O'Brien 419.464.7390 / jobrien@venturevp.com Paul Abendroth 419.464.7532 / pabendroth@venturevp.com Ryan Borucki 419.464.7535 / 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.

Venture's plan consultants serve as a 3(21) or 3(38) ERISA defined investment co-Fiduciary with an emphasis on participant education within qualified and non-qualified benefit programs. Our solutions go beyond just investment management and are tailored for each client to align with your needs, including:

- Participant Level Engagement, Investment Guidance,
   & Financial Planning
- Plan Design, Provider Selection, & Ongoing Platform Leadership
- Startups, Mergers, Spin-offs, PEPs, MEPs, & Multi-Plan

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

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

#### **Options Available**

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



## Vita Planning Group, LLC

Vancouver, WA vita401k.com



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

Karl E. Hansen 650.567.9300 / planning@vitamail.com

Vita Planning Group is a Registered Investment Advisor firm that specializes in employer-sponsored 401(k) and 403(b) retirement plans. We provide our clients with advisory consulting services, such as administrative support, ongoing education, plan design guidance, and investment oversight. Our goal is to help protect our clients as a fiduciary while navigating their participants to a meaningful retirement. We are a referral only consulting Team focused on serving clients who value and appreciate effective knowledge-based service.

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

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

#### **Options Available**

- Other Tools
- Benchmarking Tools
- Participant Advice/Participant Services
- CRM/Data Aggregation
- 408(b) (2) In-House or Outsourced
- Plan Sponsor Fiduciary Training

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

Firm Profile

## Wintrust Retirement Benefits Advisors

Chicago, IL wintrustwealth.com/people/teams/ the-rba-team.html



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

**Daniel Peluse** 

312.737.7003 / DPeluse@wintrustwealth.com

#### **Firm Profile**

The Retirement Benefits Advisors Team works exclusively with Plan Sponsors to help navigate the ever-changing retirement planning landscape with specialized knowledge & a dedicated focus. Our experienced professionals will help you manage your fiduciary obligations and craft a customized and compliant plan that will empower your employees to achieve a comfortable and sustainable retirement. We will:

- Evaluate your current plan
- Assist with plan design
- · Conduct a search for a new service provider
- Provide assistance in developing an IPS
- Execute quarterly investment manager selection and monitoring
- Provide Participant Education Support
- Perform an annual plan review
- Provide 3(21) & 3(38) fiduciary support

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

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

#### **Options Available**

- Retirement Sales Desk Representative
- 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** 



### Moneta Group Investment Advisors, LLC

St. Louis, MO monetagroup.com

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

Jake Winegrad

Partner

314.244.3431 / jwinegrad@monetagroup.com

Sean Duggan

Sr. Retirement Plan Advisor

314.244.3285 / sduggan@monetagroup.com

Tim Halls

314.244.3318 / thalls@monetagroup.com

#### **Firm Profile**

Every year since 2017 Barron's has ranked Moneta as one of the nation's Top 11 RIA's based on both scale and quality of advice. Whether serving successful families as their Family Chief Financial Officer, assisting plan sponsors with maximizing their retirement plans' effectiveness, working with plan participants to improve their retirement outcomes, or meeting the unique needs of institutions and trusts, Moneta's 150-year history of innovation, service and loyalty to its clients has led it to be recognized as one of the nation's most respected independent RIA firms.

At Moneta, we empower you to navigate life's path and protect what you cherish.

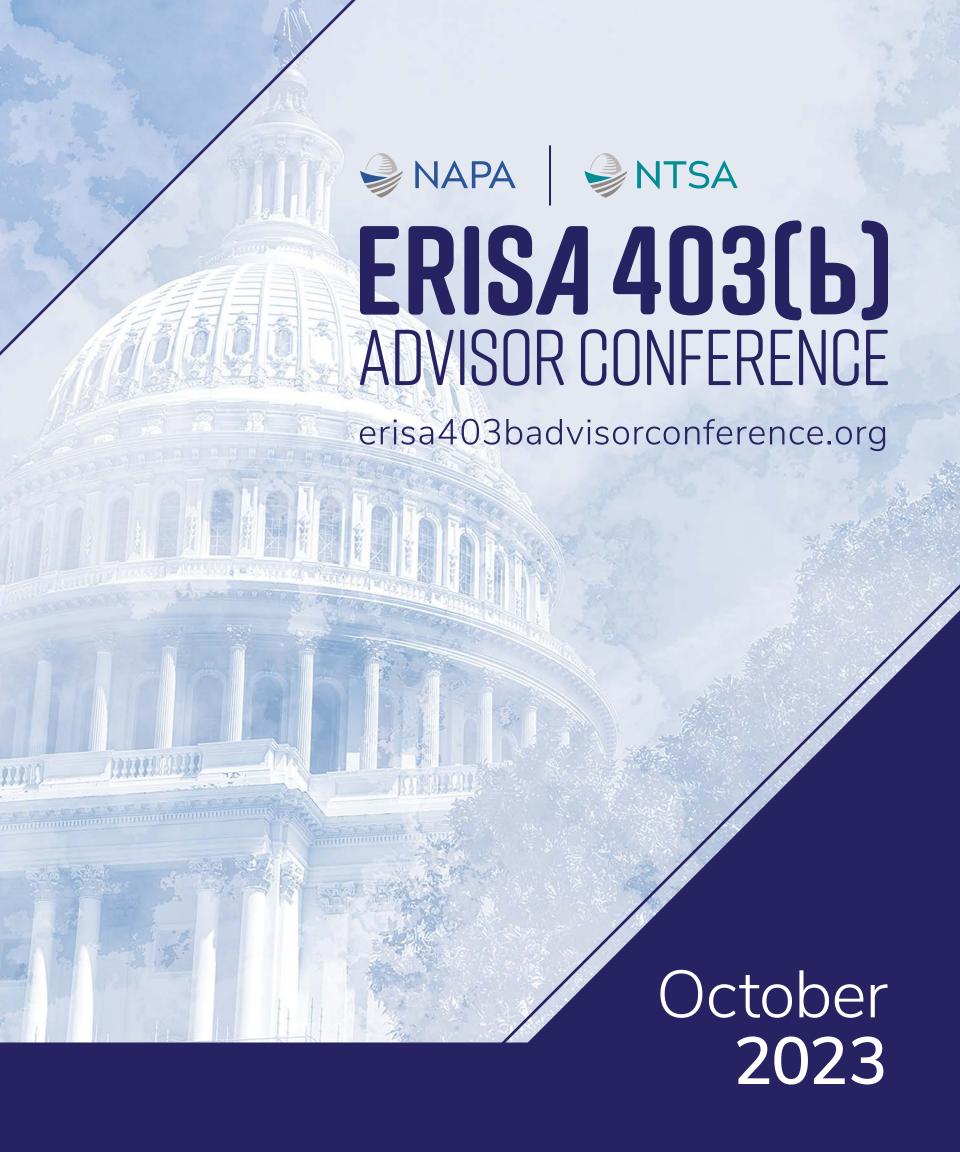
#### **Primary Market(s) Served**

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

#### **Options Available**

- Benchmarking Tools
- Participant Advice/Participant Services
- Allows Fiduciary Declaration 3(21)/3(38)
- Custom Risk Based/Target Date Models
- 408(b) (2) In-House or Outsourced
- Plan Sponsor Fiduciary Training
- Stable Value Analysis









I KhairilX / Shutterstock.com

## Third Party Administrators

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 term "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.

Things have grown significantly more complicated over the years, though, and today TPAs not only keep up with participant accounts, they 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.

Earlier this year, we unveiled a TPA/Compliance Administrator "checklist." That checklist alone won't solve all communication/expectation issues, but we hope it will be a solid foundation to open a dialogue. At its most basic, it should allow you to find out what services potential (or current) TPA partners provide, which are standard to their practice(s), and which are "extra." But ultimately—and most significantly—it is designed to align expectations. We've included a copy of it here as an introduction to this section.

That said, 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



## 98 NAPA BLACK BOOK

## TPA / Compliance Administration Evaluation

#### **Experience/Background**

- 1. Are you a member of the American Society of Pension Professionals and Actuaries (ASPPA)? ○Yes No
- 2. How many locations? Please list \_\_\_\_\_
- 3. How many plans does your firm currently support? \_\_\_
- 4. What is your typical plan size (assets and participants)? \_\_\_\_\_
- 5. Which RK platform(s) do you most commonly work with? \_\_\_\_\_
- 6. Which plan type(s) do you work with regularly? O401(k)
  O403(b) O457 ONQDC OCash Balance ODB OProfit-Sharing
- 7. Is a member of your staff the advisor of record on any plans or otherwise receiving commission or advisory fee-based compensation on any plan(s)? OYes ONo
- 8. What is your average client tenure with your firm? \_\_\_\_\_

#### Staffing/Support

- 9. How many staff do you have?
- 10. How many client-facing/consultant versus back office/call center?
- 11. Which credential(s) do you require your staff to have/maintain?
- 12. Is there a single primary point of contact for the plan sponsor?

  OYes O No
- 13. How many plans are your client-facing consultants responsible for, on average?

#### Communication

- **14.** What is your policy in responding to inquiries, and how is that monitored/measured?
- 15. What is your standard method of communicating important plan-specific issues with clients? OAutomated emails
  OPersonalized emails OPhone call OOther
- **16.** Do you typically include the advisor of the plan on all correspondence to a client? OYes ONo OUpon request

#### Services

- 17. Is plan sponsor education (e.g., the meaning of terms in their plan document, legislative changes, plan design suggestions) part of your standard service? OYes ONo
- **18.** On what frequency?
  - OAnnually OUpon request OUpon role change
- 19. Do you offer 3(16) services? OYes ONo
- 20. How do you take revenue-sharing into account when pricing your services for a client? OFull offset of fees
  - OPartial consideration OCustom pricing ONo offset OOther (please explain)\_\_\_\_\_
- 21. Will you price your services on a revenue-neutral basis and direct-bill the client? OYes ONo
- 22. With regard to drafting plan amendments, is it: Olncl. in base fee Olncl. in document maint. fee Obilled separately ONot incl. in base fee.
- 23. With regard to plan restatements, is it: Olncl. in base fee Olncl. in document maint. fee Obilled separately ONot incl. in base fee.

#### **Administration/Compliance**

Do you:

- 24. Perform eligibility verification prior to each entry date?

  OYes, prior to each eligibility entry date (Prospectively incl. deferral eligibility) OYes, annually during compliance testing (Retroactively) OYes, but only upon request ONo
- 25. Provide/distribute required plan notices?

QDIA: OEE OER ORK ONo Safe Harbor: OEE OER ORK ONo Fee Disclosure: OEE OER ORK ONo

SAR: OEE OER ORK ONo

Auto Enrollment: OEE OER ORK ONo Contr. Escalation: OEE OER ORK ONo

26. Do the following compliance tests:

ADP: OYes, incl. in base OYes, extra charges ONo ACP: OYes, incl. in base OYes, extra charges ONo Top-Heavy: OYes, incl. in base OYes, extra charges ONo Maximum Annual Addition (415): OYes, incl. in base OYes, extra charges ONo

402(g):  $\bigcirc$ Yes, incl. in base  $\bigcirc$ Yes, extra charges  $\bigcirc$ No

Cross-Testing: OYes, incl. in base OYes, extra charges ONo 401(a)(26) Minimum Participation: OYes, incl. in base

OYes, extra charges ONo

414(s) Compensation: OYes, incl. in base

OYes, extra charges ONo

410(b) Minimum Participation: OYes, incl. in base

OYes, extra charges ONo

Combined plan testing: OYes, incl. in base

OYes, extra charges ONo

27. Perform the following employer contribution calculations:

Year-end Match: Olncl. in base charge OExtra charge ONo
True-up: Olncl. in base charge OExtra charge ONo
Profit-sharing: Olncl. in base charge OExtra charge ONo
Corrective contribution: Olncl. in base charge OExtra charge
ONo

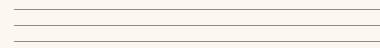
- **28.** Reconcile contribution deposits to participant contribution records? OYes, routinely OYes, upon request ONo
- 29. Prepare plan filings (Form 5500, 8955, 5330, etc.)?

  OYes, routinely OYes, upon request ONo
- 30. Prepare and/or review distribution calculations?
- OYes, routinely OYes, upon request ONo 31. Prepare and/or review QDRO analysis and process?
- OYes, routinely OYes, upon request ONo 32. Speak with participants regarding loans/distributions?
- OYes, routinely OYes, upon request ONo

  22 Propage and/or review portioinant loan calculations?
- 33. Prepare and/or review participant loan calculations?

  OYes, routinely OYes, upon request ONo
- **34.** Perform missed/late deferral calculations (includ. missed earnings)? OYes, routinely OYes, upon request ONo
- 35. Take the lead on any required correction filings (late deposit calculations, VCP, EPCRS, etc.)

  OYes, routinely OYes, upon request ONo
- **36.** Work directly with the plan's auditor to resolve questions/issues? OYes, routinely OYes, upon request ONo
- 37. Any other information about your firm/practice you'd like to share?





## SAVE THE DATE

# SEPTEMBER

2023

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### **BPAS**

Syracuse, NY BPAS.com



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

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315.292.6939 / ekaido@bpas.com

#### **Firm Profile**

Established: 1973

BPAS is a national provider of retirement plans, benefit plans, fund administration, and institutional trust services. We make it our mission to simplify the complicated by delivering benefit-plan services that solve client challenges without the need to engage multiple providers. One company. One call. We support 4,500 retirement plans, \$110 billion in trust assets, \$1.3 trillion in fund administration, and more than 620,000 participants. BPAS specialty retirement plan administration practices include auto enrollment plans, multiple employer plans, plans with employer securities, PR 1081 plans, VEBA/115 Trust, HSAs, and cash balance plans.

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

CA, FL, IL, KS, MA, ME, NC, NH, NJ, NY, OH, OR, PA, PR, SC, TX, VA, WA & WI

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

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

Large: \$100-\$250 million

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

401(k): **277 / 5,862** 403(b): **6 / 322** 457: **0 / 0** 

Cash Balance: 0 / 0

Defined Benefit (Traditional): 0 / 0

Money Purchase: 3 / 81

NQDC: 0 / 0 Other: 59 / 708

#### **Total Assets Administered**

\$110,000,000,000

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

Custodians we work with include American Funds, Nationwide, John Hancock, Voya, along with many others. We are very flexible on the custodians that we work with.

#### **Fee Structure**

Per Participant Fee, Asset-based, Base Fee

#### Service(s) Provided

- Compliance Support
- Preparation of Loan Paperwork
- Processing of Loan Application
- Non-discrimination Testing
- Plan Design Consulting
- Actuarial Calculations & Support
- Form 5500 Preparation
- Plan Committee Meetings
- Employee Education
- Enrollment Meeting Support
- Call Center
- Fiduciary Services

## Creative Benefit Strategies, Inc.

Broadview Heights, OH creben.com



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

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#### **Firm Profile**

Established: 1995

Creative Benefit Strategies (CBS) was founded in 1995. With offices in Ohio, Minnesota and Indiana, we service clients throughout the United States and Guam. CBS specializes in providing administration, actuarial and consulting services to small and mid-sized companies. Our main focus is on designing and maintaining cash balance and cross-tested plans to provide maximum benefits for owners and other key employees in a tax-favored manner. Our actuaries are also experienced in providing services to plans of state and local governments, Including GASB 68 reports.

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

IN, MN & OH

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

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

Mid: \$10-\$100 million

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

401(k): **202 / 5,000**Cash Balance: **230 / 3,450** 

Defined Benefit (Traditional): 75 / 450

Other: 27 / 325

#### **Total Assets Administered**

\$75,000,000

#### Custodian(s) Used

Schwab, VOYA, American Funds, John Hancock, TD Ameritrade, UBS, Fidelity

#### **Fee Structure**

Per Participant Fee, Base Fee

#### Service(s) Provided

- Compliance Support
- Preparation of Loan Paperwork
- Processing of Loan Application
- Non-discrimination Testing
- Plan Design Consulting
- Actuarial Calculations & Support
- Form 5500 Preparation
- Plan Committee Meetings
- Employee Education
- Enrollment Meeting Support

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\*as of 6.30.22

## **FuturePlan** by Ascensus

Dresher, PA futureplan.com



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

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#### **Firm Profile**

Established: 1980

FuturePlan by Ascensus is one of America's largest retirement TPA and a preferred partner for many of the nation's leading recordkeepers and financial advisory firms. With a team of 1,500 retirement plan professionals dedicated to making life easier for clients and partners by relieving the burden of plan administration, consulting, and compliance.

FuturePlan currently serves 45,500+ plans, with \$104+ billion in assets under administration. Our growing team of talent includes 82 sales consultants covering all 50 states, 470 credentialed plan professionals, 60 actuaries, and many other outstanding associates specializing in client service, IT, compliance, marketing, and more (as of 6/30/2022).

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

AL, AZ, CA, CO, FL, GA, IL, IN, MA, MO, NJ, NC, NY, OH, PA, TN, TX, VA, VT & WA

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

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

Large: \$100-\$250 million

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

401(k): **26.890 / 927.782** 403(b): 817 / 76,780 457: 295 / 8,810

Cash Balance: 4,033 / 149,591

Defined Benefit (Traditional): 6,092 / 123,698

Money Purchase: 265 / 14,147

NQDC: 69 / 1,243 Other: 54 / 2,642

#### **Total Assets Administered**

\$104,073,494,706

#### **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

## July Business Services, LLC

Waco, TX julyservices.com



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

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Megan Knapp

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#### **Firm Profile**

Established: 1994

JULY is a 401(k) services company specializing in high-touch, techenabled 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, DE, FL, IL, MA, MN, OH, OK, TN & TX

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

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

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

401(k): **4,865 / 103,000** 403(b): **75 / 5,165** 457: **10 / 1,200** 

Cash Balance: 315 / 2,400

Defined Benefit (Traditional): 50 / 220

Money Purchase: 15 / 300

NQDC: 0 / 0 Other: 260 / 100

#### **Total Assets Administered**

\$7,000,000,000

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

Matrix, Schwab, Mid Atlantic, Pershing

#### **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

S

## Momenta

Santa Clara, CA momentabenefits.com



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

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#### **Firm Profile**

Established: 2012

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

Momenta administers all plan types including 401k, 401k Profit Sharing, Defined Benefit, Cash Balance, Cafeteria Plans, and Employee Stock Ownership Plans (ESOPs) and its administration entities have been operating since 1969.

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

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

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

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

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

401(k): 1,500 / N/A Cash Balance: 150 / N/A

Defined Benefit (Traditional): 150 / N/A

#### **Total Assets Administered**

N/A

#### Custodian(s) Used

Schwab

#### **Fee Structure**

Per Participant Fee, Base Fee

#### 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
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# NPPG/ NPPG Fiduciary Services NPPG NPPG

nppg.com



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

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Ted Kev

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#### **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 6,000 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, PEO's and Pooled Employer Plans (PEPs).

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

FL, MI, NJ, NY, PA & TX

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

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

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

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

401(k): **5,226 / 207,975** 403(b): **15 / 1,652** 457: **2 / 232** 

Cash Balance: 290 / 5,886

Defined Benefit (Traditional): 474 / 7,012

Money Purchase: 18 / 384

NQDC: 2/7 Other: 284 / 9,953

#### **Total Assets Administered**

\$7,600,000,000

#### Custodian(s) Used

All Providers

#### **Fee Structure**

Per Participant Fee, Asset-based, Base Fee

#### Service(s) Provided

- Compliance Support
- Preparation of Loan Paperwork
- Processing of Loan Application
- Non-discrimination Testing
- Plan Design Consulting
- Actuarial Calculations & Support
- Form 5500 Preparation
- Plan Committee Meetings
- Employee Education
- Enrollment Meeting Support
- Fiduciary Services



\*as of 6.30.22

## Pentegra

White Plains, NY pentegra.com



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

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Head of Internal Sales

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#### **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 a way 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 DCGs.

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

CT, NC, NY & OH

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

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

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

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

401(k): **20,189 / 554,029** 403(b): **202 / 29,729** 

457: **9 / 183** 

Cash Balance: 83 / 972

Defined Benefit (Traditional): 245 / 1,447

Money Purchase: 173 / 4,406

NQDC: 0 / 0 Other: 2 / 89

#### **Total Assets Administered**

\$11,393,614,717

#### **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

## Spectrum Pension Consultants, Inc.

Tacoma, WA spectrumpension.com



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

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#### **Firm Profile**

Established: 1978

Spectrum Pension Consultants delivers products, services, and solutions which support 401k and other employer-sponsored retirement plans. Our capabilities focus on retirement plan administration, consulting, documentation, and recordkeeping. Headquartered 30 miles south of Seattle in Tacoma, Washington, Spectrum Pension Consultants has worked for thousands of employer organizations since its founding in 1978. Today, our diverse client roster covers every industry vertical, and spans nearly every state in the country.

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

AZ, CA, CO, HI & WA

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

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

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

401(k): **273 / 4,946** 403(b): **3 / 42** 457: **2 / 2** 

Cash Balance: 24 / 117

Defined Benefit (Traditional): 18 / 45

Money Purchase: 7 / 19

NQDC: 0 / 0 Other: 41 / 405

#### **Total Assets Administered**

\$665,735,924

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

ADP, AIG, American Funds, American Trust, Ascensus, Betterment, Charles Schwab, Empower, Fidelity, John Hancock, Lincoln, Nationwide, Principal, Prudential, OneAmerica, 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

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## The Retirement Advantage, Inc.

Appleton, WI tra401k.com



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

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Drew Graser

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#### **Firm Profile**

Established: 1996

The Retirement Advantage, Inc. (TRA) is a premier third-party administrator (TPA) that specializes in administration, plan design, consultation and compliance of retirement plans for businesses nationwide. Founded in 1996 and based in Wisconsin, we administer over 11,000 plans nationally and work with all of the major recordkeeping platform providers and broker dealers.

TRA is the largest independently owned, privately held third-party administrators in the nation because we focus on your clients' success.

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

Over 35 states

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

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

#### **Total Assets Administered**

\$11,000,000,000

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

Numerous

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



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### Ace Pension Solutions, LLC

Tarrytown, NY AcePensions.com

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

Rick Misrok

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#### **Firm Profile**

Established: 2014

We partner with advisors to grow their practices and build their AUM by providing the expertise to help bring in pension plan assets from their small business owner and not-for-profit clients. We custom design retirement plans, including 401k, Profit Sharing, Defined Benefit, and Cash Balance Plans, specializing in small entities with less than 100 employees. Our focus is on maximizing taxdeductible contributions for the business owner and AUM for the advisor. We also fix plans that are not working up to their potential. Contact us for a free consultation or a second opinion on any retirement plan issue.

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

NY & NJ

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

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

#### Fee Structure

Per Participant Fee, Base Fee

#### Service(s) Provided

- Compliance Support
- Preparation of Loan Paperwork
- Processing of Loan Application
- Non-discrimination Testing
- Plan Design Consulting
- Actuarial Calculations & Support
- Form 5500 Preparation
- Enrollment Meeting Support

### Black Creek Retirement Plans, Inc.

Orange Park, FL blackcreek401k.com

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

Laura Carnes

904.479.4759 / laura@blackcreek401k.com Jessica Carnes

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#### Firm Profile

Established: 2013

We won't leave you up a creek without a paddle!

Black Creek Retirement Plans, Inc. is more than just a Third-Party Administrator. We are a Retirement Plan Consulting Firm that provides services in the design, establishment and administration of IRS-qualified retirement plans. Our mission is to provide white-glove service to both our clients and their plan advisors. Our team of highly trained experienced ERISA professionals are committed to cutting through the complexity surrounding IRS-qualified retirement plans. We are proactive and cater to organizations looking for customized solutions.

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

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

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

#### Custodian(s) Used

Various - Clients may work with any they choose

#### Fee Structure

Per Participant Fee, Base Fee

#### Service(s) Provided

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

### Blue Benefits Consulting

Carmel, IN bluebenefitsonline.com

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

Mickie Murphy

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#### **Firm Profile**

Established: 1993

Blue Benefits Consulting partners with CPAs and advisors to provide our clients a retirement plan that is customized to the client's owners, key employees and business goals, while working toward employee retirement outcomes, as well. Blue Benefits offers customized solutions particularly in the small to medium size market, looking toward non-qualified plans to round out solutions where appropriate.

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

AL, IN, KY, OH, PA & WI

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

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

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

401(k): **315 / 1000** 403(b): 15 / 2500 Cash Balance: 25 / 200

Defined Benefit (Traditional): 5 / 5

Money Purchase: 2 / 50

NQDC: 2 / 10 Other: 10 / 40

#### **Total Assets Administered**

\$865,000,000

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

Advisor's choice, including SDBA

#### **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
- Form 5500 Preparation • Plan Committee Meetings
- Employee Education
- Enrollment Meeting Support



### Cardinal Pension Group, Inc.

West Chester, PA cardinalpensions.com

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Scott Cullinan

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#### **Firm Profile**

Established: 2018

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

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

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

Mid: \$10-\$100 million

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

401(k): **305 / 40,265** 403(b): **15 / 4,295** 

457: **5 / 75** 

Cash Balance: 30 / 85

Defined Benefit (Traditional): 5 / 90

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

#### Chemung Canal Trust Company

Elmira, NY chemungcanal.com

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

Christopher Kelly

607.737.3717 / ckelly@chemungcanal.com

#### **Firm Profile**

Established: 1833

The Retirement Services Group at Chemung Canal Trust Company provides full service administration, recordkeeping, trust, fiduciary, and investment advisory services to employer sponsored retirement programs including 401(k), 403(b), 457, and SIMPLE IRA Plans.

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

NY & PA

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

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

Mid: \$10-\$100 million

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

401(k): 79 / 4,200 403(b): 13 / 1,025 457: 2 / 2 Other: 8 / 75

#### **Total Assets Administered**

\$385,000,000

#### **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
- Form 5500 PreparationPlan Committee Meetings
- Employee Education
- Employee Education
   Enrollment Meeting Support
- Call Center

#### EGPS - Economic Group Pension Services

New York, NY egps.com

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

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**Daniel Liss** 

917.518.9332 / dliss@egps.com

JJ McKinney

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#### **Firm Profile**

Established: 1971

EGPS has a values-driven team supporting and servicing plans, advisors, and American workers throughout the country. Our specialties span all types of qualified and non-qualified plans and arrangements. We started in New York, NY in 1971 and have welcomed several retirement plan administration firms into our family over the last decade.

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

AL, CA, FL, KS, NY, NY, OR & TX

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

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

Mid: \$10-\$100 million

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

401(k): **3,030 / 95,000** 403(b): **28 / 900** 457: **15 / 500** 

Cash Balance: **321 / 10,000** 

Defined Benefit (Traditional): **751 / 15,000** 

Money Purchase: 50 / 1,500

NQDC: 14 / 300 Other: 589 / 18,000

#### **Total Assets Administered**

\$15,000,000

#### Custodian(s) Used

National Financial Services, American Funds

#### **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 EducationEnrollment Meeting Support
- Fiduciary Services



#### Financial Technology, Inc.

East Lansing, MI financialtec.com

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

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Michael J. Cantor

517.351.8600 / cantor@financialtec.com

#### **Firm Profile**

Established: 1980

Financial Technology, Inc. is a producing Third-Party Administrator. We also function as a recordkeeper, 3(38) plan fiduciary, and provide active research on plan investments.

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

М

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

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

Mid: \$10-\$100 million

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

401(k): **60 / 1,000** 403(b): **0 / 0** 457: **0 / 0** 

Cash Balance: 3 / 30

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

#### Heller Pension Associates, Inc.

Aventura, FL 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 48 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 Aventura, Florida and Hyde Park, New York.

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

FL & NY

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

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

Mid: \$10-\$100 million

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

401(k): **750 / 20,000** 403(b): **5 / 2,000** 457: **2 / 4** 

Cash Balance: **75 / 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

### Leading Retirement Solutions

Seattle, WA leadingretirement.com

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

Kirsten Curry

206.430.5084 / kirsten.curry@leadingretirement.com

#### **Firm Profile**

Established: 2009

Leading Retirement Solutions (LRS) is a full-service retirement plan provider serving over 2000 businesses in all 50 states. We are certified administrators and consultants who proactively support organizations by providing a variety of retirement plan services, including custom plan design, and administration. We partner with professionals across the industry, including advisors, recordkeepers, and CPAs to deliver business solutions that minimize taxation, manage risk, and ensure regulatory compliance. In addition to traditional investments, LRS offers access to alternative investments as well as unique retirement plan options such as our ROBS 401(K) plan, Pooled Employer Plan (PEP) and more.

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

WA

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

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

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

401(k): **1,000 / N/A** 403(b): **10 / N/A** 457: **11 / N/A** 

Cash Balance: 28 / N/A

Defined Benefit (Traditional): 15 / N/A

#### **Total Assets Administered**

\$359,000,000

#### **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
- Form 5500 PreparationEnrollment Meeting Support
- Call Center
- Fiduciary Services



\*as of 6.30.22

#### Metro Benefits, Inc.

Pittsburgh, PA metrobenefits.com

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

Diane M Barton

412.847.7600 / diane@metrobenefits.com

Russell D. Smith

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Leigh A. Lewis

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#### **Firm Profile**

Established: 1986

Metro Benefits Inc. is an independent consulting firm providing a wide array of TPA; Actuarial; 3(16) administrative and compliance services for qualified employee retirement benefit plans. We design, implement and administer retirement benefits for approximately 1,800+ plan sponsors on a national level. We take a strategic, pro-active approach to help our plan sponsor clients achieve their goals.

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

PA & WV

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

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

Mid: \$10-\$100 million

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

401(k): 1,400 / N/A 403(b): 200 / N/A 457: 10 / N/A

Cash Balance: 200 / N/A

Defined Benefit (Traditional): 50 / N/A

#### Custodian(s) Used

American Funds; Empower; John Hancock; VOYA; Principal; Transamerica; Lincoln; The Standard; Ascensus; Alerus; One America; self-directed 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
- Enrollment Meeting Support
- Fiduciary Services

#### Nova 401(k) Associates

Houston.TX nova401k.com

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

Russell Hooker

713.855.2382 / russ@nova401k.com

Karen Smith

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Arasely Valdez

713. 881.9315 / avaldez@nova401k.com

#### **Firm Profile**

Established: 2000

NOVA provides third party administration services for 401(k), 403(b) and 457 plans as well as actuarial services for defined benefit plans and cash balance plans. NOVA also has dedicated resources to Multiple Employer Plans, Pooled Employer Plans, and plan correction assistance. 3(16) and 402(a) fiduciary services are provided through its sister company, Administrative Fiduciary Services, Inc. NOVA partners with some of the largest retirement plan recordkeepers in the industry who are committed to both service and value in working with TPAs.

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

AZ, CA, GA, IL, MN, NC, OH, TN & TX

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

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

Mid: \$10-\$100 million

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

401(k): 7,800 / 405,000 403(b): 140 / 8,000 457: **110 / 3,600** 

Cash Balance: 550 / 14,000

Defined Benefit (Traditional): 40 / 1,600

Money Purchase: 10 / 500

NQDC: 0 / 0 Other: 25 / 1,200

#### **Total Assets Administered**

\$14,700,000,000

#### Custodian(s) Used

American Funds, Ascensus, Empower, Fidelity, John Hancock, Lincoln, Nationwide, OneAmerica, T. Rowe Price, 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
- Call Center
- Fiduciary Services

#### Pinnacle Plan Design, LLC

Tucson, AZ Pinnacle-plan.com

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

Robbie Petrillo

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Amanda Iverson

520.618.1305 / aiverson@pinnacle-plan.com

Bill Presson

520.618.1305 / 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**

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

Mid: \$10-\$100 million

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

Other: 1,990 / 20,000

#### **Total Assets Administered**

\$2,000,000,000

#### **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



### Qualified Pension Consultants, Inc.

Cleveland, OH qualified-pension.com

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

Anthony Chiera

330.605.2835 / anthony@qualified-pension.com

#### **Firm Profile**

Established: 1978

Qualified Pension Consultants, Inc. is a Third Party Administration (TPA) firm that provides support to companies that maintain a wide variety of retirement plan arrangements. From 401(k) plans and Roth deferrals, to Defined Contribution and Defined Benefit plans and combination arrangements, QPC delivers an unmatched level of expertise in plan design, annual administration, support services, and filings.

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

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

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

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

401(k): **300 / 10,000** 403(b): **0 / 0** 457: **0 / 0** 

Cash Balance: 30 / 1,000

Defined Benefit (Traditional): 20 / 750

Money Purchase: 0 / 0

NQDC: **0 / 0** Other: **0 / 0** 

#### **Total Assets Administered**

\$500,000,000

#### Custodian(s) Used

John Hancock, Transamerica, Empower, Voya, Principal, Ascensus, Nationwide, Prudential, TROWE, American Funds, Lincoln

#### Fee Structure

Per Participant Fee, Base Fee

#### Service(s) Provided

- Compliance Support
- Preparation of Loan Paperwork
- Processing of Loan Application
- Non-discrimination Testing
- Plan Design Consulting
- Actuarial Calculations & Support
- Form 5500 Preparation
- Plan Committee Meetings

#### Retirement Plan Consultants

Norfolk, NE retirementplanconsultants.info

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

Alex Elwood

402.379.0108 / alexe@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

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**

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

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

401(k): **1,500 / 25,000** 403(b): **1,200 / 5,000** 

457: **30 / 600** 

Cash Balance: 40 / 500

Defined Benefit (Traditional): 14 / 392

NQDC: 10 / 50

#### **Total Assets Administered**

\$20,000,000,000

#### 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

### Retirement Service Group, Inc.

Orange, CA rsgplans.com

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

Eileen A. Gaspar

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Victoria M. Buckels

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Ashley Athaide

1.877.246.4015 / aathaide@rsgplans.com

#### **Firm Profile**

Established: 2019

We've changed ownership a few times over two decades, but we continue to provide hands-on service. We're dedicated to helping small businesses maximize their retirement and tax savings through defined benefit and defined contribution plans. Our administration and marketing staff have been serving clients 10 - 25 years; we recently added bilingual (Spanish) support. We are a non-producing TPA partnering with the newest advisors to the most established and we value everyone's unique business and partnership.

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

CA

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

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

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

401(k): **300 / 4,500** 403(b): **10 / 160** 457: **0 / 0** 

Cash Balance: 30 / 100

Defined Benefit (Traditional): 45 / 120

Money Purchase: 0 / 0 NQDC: 0 / 0 Other: 26 / 230

#### **Total Assets Administered**

\$300,000,000

#### Custodian(s) Used

AssetMark, Aspire, Capital Group, CUNA, Empower, John Hancock, Lincoln, OneAmerica, Principal, Securian, The Standard, T. Rowe Price, Transamerica, Voya, Vanguard

#### **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



\*as of 6.30.22

### RMC Group | First Actuarial Corporation

Bonita Springs, FL rmcgp.com

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

Tamara Middleton

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Colin Hurley

239.298.8210 / churley@rmcgp.com

Thomas A. Bacharach

860.280.4182 / tbacharach@rmcgp.com

#### **Firm Profile**

Established: 1971

First Actuarial Corporation, an affiliated partner of RMC Group, has specialized in helping small to medium-sized companies provide attractive benefits programs for their employees. We offer the entire spectrum of retirement plan services, including need analysis, plan design, and administration. Together we work with advisors to develop the most efficient retirement program to meet their client's goals. We offer a national organization of actuaries, benefit plan administrators, consultants, and advisors who have specialized in retirement planning for small business owners. Our clients trust us to install customized, efficient, and affordable benefit plans.

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

AZ, FL, MI, SC & VT

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

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

Mid: \$10-\$100 million

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

401(k): **30 / 1,500** 403(b): **1 / 200** 457: **0 / 0** 

Cash Balance: 7 / 100

Defined Benefit (Traditional): 34 / 125

Money Purchase: 2 / 5

NQDC: 0 / 0 Other: 69 / 100

#### **Total Assets Administered**

\$80,000,000

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

John Hancock, Principal, American Funds, The Standard, Schwab, National Life, NYL, Lafayette Life

#### **Fee Structure**

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

#### Shore Tompkins Actuarial Resources, LLC

Chicago, IL shoretompkins.com

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

Kathy Tompkins

312.762.5945 / kathy.tompkins@shoretompkins.com

Neil Shore

312.762.5944 / neil.shore@shoretompkins.com

Mark Fanning

312.762.5954 / mark.fanning@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 take time to get to know the business owners' needs so we can design a retirement plan that encompasses those objectives whether it is a safe-harbor 401(k) plan or a more sophisticated cash balance plan. We provide high-level consulting services such as plan corrections, IRS/DOL audit assistance, plan merger services and administration of complex plan designs. We focus on providing our clients with prompt, knowledgeable and friendly service.

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

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

 $\label{eq:micro:small:} \textbf{Micro:} < \$1 \text{ Million, Small: }\$1-\$10 \text{ million,}$ 

Mid: \$10-\$100 million

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

401(k): **400 / 11,000** 403(b): **10 / 450** 

457: **0 / 0** 

Cash Balance: 180 / 3,600

Defined Benefit (Traditional): 10 / 325

Money Purchase: 0 / 0 NQDC: 0 / 0

Other: **0 / 0** 

#### **Total Assets Administered**

\$1,800,000,000

#### Custodian(s) Used

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#### **Fee Structure**

Per Participant Fee, Base Fee

#### Service(s) Provided

- Compliance Support
- Preparation of Loan Paperwork
- Processing of Loan Application
- Non-discrimination TestingPlan Design Consulting
- Actuarial Calculations & Support
- Form 5500 Preparation
- Enrollment Meeting Support

### TriStar Pension Consulting

Oklahoma City, OK tristarpension.com

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

Shannon Edwards

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Allyson Rentsch

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Kimberly Knapp

405.848.4015 / kim@tristarpension.com

#### **Firm Profile**

Established: 1999

TriStar Pension Consulting specializes in building well-managed, effective retirement plans. We know that no two businesses are the same. Therefore, TriStar designs and administers each of their clients' retirement plans to match the needs of the business owners and their employees. We are a non-producing, woman-owned and operated Compliance Consulting firm based in but not limited to serving Oklahoma. We partner with advisors to grow their practices and serve all of their clients more completely. Our expertise in the retirement plan industry, coupled with our focus on service, benefits advisors and clients alike!

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

OK

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

Small: \$1-\$10 million

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

401(k): **316 / 23365** 403(b): **2 / 23** 457: **2 / 47** 

Cash Balance: 5 / 30

Defined Benefit (Traditional): 0 / 0

NQDC: 0 / 0

#### **Total Assets Administered**

\$800,000,000

#### Custodian(s) Used

American Funds, Ascensus, Aspire, Empower, Fidelity, John Hancock, July Business, Nationwide, Principal, Transamerica, Vanguard

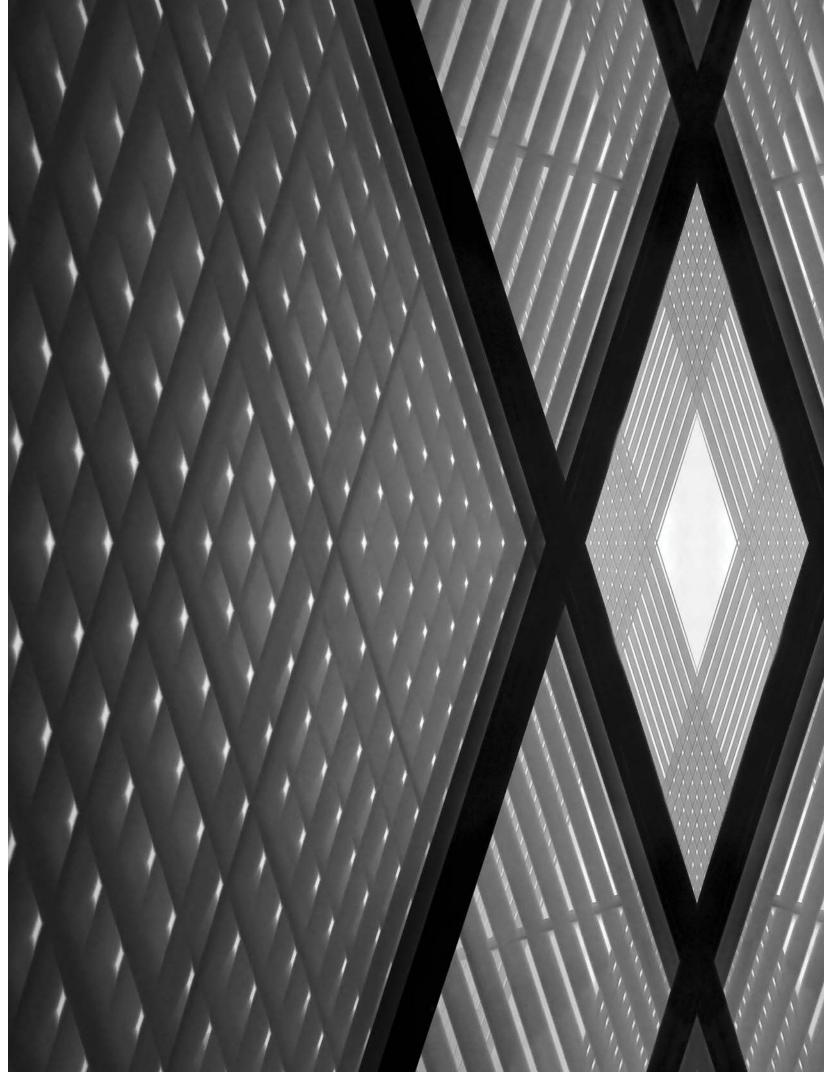
#### **Fee Structure**

Per Participant Fee, Base Fee

#### Service(s) Provided

- Compliance Support
- Preparation of Loan Paperwork
- Processing of Loan Application
- Non-discrimination Testing
- Plan Design Consulting
- Form 5500 Preparation







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### -inTech

roadly 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.

And it seems clear that technology will play a greater role in financial advisory practices in the years ahead, according to the study, "Fintech for RIAs: Elevating Client Experience," by Franklin Templeton and AdvisorEngine. The study found that RIAs are most interested in client-facing technology. For example, client onboarding usually takes about seven days, but with updated technology, that can be cut to two, playing a major role in advisor-client relations, the study explains.

Moreover, the survey found that two-thirds or more of survey respondents say they would see the greatest value in a unified view of client holdings across accounts and asset classes (69%) and the ability to provide interactive reports to clients (66%).

The focus in this section of the Black Book is, once again, 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

#### Fiduciary Compliance Corporation

Murfreesboro, TN fiduciaryedge.com



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

Larry E. Crocker 615.848.0015 / LEC@ifiduciary.com Patrick Smyth 615.848.0015 / Patrick@fiduciaryedge.com

#### **Firm Profile**

In Business Since: 2007

Fiduciary Compliance Corporation is a compliance technologies company that provides management solutions for plan sponsors and advisers. FiduciaryEdge® is our patented compliance system created for plan sponsors of both single and multiple-employer plans and for pooled plan providers (PPPs).

FiduciaryEdge® was designed to systematize and document effective management of a retirement plan. All administrative and operational tasks are measured for a timely response with a compliance score assigned. Responsibilities and workflow activities are clearly defined, assigned, and managed for accountability. This allows for greater effectiveness and productivity, which saves time and increases profitability for employers and their plan advisers.

#### **Product / Service Category**

- Administrative Services
- Software
- Other

#### **Product / Service Description**

Maintaining an effective, efficient, and compliant benefit or retirement plan often seems like an impossible task for employers. Due to the complex nature of plan management and the changing regulatory environment, more plan sponsors and fiduciaries are looking for sound compliance guidance and support as opportunities to mitigate their corporate and personal fiduciary risk. FiduciaryEdge® is the solution.

FiduciaryEdge® is a secure, cloud-based compliance management platform that provides a detailed roadmap to identify and solve the complex administrative, operational, and regulatory compliance problems faced by employers and their responsible fiduciaries. FiduciaryEdge® tracks and provides transparency of the actions and activities of the employer's and the service provider's staff who are responsible for the administration and management of their plan.

FiduciaryEdge® features include:

- Task Management
- Detailed Calendar with Task Alerts
- Dashboard with Communications Forum and Regulatory Updates
- Easy Management of Users, Groups and Permissions
- Dynamic Plan Fiduciary Compliance Score
- Secure Document Vault
- Resource Center
- Activity Auditing

FiduciaryEdge® provides plan sponsors and plan fiduciaries peace of mind by ensuring their retirement plan is compliant with administrative requirements, applicable laws, regulations, and industry best practices.

ERISA Compliance. Simplified!  $^{\text{TM}}$ 



Tacoma, WA groupira.com



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

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#### **Firm Profile**

In Business Since: 2011

We incorporated in Washington State under the name GROUPIRA, Inc. on September 8, 2011. GROUPIRA, Inc. is completely independent and is financed exclusively by employee shareholders. We have not accepted any external capital, so we are free of conflicts of interest, and are not influenced by venture capitalists or external private equity investors.

As a Financial Technology (fintech) Company, our Members benefit from our conflict-free approach to service, access to quality advice, and leading technology, all of which facilitate a simple and cost effective way to invest better for whatever comes next in life.

#### **Product / Service Category**

- Asset Allocation
- Advice/Guidance
- Administrative Services
- Trustee/Custody
- Financial wellness
- Consulting/Plan Design
- Participant Communications
- Tracking/identifying lost Participants
- Savings/budgeting
- Software
- Advisor dashboard
- Banking/finance
- Other

#### **Product / Service Description**

At GROUPIRA, we realize Advisors face many challenges managing client accounts. Plan leakage, minimum purchase requirements and fragmented technology services make it difficult to advise many IRA Account Holders. GROUPIRA changes that. Our program allows advisory firms to retain and grow assets. With our technology solutions and dedicated member services support team, we create opportunity for your firm to service IRA's that previously went to the retail marketplace. With GROUPIRA you can provide investment advice, manage model portfolios with institutional funds and efficiently manage rebalances and fee processing with our scalable technology solutions. Avoid workplace retirement plan leakage by creating a scalable IRA offering to the average participant and capture assets that previously went to other providers. Not only can you advise on retirement plan rollovers, but through our innovative technology solutions and marketing support, we also help you create a customized, scalable solution. We provide one portal to access all member accounts, manage one fund lineup, generate reports and streamline transaction processing. With access to 15,000+ mutual funds, ETFs, and equities, advisors craft their preferred fund menu, model portfolios for all members. Choose your member experience with customizable account origination and co-branded website or simply use our pre-built experience. We support all member services questions from account origination, web access, processing transactions, government forms, etc.

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114

### Markov Processes International (MPI)

Summit. NJ markovprocesses.com



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

Dennis Baldi 954.825.4340 / dbaldi@markovprocesses.com Jeff Schwartz

630.357.9145 / jschwartz@markovprocesses.com

#### **Firm Profile**

In Business Since: 1990

Markov Processes International (MPI) is a global leader in software and services for investment analytics, monitoring, and reporting that illuminate the forces driving fund and portfolio behavior. MPI products allow investment professionals to enhance their data integration, due diligence, asset allocation, risk analysis, and content distribution, empowering them to be more efficient and scalable while differentiating themselves in a crowded marketplace

#### **Product / Service Category**

Software

#### **Product / Service Description**

#### Target-Date Radar™

A cloud-based target-date fund analytics and reporting platform delivering a powerful solution to help defined contribution advisors meet client suitability and fiduciary obligations, while helping asset managers better understand and demonstrate how their products compare to competition. Target-Date Radar provides retirement plan advisors with an established, repeatable, documentable process for assessing, selecting and monitoring TDFs.

- Manage the TDF advisory process in three steps: decision questionnaire, suitability overview and selection analysis, and client reporting.
- Fulfill fiduciary duty with analytical rigor and a defined process.
- Compare TDF families across a range of criteria.
- · Better understand glide path shape, asset allocation and product construction.

#### MPI Stylus Web

Delivering retirement plan advisory teams with a robust investment research, analysis and reporting solution for managing plan sponsor client accounts. Stylus Web generates powerful investment analysis and reports that help differentiate your team from the competition. The solution delivers flexible analytics with sophisticated graphical and charting capabilities enabling you to create, modify and distribute institutional-quality reports in minutes. MPI-built custom plan reporting solutions are available to meet the unique requirements of investment organizations.

- Differentiated content to meet the needs of larger plan clients and differentiate from your competitors.
- Incorporate user-specific content, including logos, commentary, disclosures, and individual client information.
- Choose from a catalog of report templates, including plan level, single manager, fact sheets, manager comparison, and portfolio comparison.
- Designate multiple user groups, assign access to templates, reports, databases and privileges, meeting business and compliance needs.

#### PenChecks Trust

La Mesa, CA Penchecks.com



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

Spiro Preovolos

619.600.0069 / spiro@penchecks.com

#### **Firm Profile**

In Business Since: 1994

PenChecks Trust, established in 1994, is a state-chartered, non-depository trust company providing a comprehensive suite of Retirement Distribution Services to Recordkeepers, Third Party Administrators (TPAs), Advisors and Plan Sponsors. We combine nearly 30 years of retirement benefits processing expertise, innovative new services and secure technologies that help you save time, money and serve your clients more effectively.

#### **Product / Service Category**

- Administrative Services
- Trustee/Custody
- Participant Communications
- Other

#### **Product / Service Description**

- Retirement Plan Distribution Processing
- ESOP Distributions
- Tax Withholding Remittance & Reporting
- Automatic Rollover IRAs
- Missing Participant Services
- Uncashed Check Solutions
- Qualified Termination Administrator (QTA) Services



#### PlanGen Pro

Bonita Springs, FL plangenpro.com



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

Tamara Middleton
314.450.7392 / tmiddleton@rmcgp.com

#### **Firm Profile**

In Business Since: 2003

PlanGen Pro is a cloud-based solution for preparing retirement plan designs, contribution illustrations, and data transfer for plan document creation, onboarding to plan recordkeepers, CRMs, and more. It's a must-have tool for retirement plan advisors and plan administration professionals.

Subscribers can utilize the cloud technology to build plan designs themselves or enlist the help of one of a Design Partner. Either way, they are taking the time they spent building retirement plan proposals in the past and turning them into more sales and bigger profits.

PlanGen was established in 2003.

#### **Product / Service Category**

- Administrative Services
- Consulting/Plan Design
- Software

#### **Product / Service Description**

With PlanGenPro, you can connect with prospects, clients, and referral sources to calculate a multiple plan type comparison all in a single process. Link through APIs with your chosen Contact, Project Management, Plan Document, or Administration Solutions to streamline your sales and operational processes. Turn hours of work into a fraction of the time and close your case.

#### Retirement Clearinghouse, LLC

Charlotte, NC rch1.com



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

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Ricki Ingalls
Chief Operating Officer
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Neal Ringquist
925.876.9939 / nringquist@rch1.com

#### **Firm Profile**

In Business Since: 2001

Charlotte, NC-based Retirement Clearinghouse (RCH) is a financial technology services organization that works with plan sponsors and service providers to move participants' retirement savings forward as they change jobs.

RCH is an innovator, pioneering solutions that are proven to deliver unprecedented benefits to America's defined contribution system, including RCH Auto Portability. In October 2022, RCH, along with three top ten DC recordkeepers, announced the formation of an industry-led utility, Portability Services Network, LLC to establish a nationwide network for the adoption of auto portability, which EBRI estimates will preserve \$1.5 trillion in retirement savings, over a generation.

#### **Product / Service Category**

Other

#### **Product / Service Description**

RCH Auto Portability: For participants subject to their plan's automatic rollover provisions, RCH Auto Portability automatically transfers a safe harbor IRA or plan balance to a participant's new, active plan as they change jobs. Beginning in 2023, RCH Auto Portability will be delivered via the Portability Services Network, LLC, an industry-led utility. Visit PSN1.com for more information.

RCH Automatic Rollover Service: The most fiduciary-friendly automatic rollover service in the market and the only automatic rollover service proven to reduce cash outs, to offer safe harbor IRA account holders with a beneficial monthly fee structure, and with a proven track record of consolidating former participants' retirement savings.

RCH Managed Portability Service: Delivers state-of-the-art, facilitated roll-in services for new/active participants, and provides unbiased assistance for terminated participants to consolidate their savings into an existing IRA or to a new employer's plan. Increases retirement readiness, while improving a broad range of plan metrics.

RCH's Address Location Service: Helps plan sponsors and their providers locate missing participants, fulfilling the plan's fiduciary responsibilities while minimizing administrative burdens.

RCH Uncashed Distribution Check Service: Solves the uncashed check problem through an automatic rollover to an RCH Safe Harbor IRA, established in the name of the participant or beneficiary. Participants with uncashed distributions receive an enhanced standard of care for an uncashed check program.

RCH Terminating Plan Service: A comprehensive, one-stop, fully-integrated solution for terminating plans, including participant notifications, missing participant search services, Call Center services and Safe Harbor IRA.



#### Smart

Nashville, TN smartretire.com



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

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615.576.0303 / rob.stanley@smartretire.com

#### **Firm Profile**

In Business Since: 2014

Smart is a global savings and investments technology provider. Its mission is to transform retirement, savings, and financial well-being, around the

Smart partners with financial institutions and advisers delivering retirement savings and income solutions that are digital, customized and cost-efficient.

Smart, founded in the UK, operates in USA, Europe, Australia, and Middle East with over a million savers and over \$5 billion in assets. Smart saw over 2,000% growth in assets on its platform since 2018.

Investors to date: Legal & General, J.P. Morgan, Fidelity International Strategic Ventures, Link Group, Barclays, Natixis Investment Managers, Chrysalis Investments, and DWS Group.

#### **Product / Service Category**

Software

#### **Product / Service Description**

We are an international technology firm dedicated to expanding access to employer-sponsored retirement plans and connecting advisors and service providers to the growing retirement marketplace. We enable financial institutions, advisors, plan sponsors, and participants to take full advantage of retirement savings and income options. We offer a configurable approach to partnering with financial institutions. We focus on finding the right solutions, rather than working backwards to fit "legacy" infrastructure. Innovation is our beacon. We get creative. We're constantly improving, leveraging the latest research on how to best serve participants, employers, and advisors, doing everything we can to offer better retirement options.

At Smart, we own our technology, giving us full control of our product roadmap. It means we can grow and adapt to changing regulations and evolving needs. This lets you benefit from the emerging trends we're seeing. We are built to integrate with people and products: Smart's interface 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 configure to your needs, and allow you to deliver faster results.

### Stadion Money Management

Watkinsville, GA stadionmoney.com



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

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Dan Fay

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#### **Firm Profile**

In Business Since: 1993

Stadion is an investment management firm that provides custom solutions to retirement plan advisors, plan sponsors and participants. We work with advisors by providing them with turnkey managed account services, target date solutions, and the opportunity to build custom managed accounts. Our technology platform provides the capability of offering multiple variations of a managed account offering to meet the needs of plan sponsors and participants.

In March 2022, Smart, a global retirement technology provider that offers modular ways for financial institutions, including recordkeepers, advisors, and asset managers to build scalable, customized retirement solutions, acquired Stadion through Smart's US subsidiary.

#### **Product / Service Category**

- Asset Allocation
- Participant Communications
- Software

#### **Product / Service Description**

StoryLine managed account is an investment service that seeks to improve participant outcomes by incorporating data points to create personalized portfolios. Recordkeeper integration allows us to receive data without the need for participant engagement. Participants can provide additional data points for a more personalized portfolio. Advisors have the option of using the plan's existing fund lineup or Stadion CITs (SPDR® ETFs).

StoryLine Dynamic is a QDIA solution that combines a target date fund for younger workers with the StoryLine managed account service.

Advisor Managed Account Service gives advisors the ability to play a role in the construction and delivery of managed accounts leveraging Stadion technology. Advisors may select the underlying investments, determine the core asset allocations and/or determine the participant-level allocation methodology.

Stadion Technology: Stadion Technology powers managed account solutions by leveraging our technology framework. Whether it's utilizing the interfaces we have in place with recordkeepers or building new connections, Stadion can be a partner to a firm looking to rollout a managed account solution.

Stadion Money Management, LLC (Stadion) is an investment adviser registered with the U.S. Securities and Exchange Commission. Registration does not imply a certain level of skill or training. More information about Stadion's investment advisory services can be found in its Form ADV Part 2, which is available upon request. The investment strategy or strategies discussed may not be suitable for all investors. Investors must make their own decisions based on their specific investment objectives and financial circumstances. Past performance not indicative of future results. SMM-2209-55



#### The Wealth Pool

Chicago, IL thewealthpool.com



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

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#### **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
- 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









## Tools & Technology

here continues to be a thin (and frequently nonexistent) line between "tools" and technology, certainly among 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 constant change. In this section, you'll find a broad array or options and alternatives to build and/or grow your practice. Some from large firms—and some from firms that are not so large.

Like what?

Perhaps not surprisingly, many of the offerings in 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 and 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. And these tools and technology can provide the ways to do so.

- Nevin E. Adams, JD

# eMoney Advisor eMoney

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#### **Firm Profile**

In Business Since: 2000

eMoney Advisor, LLC ("eMoney") provides technology solutions and services that help people talk about money. Rooted in comprehensive financial planning, eMoney's solutions strengthen client relationships, streamline business operations, enhance business development and drive overall growth. 100,000 financial professionals across firms of all sizes use the eMoney platform to serve more than 5 million households throughout the U.S. For more information, please visit: emoneyadvisor.com.

#### **Product / Service Category**

Software

#### **Product / Service Description**

You shouldn't have to worry that your clients are going to outgrow your financial planning software. With scalable solutions that meet a broad range of planning needs, eMoney provides planning solutions for any situation. Choose a package that aligns to the type of planning you offer today and will keep your clients happy and engaged tomorrow.

Plus Package: Leverage Foundational Planning's intuitive, streamlined, goals-based solution to build more planning-led relationships and deliver more plans to more clients.

Pro Package: Harness Advanced Planning to provide the most comprehensive cash-flow-based capabilities to accommodate clients' most complex planning needs.

Premier Package: Combine Foundational Planning and Advanced Planning for a truly integrated solution that enables planning for all clients regardless of financial situation, on a single platform.

Engage Package: Supercharge your planning tool with Bamboo, an integrated marketing and engagement solution to deepen client relationships and create plans—all from one place.

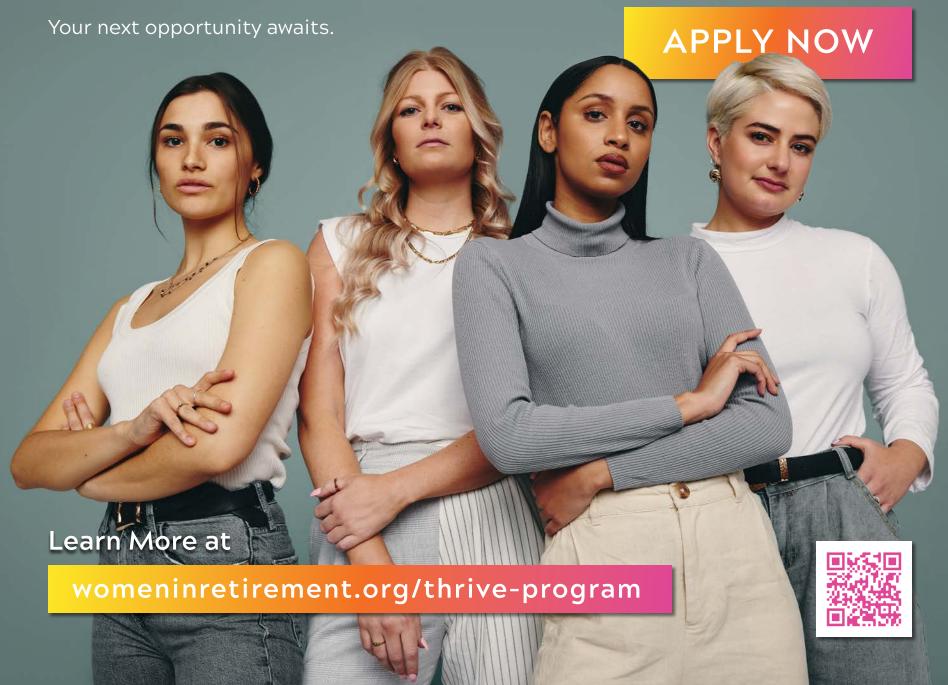




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Be engaged. Be supported. Mentor. Thrive.

Be part of the ARA Thrive Mentoring Program for women. Applications for the Thrive class of 2023 are open.



#### 401k Best Practices

Pittsburgh, PA 401kbestpractices.com



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

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#### **Firm Profile**

In Business Since: 2013

401k Best Practices was started by Sharon Pivirotto to help 401k advisors find inspiration, strategies, and resources to grow a successful 401k plan

If you're faced with the challenge of trying to grow a 401k business, differentiate yourself, and manage all that's required to run a compliance practice – then check out 401kbestpractices.com.

Sharon was once a broker trying to sell and service 401k plans with no formal ERISA training... Now, with 25+ years in the business, she shares what she's learned to help shorten the learning curve and get you to your business goals faster.

#### **Product / Service Category**

Other

#### **Product / Service Description**

401k Best Practices offers the following:

- THE BLOG STRATEGIES THAT WORK... Looking for ways to grow your business? Service your clients? Manage your practice? Then visit the blog where you'll find a growing list of articles with proven strategies to grow a successful 401k practice.
- THE PODCAST... Learn about resources available to plan advisors and get access to free training released weekly.
- VIP RESOURCE LIBRARY RESEARCH, CASE STUDIES & MORE... Become a 401k Best Practices VIP - for FREE! To help you grow and manage a successful and compliant 401k practice, we created a VIP Resource Library of some of our best resources and strategy guides.
- 401K BUSINESS IN A BOX DONE-FOR-YOU TEMPLATES... Grow, bullet-proof, and scale with done-for-you templates. From pitchbooks and emails to compliance documents and plan sponsor training, access easy-to-edit templates to help you build a solid 401k practice.

#### 401(k) Marketing

San Diego, CA 401k-marketing.com



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

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Sasha Cibrian

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#### **Firm Profile**

In Business Since: 2014

401(k) Marketing is the modern marketing agency for the retirement plan industry. We are proud to help clients share their stories through custom marketing engagements, business development, sales enablement materials, marketing campaigns, thought-leadership consulting, interactive workshops and speaking events.

#### **Product / Service Category**

#### **Product / Service Description**

At 401(k) Marketing, we support our clients by helping to professionalize and promote their retirement plan practice by identifying business development strategies, implementing sales enablement campaigns and continually evaluating trends and results.

#### **CUSTOM MARKETING ENGAGEMENTS**

From strategy sessions, original content creation and project management, the 401(k) Marketing team will work closely with you so all aspects are covered from start to finish.

#### ONGOING DRIP CAMPAIGNS

Nurture leads with engaging, relevant and compliance-friendly business development campaigns created to showcase your experience and grow your 401(k) business.

- Newsletters
- Blog articles
- Plan sponsor & participant infographics
- Videos
- · Social media & email campaigns

#### 401(k) SALES MATERIAL

Enhance your sales pitch and earn more business by highlighting your specialized retirement plan experience.

- Firm brochures & overviews
- Executive overview
- Pitch deck
- Factfinder
- Service calendars

#### ROBUST CONTENT LIBRARY

Strengthen relationships with dynamic and engaging content.

- · Compliance calendar
- Fiduciary best practices
- Financial wellness & employee education
- Plan administration & design
- Investment oversight

401(k) Marketing is the one-stop shop for retirement plan advisors, TPAs and industry partners.



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### Alerus Retirement and Benefits

St. Paul, MN alerusrb.com



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

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#### **Firm Profile**

In Business Since: 1944

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

#### **Product / Service Category**

Asset Allocation, Advice/Guidance, Administrative Services, Trustee/Custody, Consulting/Plan Design, Participant Communications, Lost Participants

#### **Product / Service Description**

The two items we'd like to highlight for Tools & Technology are SmartPlan and MY ALERUS.

SmartPlan is designed to educate, entertain, and engage employees from virtually any location, day or night. The system is a helpful interactive video-based system that walks them through the enrollment process in conjunction with our retirement administration service to assist you in increasing plan participation and participant understanding. SmartPlan also has various reporting and email campaign capabilities to assist in communication.

MY ALERUS is a comprehensive online financial hub for your employees, with the ability to bring all of their current Alerus and outside accounts into one place. It's included as part of our retirement plan offering. It is rolled directly into our website and accessible with our single sign-on login information.

Once logged in, employees can make transactions that:

- Ensure they are saving for emergencies
- Help them work toward retiring on-time
- Assist them in managing their overall debt
- Maximize the benefit of health savings
- Be confident that their insurance coverage will protect them from unexpected events

#### BNY Mellon Investment Management

New York, NY im.bnymellon.com/tdportal



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Melissa DiPierro

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#### **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 hightouch customization scalable, enabling RPPs to grow their DC practice.



New York, NY Broadridge.com



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

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1.855.205.8004 / MatrixAdvisorSales@broadridge.com

#### **Firm Profile**

In Business Since: 1962

Broadridge Financial Solutions is a publicly traded company with an \$18+ 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**

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 a prudent, efficient investment process with Fi360's software 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, and award-winning ESG screening and monitoring powered by data from OWL ESG, Inc.

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 client-friendly reports documenting the decision.

Business Intelligence for Advisors – Gain visibility and insight into plan data to monitor, track and manage plan-level activity 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

Trust & Custody Services - Broadridge aggregates, reconciles, and processes trust and custodial transactions representing \$625 billion in AUA in an independent, automated environment with connectivity to hundreds of recordkeepers and outside custodians to support assets held away.



Atlanta, GA erisapedia.com



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

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#### **Firm Profile**

In Business Since: 2015

Timothy M. McCutcheon, JD, CPA, MBA, Publisher of ERISApedia and President of Burrmont Compliance Labs, LLC established the business in

Burrmont Compliance Labs, LLC / ERISApedia

ERISApedia provides retirement plan administrators, plan sponsors and attorneys a complete product suite of compliance tools. The compliance tools provide users with easy access to compliance information and important retirement industry materials, with a platform that combines search tools and a user-friendly interface, ERISApedia provides CPAs and financial professionals, working in the Employee Benefit Plan space, a suite of business development and marketing analysis tools based on the ERISApedia proprietary database of benefit plans.

#### **Product / Service Category**

Advice/Guidance, Administrative Services, Software

#### **Product / Service Description**

ERISApedia provides financial advisers, asset managers and other financial professionals working in the 401(k) investment space a complete suite of business development and marketing analysis tools based on the ERISApedia proprietary database of benefit plans. This database includes all information derived from the Form 5500 filings and is augmented by the underlying investment assets and proprietary meta data including operational and portfolio benchmarking.

126

#### Catapult HQ, Inc.

Charlotte, NC catapulthq.com



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

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#### **Firm Profile**

In Business Since: 2017

Catapult is the industry-leading all-in-one Request for Proposal platform that automates the entire procurement workflow for DCIOs, Recordkeepers, Advisors and all other service providers. Our simple yet powerful platform empowers teams to get more done faster through our efficient workflows, templates and collaboration features when issuing or responding to opportunities all from the same platform.

Catapult supports more than 10,000 advisors across the U.S., a dozen Aggregators who collectively serve over 105,000 Plan Sponsors, \$720+billion in assets under management and is fully integrated with 60+Recordkeepers. Now's the time to conquer kingdoms!

#### **Product / Service Category**

Software, Other

#### **Product / Service Description**

Catapult's feature-rich platform supports Issuers who need to invite Vendors to respond to a multitude of questionnaires ranging from an RFI, RFP, DDQ and even cybersecurity. With the ability to bring in third parties and committee members, this is the ultimate solution you've been looking for when deciding on a vendor and documenting that prudent process. Catapult also supports the responding companies and subject matter experts (SMEs) who manage hundreds and thousands content across multiple departments and teams. Our streamlined approach not only saves responders time, it increases the confidence of each team member when delivering and allows you to handle more opportunities with the same head count. Additional features include analytics across your entire team and every company you interact with, every Aggregator's unique scorecard across 300,000+ funds, compliance oversight, questionnaire templates, real-time Forge databases updated weekly and so much more.

To date we've processed over \$135 billion in retirement plan searches out of the \$720 billion in AUM. Catapult has averaged a 70% cost reduction for plan sponsors without sacrificing any services in under 5 minutes.

- Issue/Score/Evaluate Proposals
- Automate Responses to Proposals
- Feature-rich editors
- Live-bid 60+ Providers (RFInstant)
- 60+ Recordkeeper Integrations
- Every Aggregators Unique Scorecard
- Industry Templates
- Recordkeeper (Forge) databases updated weekly
- Due Diligence Questionnaire automation
- Prudent documented process
- Benchmarking reports
- Compliance oversight
- Organizational management

#### **ERISA Training Center**

Charlotte, NC erisatraining.com



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

Justin Witz

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#### **Firm Profile**

In Business Since: 2018

The ERISA Training Center was created with the purpose to give your team a more practical, interactive online learning solution for Plan Sponsors and Advisors. Instructional videos, interactive learning, and self-paced online bootcamps for your team. Learning analytics and a simple, intuitive management platform built just for you.

#### **Product / Service Category**

Other

#### **Product / Service Description**

How your teams will learn on ERISA Training:

- Extensive coverage of the world's most popular topics: ERISA Law, Fiduciary Duties, Roles and Responsibilities, IPS Development, and more.
- Students reinforce learning objectives through interactive quizzes, and code challenges.
- Collaborative student support ensures no question goes unanswered.
- Gain practical insights into your team's learning achievements broken down by organization, department, or employee.
- Set learning deadlines and track progress and comprehension level.
- Gamify learning through badges and leaderboards.
- Assign dozens of curated courses to your team.
- Create custom training modules suited to your team's specific needs.
- Upload and manage your organization's onboarding and training content.
- Reduce management overhead with multiple department curriculum administrators.
- Selectively invite team members or use the bulk import option for a larger crowd.
- Expand seating at prorated cost.
- Flexible payment options via credit card or invoice.
- Straightforward resolution of procurement and compliance requirements.

With the ERISA Training Center, pricing begins at \$299 per seat per year. Start a free trial and book a demo with our team to discuss customized pricing options.



### Fiduciary Consulting Group, Inc.

Murfreesboro, TN ifiduciary.com



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

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#### **Firm Profile**

In Business Since: 2003

Fiduciary Consulting Group (FCG) is an industry-leading Independent Fiduciary that provides compliance consulting and outsourced fiduciary management services to plan sponsors, institutional clients, and municipalities throughout the US. FCG is one of the longest serving independent fiduciary firms providing support around administrative, operational, and regulatory compliance.

FCG serves as the 3(16) Plan Administrator and 402 Named Fiduciary for single and multiple-employer plans. FCG also serves as an independent PPP for pooled employer plans. Our team of professionals supports plan advisers and service providers by providing an Independent Fiduciary solution to grow their business and to protect their clients.

#### **Product / Service Category**

Other

#### **Product / Service Description**

In today's marketplace, it is a challenge for many advisers and plan sponsors to understand the different fiduciary outsourcing services available, and why the differences matter. Due to the increasing number of employers desiring to outsource their fiduciary compliance responsibilities, many service providers are now offering some level of 3(16) administrative or fulfillment services, many of which are very limited in scope and often tend to focus on a specific set of tasks.

Fiduciary Consulting Group will accept the role as the Responsible Plan Fiduciary and serve as the 3(16) Named Plan Administrator and 402 Named Fiduciary, and as the PPP for pooled employer plans. Our full scope, high touch service model allows the employer to transfer their responsibility for fiduciary compliance and plan management to our firm. We welcome the opportunity to discuss the details of our services and technology solutions for plan sponsors, plan advisers and service providers.

Types of Clients Served:

- Multiple Employer Plans (MEP)
- Pooled Employer Plans (PEP)
- Group of Plans (GoP)
- 401(k), 403(b), 457 Single Employer Plans
- Defined Benefit Plans
- Post Retiree Medical Trusts
- Group Investment Trusts

### Morningstar Investment Management, LLC

Chicago, IL morningstar.com/ company/workplace



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

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#### **Firm Profile**

In Business Since: 1999

Morningstar Investment Management LLC is a subsidiary of Morningstar, Inc. and a registered investment adviser. The mission of our parent company, Morningstar, Inc., is to empower investor success. Our advocacy for the individual investor extends to the workplace retirement market where the responsibility for investing and saving now rests with employees. Our products and services—which range from managed accounts services, target-date products, custom models, and fiduciary services—are not only designed to help people save for the retirement they want, but to help them make their money last once they get there.

#### **Product / Service Category**

Asset Allocation, Advice/Guidance, Consulting/Plan Design, Software, Other

#### **Product / Service Description**

Morningstar Investment Management LLC – a registered investment adviser and subsidiary of Morningstar, Inc. - combines its investment expertise with Morningstar Inc.'s data, research, and technology to design innovative services for the retirement market. As of 6/30/2022, 23 million participants have access to our services. Our core products include managed accounts, fiduciary services, and target-date models - with approximately 86 plan providers, registered investment advisers ("RIAs"), and broker-dealers using our services. As an extension of our core offerings, we recently launched a suite of services for the retirement plan advisor and asset manager markets, including advisor managed accounts, Morningstar® Plan Advantage™ and personal target-date fund services. Advisor managed accounts is designed to integrate with a range of recordkeepers—where RIAs can incorporate their asset allocation and fund-selection capabilities into our managed accounts program. Morningstar Plan Advantage is an online platform designed to help financial professionals onboard new plans, obtain plan provider pricing, and offer investment lineups with our integrated 3(21) or 3(38) fiduciary service. Both advisor managed accounts and Morningstar Plan Advantage include data connectivity with plan providers to help ensure a seamless experience for advisors, their firms, and plan participants. Our personal target-date fund services leverage Morningstar Investment Management's extensive network of recordkeepers, as well as its scalable technology platform, to help bring the power of personalization to asset managers by helping them build and power a more individualized target-date fund allocation for retirement plan participants, based on a handful of data points.

Disclosures: www.morningstar.com/company/disclosures/workplace



#### Pension Resource Institute

Encinitas, CA pension-resources.com



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#### **Firm Profile**

In Business Since: 2010

Integrating expertise across ERISA, tax and securities laws, and regulations, PRI delivers compliance, training, and practice management resources to broker-dealers, RIA, banks and their advisors, and representatives. Our technology platform includes a fullycustomizable suite of essential forms, agreements, disclosures, policies/procedures, and training to provide comprehensive solutions for retirement plans, IRAs, and rollovers. Our rule-monitoring and unlimited consulting allows firms to keep pace with evolving technical requirements and best practices without increasing cost.

#### **Product / Service Category**

Other

#### **Product / Service Description**

At PRI, we have a singular mission: to make compliance accessible and affordable to help broker-dealers, RIAs, and banks save time and manage risk in their retirement business. We understand that compliance can be costly and cumbersome, but, done properly, can help firms improve their competitiveness in the marketplace. Combining leading-edge technology and unlimited consulting, the three pillars of our RetirementAdvantage program are:

- Compliance: PRI's cost-effective compliance framework, model forms, and rule-monitoring services are tailored to meet the individual business requirements of broker-dealers, investment advisors, and banks;
- Strategy: PRI's strategic consulting is designed to balance risk management with growth and marketability in a manner that leads to profitable and sustainable outcomes for member firms;
- Practice Management: PRI works with each member firm to ensure advisors and supervisors develop the knowledge and skills to promote and keep pace with growth. Our technology platform can be configured to allow access based on the skills, knowledge, and experience of your advisor groups.

As the regulatory landscape changes, so do our resources, with PRI team members at-the-ready to answer questions as they arise, with no hidden fees or additional hourly costs, enabling member firms to have the right information for critical decision-making without added expense.

In addition to RetirementAdvantage, PRI offers our proprietary practice management Governance Model Administrative Procedures, or G-MAP, to broker-dealers, RIAs, and banks. PRI is also available for one-time consulting projects and speaking engagements.

#### PlanTools, LLC

Charlotte, NC plantools.com



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

David Witz

704.564.0482 / david@plantools.com

Justin Witz

704.699.7031 / justin@plantools.com

#### **Firm Profile**

In Business Since: 2002

PlanTools is a SaaS platform focused on delivering optimal outcomes through streamlined investment selection and monitoring processes for retirement plans. Our all-in-one solution supports over a dozen Aggregators and hundreds of advisory firms with unique scorecard methodologies for monitoring investments. We have become the leading pioneer in innovation across Benchmarking, Quarterly Reporting, and Target-Date analysis, and our Fiduciary Vault supports vital interactions between the Advisor and Plan Sponsor. While our platform meets broad market demands, we are a recognized industry leader for customized retirement plan reporting that caters to your unique methodology and the development of customized solutions.

#### **Product / Service Category**

Software, Other

#### **Product / Service Description**

The PlanTools ecosystem represents thousands of advisors across our product suite that represents over \$635 Billion in retirement plan AUM. Our key products used to service their fiduciary requirements are:

- Morningstar (300k+ investments across every universe)
- Recordkeeper Integrations (60+)
- Selection and Monitoring of Investments
- 135 Unique Standards and Criteria
- Customized Scorecards for every Aggregator and Advisory Practice
- Controlling Indexes used on Funds
- Controlling Peer Groups used on Funds
- Ranking and Calculation controls
- Controlling Scores based on Investment Category
- 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
- Centralized experiences for IPS language, disclosures, meeting minutes, and agendas through a rich text editor
- Customizable user permissions
- Target-Date Analyzer

and so much more...



#### Wilshire Advisors, LLC

Santa Monica, CA wilshire.com

### Wilshire

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

Brian Thomas 312.762.5505 / bthomas@wilshire.com Carolyn Gilbert Pejsa 312.762.5508 / cgilbert@wilshire.com Leah Emkin 310.260.6689 / lemkin@wilshire.com

#### **Firm Profile**

In Business Since: 1972

Wilshire offers a wide range of discretionary and advisory multi-asset class and alternative investment solutions, market-leading indexes, and investment decision support tools. Founded in 1972, Wilshire advises on nearly \$1.3 trillion and manages \$84 billion in assets. Wilshire serves more than 500 institutional and financial intermediary clients from 10 offices around the world.

#### **Product / Service Category**

Asset Allocation, Advice/Guidance, Consulting/Plan Design, Other

#### **Product / Service Description**

Wilshire offers a comprehensive suite of institutional caliber ERISA 3(21), ERISA 3(38), custom target date and managed account solutions. Previously only accessible to the ultra-large plan sponsor market, through relationships with many leading recordkeepers, plan sponsors of all sizes can access Wilshire's independent third-party investment advice based on 50 years of providing guidance to some of the largest plan sponsors in the country. Today more than 70,000 plans representing over \$140 billion utilize Wilshire's suite of retirement solutions offered through recordkeepers.



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#### **NAPA** Net the Magazine (in print and online)

Provides in-depth analysis of the most critical issues facing retirement plan advisors. Exclusive distribution to NAPA members. Both traditional advertising and thought leadership Executive Interviews are available.

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NAPA members have exclusive access to invaluable resources and regular news. Reach both members and nonmember advisors as they are utilizing tools and resources provided by NAPA to improve their business.

#### NAPA Net Daily (e-newsletter)

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(dedicated eblast)

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(live webinar)

You choose the date (subject to availability), the topic, and the speaker (ARA will provide a moderator if desired), and NAPA will promote your webcast to its vast network. All sponsored webcasts are included as a member benefit and are therefore complimentary. Continuing Education credit is available (subject to review/approval).

#### NAPA Black Book (in print and online)

The annual NAPA Black Book serves as the definitive guide for America's retirement industry leaders - the serious retirement plan advisor's "Go-To" quide.

#### **NAPA Executive Interview Podcast** Series

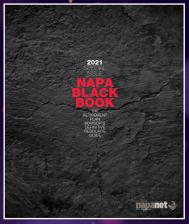
(new opportunity!)

Reach plan advisors with a 10 to 20 minute podcast (audio only). You choose the timing, the topic, and the interviewee, and NAPA will promote the podcast series on our website. in the e-newsletter, through dedicated e-mails, and on social media.

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### Financial Wellness

nterest in wellness generally—and financial wellness in particular—continued to expand in the wake of the COVID-19 pandemic.

The top factor in measuring financial wellness initiatives' success was improved overall worker satisfaction. The next two most cited factors also dealt with employee happiness—worker satisfaction with financial wellness initiatives and improved employee retention. Increased employee productivity was ranked comparable with the lower two employee satisfaction/retention factors, according to the Employee Benefit Research Institute's (EBRI) fifth annual "Financial Wellbeing Employer Survey."

Companies' top issues to address with their financial wellness initiatives were retirement preparedness, health care costs and financial-related stress. A new issue that came in just below these top three was the high cost of living. Investments and retirement planning were the top-cited primary focus areas, with basic financing and education and consulting programs being the next-most-mentioned areas of focus. The top challenges to offering these programs were costs to both the employer and the employee.

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 retirement 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

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### Alerus Retirement and Benefits

St. Paul, MN alerusrb.com



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

Wade Dykema

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#### **Firm Profile**

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

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

0-50 Employees, 50-100 Employees, 100-500 Employees, 500-1,000 Employees, 1,000-5,000 Employees

#### **Employer-Clients / Participants Served \***

16,600 / 500,000

#### **Total Support Staff**

250

#### **Focus Areas Supported**

- Focus on outcomes/retirement readiness
- Debt management/reduction
- Establishment of emergency savings reserves
- Budgeting
- Financial literacy

#### Other Services

Alerus Retirement and Benefits offers retirement administration services (including cash balance), health savings accounts (HSAs), flexible spending accounts (FSAs), health reimbursement arrangements (HRAs), COBRA and financial wellness services.

#### **Advisor Support Service(s)**

Plan design, compliance testing, document services, trustee services, self-directed brokerage account (SDBA) services, quarterly plan health report, required notice fulfillment services, 3(16) services, and a dedicated webpage, with single sign on, to participants, advisors and plan sponsors.

#### **Other Differentiating Factors**

Alerus offers a single source solution for your retirement and benefit administration needs.

#### Betterment at Work

New York, NY betterment.com/work



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

Betterment at Work

845.210.4371 / 401k@betterment.com

#### **Firm Profile**

Betterment at Work is a savings and investing solution, using our 401(k) as the foundation. Offer a better 401(k) in only a few minutes - at one of the lowest costs in the industry. Betterment At Work supports the fiduciary responsibility for employee accounts, helping employees work towards their financial goals beyond retirement, with customizable portfolios, debt management tools, easy-to-understand advice on how to save, and more.

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

0-50 Employees, 50-100 Employees, 100-500 Employees, 500-1,000 Employees, 1,000-5,000 Employees

#### **Focus Areas Supported**

- Focus on outcomes/retirement readiness
- Establishment of emergency savings reserves
- Financial literacy

#### **Advisor Support Service(s)**

Betterment acts as both 3(16) administrative and 3(38) investment fiduciary, freeing you up to provide plan oversight with our downloadable reports. We collect the AUM fee you agree upon with clients and send it on a quarterly basis. Customizable emails enable you to connect with employees to attract new clients.

#### **Other Differentiating Factors**

Betterment 's tech-forward 401(k) solution aims to simplify ongoing plan administration for business owners and opens the door to a suite of financial wellness tools for employees, at one of the lowest costs in the industry.

#### **BPAS**

Utica, NY BPAS.com



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

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Melissa Varvarezis

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#### **Firm Profile**

BPAS is a national provider of retirement plans, benefit plans, fund administration, and institutional trust services. We make it our mission to simplify the complicated by delivering benefit-plan services that solve client challenges without the need to engage multiple providers. One company. One call. We support 4,500 retirement plans, \$110 billion in trust assets, \$1.3 trillion in fund administration, and more than 620,000 participants.

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

0-50 Employees, 50-100 Employees, 100-500 Employees, 500-1,000 Employees, 1,000-5,000 Employees, > 5,000 Employees

#### **Employer-Clients / Participants Served \***

4,500 / 620,000

#### **Total Support Staff**

75

#### **Focus Areas Supported**

- Focus on outcomes/retirement readiness
- Debt management/reduction
- Establishment of emergency savings reserves
- Budgeting
- Financial literacy

#### Other Services

- Workplace Retirement Plans
- Actuarial & Pension
- Healthcare Consulting
- IRA
- VEBA HRA
- Health & Welfare Plans
- Fiduciary
- Collective Investment Funds
- Fund Administration
- Institutional Trust

#### **Advisor Support Service(s)**

When it comes to supporting advisors, BPAS is here to help. We offer a wide array of educational content that advisors can customize. From ready to go content on our website to plan-level reports, to targeted communications, advisors can provide a personalized educational campaign quickly and easily.

#### **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)**

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#### **Firm Profile**

Founded in 2009, Cerity Partners is one of the nation's leading providers of retirement plan consulting and Financial Wellness solutions. The firm has extensive experience working with defined contribution, defined benefit and nonqualified deferred compensation plans for public and private companies, higher education, foundations, and endowments. Additionally, Cerity Partners provides comprehensive, personalized Executive Financial Counseling and Financial Wellness Coaching benefits that enable organizations to meet the diverse financial needs of their entire workforce.

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

50-100 Employees, 100-500 Employees, 500-1,000 Employees, 1,000-5,000 Employees, > 5,000 Employees

#### Employer-Clients / Participants Served \*

68 / 34,738

#### **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

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.

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#### **HUB** International

Chicago, IL hubinternational.com



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

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Adam Sokolic

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James Owen

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#### **Firm Profile**

Headquartered in Chicago, Illinois, HUB International Limited advises businesses and individuals on how to reach their goals. HUB offers risk, insurance, employee benefits, retirement benefits and wealth management services. With more than 14,000 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.

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

0-50 Employees, 50-100 Employees, 100-500 Employees, 500-1,000 Employees, 1,000-5,000 Employees, > 5,000 Employees

#### **Employer-Clients / Participants Served \***

7,900 / 2,100,000

#### **Total Support Staff**

610

#### **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, 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.

### RBF Capital Management, Inc.

Sarasota, FL rbfcapitalmanagement.com



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

Rafal R Baranski

941.870.1944 / rbaranski@rbfcapitalmanagement.com

#### **Firm Profile**

Since 2012, we have been helping corporations design, implement and manage their corporate retirement plan(s) such as 401(k), 457, 403(b), profit sharing and Cash Balance Plans. Our certified and knowledgeable staff has helped hundreds of companies create and manage corporate retirement plan strategies based on their goals and objectives, while providing exceptional plan fiduciary support. We offer an extensive participant retirement plan education and financial readiness program that helps improve participant retirement readiness.

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

100-500 Employees

#### Employer-Clients / Participants Served \* 62 / 3,100

**Total Support Staff** 

6

#### **Focus Areas Supported**

- · Focus on outcomes/retirement readiness
- Financial literacy

#### Other Services

Plan Sponsor Fiduciary Assistance, Plan Governance Support, Plan Design and Administration Investment Management, Tax efficiency strategies, Insurance strategies, Medicare and Social Security Education and support

#### **Advisor Support Service(s)**

Investment management, Asset protection strategies, Retirement planning

#### **Other Differentiating Factors**

Hands on service approach, Daily monitoring of all vendors and Fiduciary support

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#### The Wealth Pool

Chicago, IL thewealthpool.com



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

Ed Lamark 312.404.5577 / ed@thewealthpool.com Troy Tarr 312.307.2565 / troy@thewealthpool.com

#### **Firm Profile**

The Wealth Pool (TWP) is a DIY financial planning tool that collects, cleans, and organizes "pools" of household data to help consumers with their cash flow and household spending. TWP empowers advisors to lead with financial planning, save time and help bridge Retirement and Wealth. We generate a range of FICO-like scores on participant households for partnering advisors to identify their ideal prospects and drive conversions for advanced planning, wealth management and other advisory services.

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

0-50 Employees, 50-100 Employees, 100-500 Employees, 500-1,000 Employees, 1,000-5,000 Employees, > 5,000 Employees

#### **Total Support Staff**

5

#### **Focus Areas Supported**

- Focus on outcomes/retirement readiness
- Debt management/reduction
- · Establishment of emergency savings reserves
- Budgeting
- Financial literacy

#### Other Services

Self-directed financial planning, Account aggregation, Personal support, Advisor co-branding

#### **Advisor Support Service(s)**

#### TWP:

- Offloads time-consuming data gathering and financial planning to participants
- Sets the table for meaningful one-on-one consultations
- Bridges Retirement and Wealth for advisors

#### Advisors:

- Promote their brand and services at scale
- Identify their ideal prospects through simple scorecards
- Monetize participants beyond the "F" services fees, funds, fiduciary

#### **Other Differentiating Factors**

#### TWP:

- Guides participants to take a complete inventory of their current finances
- Presents easy-to-use Goal and Life Event planning modules
- Provides insightful feedback through aggregated and anonymized data

#### Participants:

- Get their financial houses in order and keep it there
- Get a handle on spending and automate expense management

#### Viking Cove Advisor Alliance

Carlsbad, CA vc-aa.com



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

Bill Chetney

949.412.5653 / william.cherney@vc-aa.com

#### **Firm Profile**

With history dating back to 2001, Viking Cove Advisor Alliance provides access to exclusive resources and consulting to help practices evolve through collaboration and advocacy. We focus on firms with multiple business lines ranging from Retirement Plan and Employee Benefits to Insurance and Wealth Management. By leveraging our networks knowledge and scale, we create value for our members. Either by economically benefitting members, creating efficiencies, or providing tools and resources. Built by advisors for advisors.

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

0-50 Employees, 50-100 Employees, 100-500 Employees, 500-1,000 Employees, 1,000-5,000 Employees, > 5,000 Employees

#### Employer-Clients / Participants Served \* 25,000 / 4,500,000

#### **Total Support Staff**

7

#### **Focus Areas Supported**

- Focus on outcomes/retirement readiness
- Debt management/reduction
- Establishment of emergency savings reserves
- Budgeting
- Financial literacy

#### Other Services

As an alliance, we harness the collective power of leading advisors and allies creating positive life outcomes for millions of people. We are BD and RIA agnostic creating access to broad and diverse networks. We are entrepreneurial and able to nimbly creat product and value adds for our members edge.

#### **Advisor Support Service(s)**

Elite Advisor Network, Consulting Desk, Member Advocacy, Exculsive Products, 5500 Prospecting Tool, ERISA Help Desk, Insurance Counsel, Cybersecurity, VCAA Toolbox, VCAA Wire, Webinars, Study Groups, Financial Wellness, Advisor Summits, Womens Leadership Group, FinTech Innovations

#### **Other Differentiating Factors**

CTW - Change the World

Our network is a force of positive change. We now focus on charitable contributions, financial literacy through our partner Financial Finesse and other initiatives including;

- Student Athlete N-I-L program
- NAPA PAC
- Individual Advisor Charities
- E.P.I.K. financial literacy 'Empowering Parents Inspiring Kids'

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# Nonqualified Deferred Compensation

dvisors 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 under qualified plans.

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

### Broadridge Financial Solutions

Denver, CO Broadridge.com



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

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Nancy Gray 602.296.1344 Nancy.Gray@Broadridge.com

#### **Firm Profile**

Broadridge Financial Solutions 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 our 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 \$625 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



**Micro:** < 10 eligible participants and < \$250,000 in annual contributions

Small: 11 to 50 eligible participants and \$250,001 to \$500,000 in annual contributions,

Mid: 51 to 100 eligible participants and \$500,001 to \$1,000,000 in annual contributions

Large: 101 to 500 eligible participants and \$1,000,001 to \$5,000,000 in annual contributions

Mega: 500 eligible participants and > \$5,000,000 in annual contributions

#### **Informal Funding Supported**

Separate Account Life Insurance, General Account Life Insurance, Institutional Investments, Annuities, Exchanged-Traded Funds (ETFs), Company Stock, Mutual Funds, Unfunded – Springing Trust, Alternative Investments, Hybrid Financing

#### Other Services

In-House Legal Staff, RFP Director via Fi360 Solutions, Business Intelligence and Data Aggregation Tools

#### **Key Differentiating Services**

- Serves as an experienced directed trustee, discretionary trustee and/or custodian for both revocable and irrevocable trusts from plan inception through change in control transactions
- Over 25 years of experience in trust/custody administration for NQDC plans and a dedicated NQDC client services team servicing 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





# Powerful solutions for every step of the retirement plan lifecycle

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, \$625 billion in AUA, and through solutions including advisor support, trust and custody services, trade processing, participant communications, and data and analytics. Broadridge's Financial Solutions helps the industry engage, educate and support Americans saving for retirement.

Ready for Next

#### **CONNECT WITH US**

+1 866 935 6824 Broadridge.com/gatherandgrow

#### broadridge.com

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#### Ascensus

Dresher, PA ascensus.com



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

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Mike Shannon

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#### **Firm Profile**

Fully unified with Newport and PAi, Ascensus now helps more than 15 million people save for what matters—retirement, education, and healthcare. Our independence and flexible product suite enable advisors to tailor solutions for their clients. From pre-sales support through closing, Ascensus is proud to offer unparalleled choice and a commitment to our partners' success.

Ascensus' data reflects full-service plans on our proprietary platform and doesn't include plans administered as part of FuturePlan by Ascensus.

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

Micro: < 10 eligible participants and < \$250,000 in annual contributions

Small: 11 to 50 eligible participants and \$250,001 to \$500,000

in annual contributions

Mid: 51 to 100 eligible participants and \$500,001 to \$1,000,000

in annual contributions

Large: 101 to 500 eligible participants and \$1,000,001 to \$5,000,000 in

annual contributions

Mega: 500 eligible participants and > \$5,000,000 in annual contributions

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

Other Defined Contribution (Account Balance Plan): 1,625 / 139,913

Defined Benefit (Non-account Balance Plan): 44 / 885

457(f) Plans: 43 / 1,199

Phantom Stock/Stock Appreciation Rights Plan: 161 / 15,150

#### **Informal Funding Supported**

Separate Account Life Insurance, General Account Life Insurance, Institutional Investments, Fixed Indexed Life, Letters of Credit, Annuities, Hybrid Financing, Alternative Investments, Exchange-traded Funds (ETFs), Company Stock, Mutual Funds, Unfunded

#### **Key Differentiating Services**

Unique Depth and Breadth of Nonqualified Services

- Centralized point of contact—Relationship Manager with a comprehensive NQ support team
- Leading market share of 1,600+ nonqualified plans
- 350+ NQ professionals—accountants, attorneys, actuaries, and

#### Market-Leading Nonqualified Technology

- Customized NQ-specific web tools
- Fully optimized for mobile and tablet devices

#### High-Touch Participant Communication and Education

- Customized communication strategy/campaign
- Comprehensive participant education tools

Newport, an Ascensus company, is the industry leader in the nonqualified market and has the staff available to assist advisors with sales support, plan design consulting, participant education and funding strategies.

#### **Recordkeeping Platforms Used**

Newport's nonqualified recordkeeping system is a state-of-the-art, in-house proprietary platform. This platform has been built using complete open architecture allowing for easy systems integration and customization.



Des Moines, IA principal.com



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

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Scott Heidesch

515.878.1685 / heidesch.scott@principal.com

#### **Firm Profile**

Principal Financial Group(R) is a global investment management leader offering business, 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 businesses.

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

Micro: < 10 eligible participants and < \$250,000 in annual contributions

Small: 11 to 50 eligible participants and \$250,001 to \$500,000

in annual contributions

Mid: 51 to 100 eligible participants and \$500,001 to \$1,000,000

in annual contributions

Large: 101 to 500 eligible participants and \$1,000,001 to \$5,000,000 in

annual contributions

Mega: 500 eligible participants and > \$5,000,000 in annual contributions

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

Other Defined Contribution (Account Balance Plan): 3.826 / 133.024

Defined Benefit (Non-account Balance Plan): 118 / 1,028

457(f) Plans: **257 / 1,221** 

#### **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, onboarding 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 mid-sized business, as well as tax-exempt organizations.

#### **Recordkeeping Platforms Used**

Proprietary recordkeeping platform.

# The Pangburn Group

New Roads, LA pangburngroup.com



THE PANGBURN GROUP

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

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Preston Fulco

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Cliff Dixon

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### **Firm Profile**

The Pangburn Group offers comprehensive recordkeeping solutions exclusively for nonqualified benefit plans and employer owned life insurance. From plan consultation and implementation to accounting support and compliance, Pangburn's customer experience and proprietary technology provide a unique offering. Pangburn services businesses, nonprofit organizations, and financial institutions of all sizes in all 50 states and maintains strong relationship with financial advisors, life insurers, trust companies, and other professional advisors, providing exceptional servicing on a fee-for-service basis.

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

Micro: < 10 eligible participants and < \$250,000 in annual contributions

Small: 11 to 50 eligible participants and \$250,001 to \$500,000

in annual contributions

Mid: 51 to 100 eligible participants and \$500,001 to \$1,000,000

in annual contributions

Large: 101 to 500 eligible participants and \$1,000,001 to \$5,000,000 in

annual contributions

### **Informal Funding Supported**

Separate Account Life Insurance, General Account Life Insurance, Institutional Investments, Fixed Indexed Life, 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.

# Twelve Points Retirement Advisors

Concord, MA TwelvePointsRetirement.com



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

Francesca Federico

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Greg Phillips

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Tammie Kuhn

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### **Firm Profile**

Twelve Points acts as an extension of a company's Human Resources Department. We work with our clients to enhance, coordinate and highlight the benefits being offered so that employees 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 most valuable asset: their workforce.

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

Micro: < 10 eligible participants and < \$250,000 in annual contributions

Small: 11 to 50 eligible participants and \$250,001 to \$500,000

in annual contributions

Mid: 51 to 100 eligible participants and \$500,001 to \$1,000,000

in annual contributions

Large: 101 to 500 eligible participants and \$1,000,001 to \$5,000,000 in

annual contributions

### Plans/Participants Served By Type\*

Defined Benefit (Non-account Balance Plan): 7 / 50

457(f) Plans: 2 / 5

Phantom Stock/Stock Appreciation Rights Plan: 2 / 10

### **Informal Funding Supported**

Separate Account Life Insurance, General Account Life Insurance, Fixed Indexed Life, Annuities, Alternative Investments, Exchange-traded Funds (ETFs), Mutual Funds

### **Key Differentiating Services**

Document review and consulting, plan design, benefit optimization advice.

### **Recordkeeping Platforms Used**

John Hancock, Empower, PCS, The Standard, Fidelity, TIAA

NAPA BLACK BOOK

# Voya Financial

Livermore, CA Voyangplans.com



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

Hunter Penland 925.251.3467 / Hunter.Penland@voya.com Christian Penland 925.251.3468 / Christian.Penland@voya.com Jennifer Scully 917.373.0168 / Jennifer.Scully@voya.com

### **Firm Profile**

Voya Financial, Inc. is a Fortune 500 company that serves the financial needs of approximately 14.3 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**

Micro: < 10 eligible participants and < \$250,000 in annual contributions Small: 11 to 50 eligible participants and \$250,001 to \$500,000

in annual contributions

Mid: 51 to 100 eligible participants and \$500,001 to \$1,000,000

in annual contributions

Large: 101 to 500 eligible participants and \$1,000,001 to \$5,000,000 in

annual contributions

Mega: 500 eligible participants and > \$5,000,000 in annual contributions

### **Informal Funding Supported**

Separate Account Life Insurance, General Account Life Insurance, Institutional Investments, Fixed Indexed Life, Letters of Credit, Annuities, Hybrid Financing, Alternative Investments, Exchange-traded Funds (ETFs), Company Stock, Mutual Funds, Unfunded

### **Key Differentiating Services**

- Consultative plan design support to achieve an employer's executive compensation goals
- Sophisticated funding structures, including mutual funds and 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

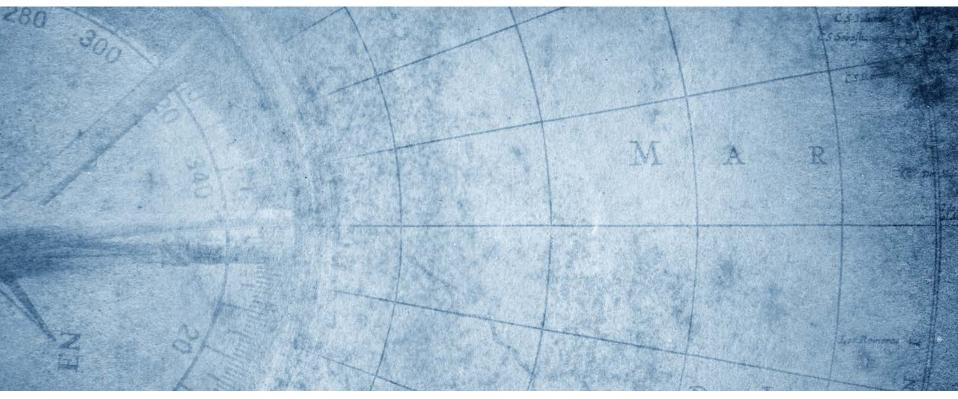
### **Recordkeeping Platforms Used**

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.

NAPA

144

# COMING... SUMMER 2023



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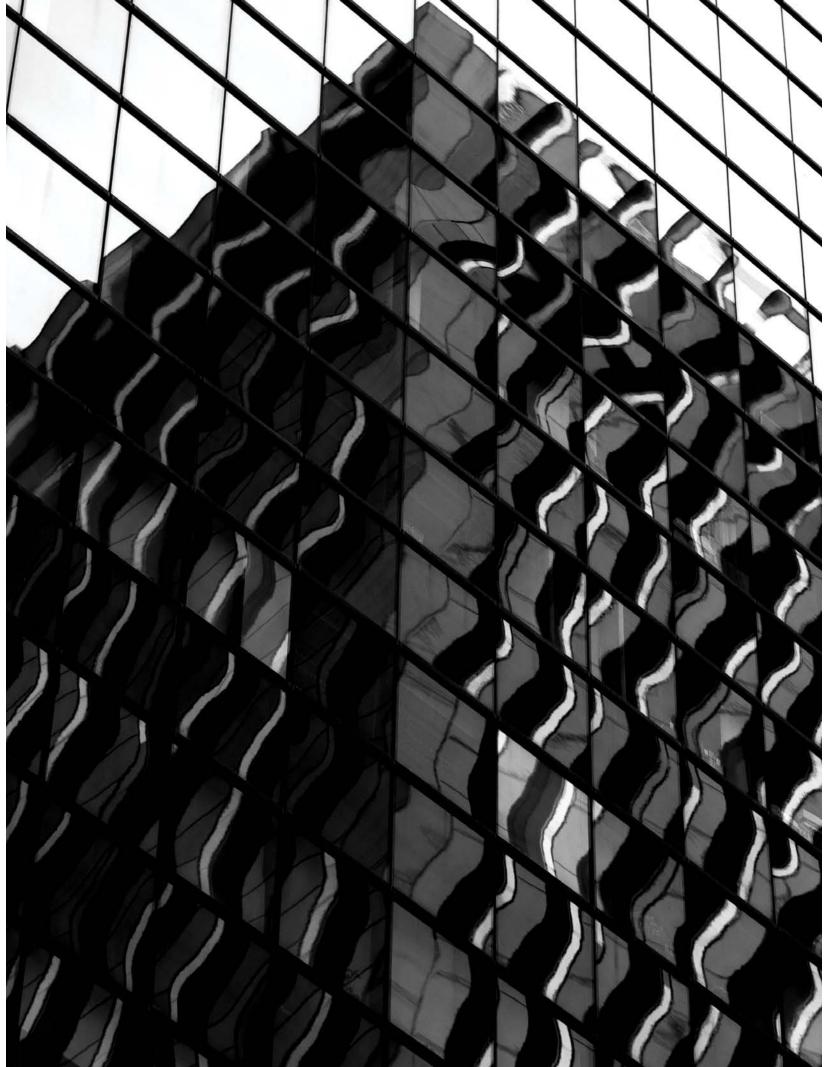


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# Health Savings Account Providers

ealth Savings Accounts (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 health care and health care costs.

Devenir's 24th semi-annual HSA survey found that despite stock market headwinds, health savings accounts grew to \$98.8 billion in assets held in almost 34 million accounts, a year-over-year increase of 6% for assets and 9% for accounts for the period ending June 30, 2022. That said, with stocks seeing their worst first half of the year since 1970, HSA investment assets were down almost 10% from the end of 2021, totaling an estimated \$31 billion at the end of June (up 2% from the year prior). On average, investment account holders held a \$16,220 total balance (deposits and investments combined) at the end of June, according to the report.

While fewer than 1 in 10 DC advisors recommends HSAs to their plan sponsor clients—at 9%, up from 4% in 2020 and 2021—nearly half (48%) of plan sponsors offer HSAs. That number climbs to more than two-thirds among small-to-midsized and large-to-mega plans offering HSAs, according to Cogent's latest plan sponsor findings.

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 their income needs in retirement is the cost of health care. In fact, several providers now report annually not only on retirement income needs, but separately about the costs of health care in retirement.

According to the Plan Sponsor Council of America's Health Savings Account Survey, more than 4 in 10 respondents now use automatic enrollment—up from 35% in 2020 and 32% in 2019. This includes more than half of small organizations that automatically open an HSA for employees when they enroll in the HDHP. Moreover, nearly 6 in 10 (57%) allow rollovers from HSAs for newly hired workers, and nearly two-thirds (62%) educate and encourage rollovers from other HSAs—moves that support the growth of these savings accounts.

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" busines.



# Alerus Retirement and Benefits

St. Paul. MN alerusrb.com



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

Sean Kadel

303.481.1575 / Sean.Kadel@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, and COBRA. Alerus maintains a national presence, with offices in Minnesota, Michigan, New Hampshire and Arizona.

### **Assets Managed\***

Total AUM: \$227,161,381

Asset Allocation Fund: \$159,020,410

### **Average Balance / Investment Balance**

\$3,305 / \$16,061

### **Monthly Account Fee\***

### **Minimum Investment Threshold \***

\$2,000

### **Investment Options Available**

We are an open architecture firm.

### **Advisor Support Service**

Proposals, Demos, Enrollment Meetings/Employee Education, Single Sign on, Debit Cards

### Other Services:

Alerus Retirement and Benefits offers retirement administration services (including cash balance), flexible spending accounts (FSAs), health reimbursement arrangements (HRAs), COBRA and financial wellness services.

# Ascensus

Dresher, PA ascensus.com



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

Barb Yearout

513.575.4693 / Barb.Yearout@ascensus.com

### **Firm Profile**

The Ascensus Health & Benefits companies include Chard Snyder (chardsnyder.com), BPC (bpcinc.com), HR Simplified (hrsimplified.com), Nyhart (nyhart.com), and UnifyHR (unifyhr.com). We provide expert administration for savings and spending accounts (FSA, HSA, HRA, Commuter), benefit continuation services (COBRA, premium billing), and compliance services (ACA administration & state filing services, dependent eligibility audits & other verification services, plan documents, compliance testing). Ascensus also provides support for over 440,000 HSAs for nearly 800 community banks and credit unions.

### **Assets Managed\***

Total AUM: \$399,000,000

### **Average Balance / Investment Balance**

\$2,168 / \$10,101

### **Minimum Investment Threshold \***

Varies by employer

### **Investment Options Available**

Open Architecture

### **Advisor Support Service**

Robust services 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)**

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713.744.3828 / rhouse@bpas.com

### **Firm Profile**

BPAS is a national provider of retirement plans, benefit plans, fund administration, and institutional trust services. We make it our mission to simplify the complicated by delivering benefit-plan services that solve client challenges without the need to engage multiple providers. One company. One call. We support 4,500 retirement plans, \$110 billion in trust assets, \$1.3 trillion in fund administration, and more than 620,000 participants.

### Assets Managed\*

Total AUM: \$12,228,377

Asset Allocation Fund: \$12,228,378

### **Average Balance / Investment Balance**

\$3,235 / \$3,235

### **Monthly Account Fee\***

\$3.00

### **Minimum Investment Threshold \***

None

### **Investment Options Available**

First-dollar investing. True open architecture; may elect same investment options as DC plan.

### **Advisor Support Service**

Single point of contact, Participant Education & Tools, Secure Online Portal, Advisor toolbox.

### Other Services:

Workplace Retirement Plans, Actuarial & Pension, Healthcare Consulting, IRA, VEBA HRA, Health & Welfare Plans, Fiduciary, Collective Investment Funds, Fund Administration, and Institutional Trust.

# **HSA** Bank

Milwaukee. WI hsabank.com



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

Nate Black Patrick Shmick 414.333.1391 / pschmick@hsabank.com

### **Firm Profile**

HSA Bank services an array of tax-advantaged accounts and administrative solutions designed to help employers better manage health insurance costs, offer greater depth and flexibility in benefit packages, and promote healthy lifestyles. HSA Bank is also the only provider offer a solution custom designed to be used by Retirement Plan advisors.

### **Assets Managed\***

Total AUM: \$11,000,000

### **Average Balance / Investment Balance**

\$16,000 / \$4,000,000

### **Monthly Account Fee\***

\$0

### Minimum Investment Threshold \*

\$1,000

### **Investment Options Available**

Curated Mutual Fund Lineup, Brokerage Platform through TD/Schwab, Custom Mutual Fund Lineup (Only available through financial advisor)

### **Advisor Support Service**

Specialized team for just Financial Advisors. HSA only call center for plan specific support.

# 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** \$2,525 / \$9,550

### **Minimum Investment Threshold \*** \$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.





# NAPA'S INDUSTRY ACCOLADES

### NAPA'S INDUSTRY ACCOLADES HIGHLIGHT ESSENTIAL ELEMENTS OF THE RETIREMENT INDUSTRY:

Each year we highlight the nation's Top Women Advisors as well as the top young retirement plan advisors (a.k.a. "Aces"), the Top DC Advisor Teams and Multi-Office Firms under 40. As for those that support advisors, we highlight the nation's Top DC Wholesalers (a.k.a. Advisor Allies), and more recently the Advisors' Choice awards that acknowledge the nation's top recordkeepers in 13 different service categories across 5 distinct market segments.

You can find all of these accolade lists online at napa-net.org, under the "Industry Lists" tab.

Advertise your company's unique services in NAPA Net the Magazine or congratulate your employees for being selected as a top leader in the retirement industry. See details below.

# NAPA NET THE MAGAZINE INDUSTRY ACCOLADES ISSUES

### **SPRING**



Where is the next generation of plan advisors coming from?

To answer that question, NAPA set out to find the top young advisors – the profession's "ACES." The result of was our list of the "Top Retirement Plan Advisors Under 40," first published in 2014.

Indeed, many of the individuals who have been recognized here have gone on to become the very industry leaders this recognition was designed to help identify.

### **SUMMER**



Only plan advisors know how important their DC wholesaler can be in building, managing and growing their practice.

The Top DC Wholesalers are true partners, often working side-by-side with advisors-they are - in every sense of the word. Advisor Allies

### SUMMER



Sure, we know it's not just about the numbers - but the reality is that advisors are having a huge impact every single day, not only on the quality of retirement plan advice, but in building a more financially secure retirement for millions of Americans.

NAPA's Top DC Advisor Teams acknowledges the advisor teams that are responsible for at least \$100 million in defined contribution plan assets.

### FALL



Advisors work with a variety of recordkeepers across different market segments, and in support of an plans of all sizes and complexities. As such, they are extraordinarily well-positioned to compare and evaluate the strengths (and weaknesses) of this critical service.

Launched in 2021, our Advisors' Choice list recognizes the nation's best recordkeepers in 13 key service/support categories, across five distinct market segments.

### WINTER



In what has long been a male-dominated profession, a growing number of women are today making significant contributions to this field. In 2015, the editorial team here committed to an acknowledgment of those contributions with the launch of NAPA's Top Women Advisors, Captains, All-Stars and Rising Stars!

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# Retirement Income

hat "pig in the python" of Boomer retirements has now passed its midway point. Gen X is coming up fast, and the oldest Millennials have already crossed the age 40 threshold. Whatever label younger generations may want to put on it, retirement plan participants—and by extension retirement plan sponsors—are increasingly interested in, and looking for, retirement income solutions.

And even if they weren't, it's clear that the federal and state governments are, whether in the context of the SECURE Act provisions that seek to boost visibility and foster fiduciary adoption of these solutions—or the advent of state-run IRAs for private sector workers that are designed to help create retirement savings where they weren't previously available in their workplace.

The inclusion of this new addition to the annual Black Book is a testament to both the need and the opportunity that this arena provides for you—and for those you support.

- Nevin E. Adams, JD

# AllianceBernstein

Nashville, TN

alliancebernstein.com/investments/us/retirement/retirement-income/home.htm **Product Name:** Lifetime Income Strategy



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

Jennifer DeLong

212.969.6689 / jennifer.delong@AllianceBernstein.com

### **Firm Profile**

AllianceBernstein (AB) is a leading global investment-management and research firm with \$689 billion in assets under management as of July 31, 2022. As an innovator in defined contribution (DC), we're striving to define the future through visionary research and distinctive solutions that provide financial security in retirement. With a decade of experience in delivering guaranteed income without sacrificing participants' liquidity or growth potential, we're fully invested in creating better retirement outcomes.

### **Primary Market(s) Targeted**

Mega: >\$250 million, Mega Mega: >\$1 billion

When was program launched/introduced? 2012

Which recordkeeping platform(s) is the platform connected to/ with as of 06/30/22?

Alight, Nationwide, Voya

### How is it available in the plan?

Managed account, Target-date Fund

How is the product structured?

### What risk(s) is the solution seeking to address?

Longevity, Sequence of returns, Inflation, Liquidity, Market risk, Mortality risk, Something else

Is there a guarantee/insurer?

Yes

### **Guarantee Type**

GLWB

QDIA-compliant (qualified default investment alternative)? Yes

Is there flexibility as to when a participant can take income? Yes

If a participant is separated from service for any reason can they take their contract/investment with them?

Yes

Will the income solution be used in conjunction with some sort of outsourced fiduciary?

Yes

Are there fees for the solution?

Explicit

### **Additional information regarding fees?**

Explicit total fees for LIS range from 0.05% to 1.26% depending on the age and secure income level of each participant.

### How does the option/platform "work?"

A leading-edge retirement income solution: Our Lifetime Income Strategy (LIS) is a unique, cost-effective solution to help participants achieve a secure retirement. Designed to serve as a qualified default investment alternative, LIS combines multi-manager, research-driven target-date funds with a guaranteed retirement income stream backed by multiple leading insurers.

Are there minimums associated with the product? Initial balance, contribution amount, withdrawal amounts, etc.? If so, please explain.

No, LIS does not have any required minimums at the participant level.

What are the key differentiating factors from other retirement income alternative products/approaches in the marketplace?

Personalization and customization: Participants can customize retirement age/guaranteed income levels.

Easy-to-understand: Straightforward design/robust communications tools make it easier for participants to understand.

Multi-insurer: Only in-plan multiple-insurer backed solution, netting compelling withdrawal rates for participants, encouraging competitive pricing, and helping mitigate default risk.

**Point-in-time risk mitigation:** By purchasing blocks of guaranteed income gradually, LIS introduces "dollar-cost averaging" concept to lifetime withdrawal rates.

**Proven solution:** AllianceBernstein is a pioneer in custom retirement solutions, w/extensive CRS/LIS track records.

What specific support resources do you provide for advisors, if any (marketing support, compliance data, wholesalers, benchmarking, etc.)?

AB offers comprehensive participant educational content and resources for LIS. A key component to a participant's understanding of overall retirement readiness is the interactive website AB provides. The website allows participants to personalize their investment selection and view their asset allocation and secure income withdrawal estimates at any time. Additionally, a robust and varied set of educational content including print, video animations, and a dedicated call center are available to the participant audience.

What is the underlying service model for participants, plan sponsors, advisors/consultants, partner home offices (e.g., what services are available to the various constituencies)?

Service model includes:

- Call center for questions/benefit estimates
- Personalized website with income calculator
- Educational content for participants
- Dedicated Client Service Officer for sponsors

Representative client/plan sponsors that have adopted/agreed to adopt platform/product.

Eight large to mega-sized plans have selected LIS as the plan's QDIA. As of 6/30/2022, assets under management in the Lifetime Income Strategy totaled \$8.8 billion.

NAPA BLACK BOOK

151

# Allianz Life Insurance Company of North America

Minneapolis, MN

allianzlife.com/what-we-offer/annuities/fixed-index-annuities/lifetime-income-plus-fixed-index-annuity **Allianz** (Index-annuity Allianz Lifetime Income | SM Product Name: Allianz Lifetime Income+SM



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

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kate.cook@allianzlife.com

### Firm Profile

Allianz Life is a leading provider of retirement solutions, including fixed/ variable annuities and life insurance. Our goal is to secure our customers futures so they are able to live their lives with confidence.

Allianz Life is part of Allianz SE, a global financial services company founded in Munich in 1890. As of 2014, Allianz is the world's largest diversified insurance company based on assets. Today, Allianz SE serves more than 100 million customers worldwide.

### **Primary Market(s) Targeted**

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

### Which recordkeeping platform(s) is the platform connected to/ with as of 06/30/22?

We are connected to FIS-Relius record keepers of which there are approx. 43. We are working diligently to connected with other platforms and will add them regularly.

### How is it available in the plan?

Managed account, Participant election/opt in, At retirement

How is the product structured?

### What risk(s) is the solution seeking to address?

Longevity, Sequence of returns, Inflation, Liquidity, Market risk, Mortality risk, Something else

Is there a guarantee/insurer?

Yes

### **Guarantee Type**

GLWB

QDIA-compliant (qualified default investment alternative)?

Is there flexibility as to when a participant can take income?

If a participant is separated from service for any reason can they take their contract/investment with them?

Will the income solution be used in conjunction with some sort of outsourced fiduciary?

Are there fees for the solution?

Explicit

**Additional information regarding fees?** 

All in fee for this product is 50 bps.

### How does the option/platform "work?"

Our solution is a fixed indexed annuity with a GLWB designed to be offered in plan. it can be offered as a stand alone investment option or as part of a descretionary advise line-up.

Are there minimums associated with the product? Initial balance, contribution amount, withdrawal amounts, etc.? If so, please explain.

No minimums

### What are the key differentiating factors from other retirement income alternative products/approaches in the marketplace?

Lifetime Income+ is set up as an individual contract and all benefits, guarantees, and pricing carries with it should participants leave the plan or it be removed from the line up. The account value is fully protected against market and the income has ability to increase with market performance through a built-in rider at no additional cost. Even after lifetime withdrawals begin, participants can access remaining account value or accumulate payments for later if circumstances change.

### What specific support resources do you provide for advisors, if any (marketing support, compliance data, wholesalers, benchmarking, etc.)?

As a leading provider of annuities and life insurance for over 125 years, we have the experience to help you prepare for retirement and life's uncertainties. We're also known for innovative financial products that help address today's challenges, such as longevity and inflation. Allianz Life is here to consult with advisors, provide next level training, RFP support, and Continued Education.

What is the underlying service model for participants, plan sponsors, advisors/consultants, partner home offices (e.g., what services are available to the various constituencies)?

Allianz Life supports plan sponsors, advisors/consultants, partner home ofices, and participants. We offer customized communications plans, monthly and quarterly data feeds, and dedicated distribution support.

Representative client/plan sponsors that have adopted/agreed to adopt platform/product.

Available upon request



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# Allspring Global Investments

Boston, MA allspringglobal.com

Product Name: Allspring Retirement Income Solution



### Key Contact(s)

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Nate Miles

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Sean Fullerton

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### **Firm Profile**

Allspring Global Investments is a leading independent asset management firm that offers a broad range of investment products and solutions to help meet clients' goals. With decades of trusted experience propelling us forward, we strive to build portfolios aimed at generating successful outcomes for our clients. Allspring is a company committed to thoughtful investing, purposeful planning, and the desire to deliver outcomes that expand above and beyond financial gains. For more information, please visit www.allspringglobal.com.

### **Primary Market(s) Targeted**

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

When was program launched/introduced?

# Which recordkeeping platform(s) is the platform connected to/ with as of 06/30/22?

With the help of recordkeeping colleagues, we have developed detailed technical specs for recordkeeper integration, with a focus on minimizing build, agnostic of recordkeeping platform. We are also open to working with a middleware provider, and have conducted due diligence on a number of providers. Please contact Allspring for additional information.

How is it available in the plan?

Target-date Fund

How is the product structured?

Mutual fund

What risk(s) is the solution seeking to address?

Longevity, Sequence of returns, Inflation, Liquidity, Market risk, Mortality risk

Is there a guarantee/insurer?

Yes

**Guarantee Type** 

QLAC

**QDIA-compliant (qualified default investment alternative)?** 

Yes

Is there flexibility as to when a participant can take income?

If a participant is separated from service for any reason can they take their contract/investment with them?

Yes

Will the income solution be used in conjunction with some sort of outsourced fiduciary?

Yes

Are there fees for the solution?

Hybrid

### Additional information regarding fees?

The expense ratio for our Dynamic Target Date Suite is 14 basis points, and there is no additional charge for our insurance carrier selection service. QLACs are spread products and therefore do not have an expense ratio; however we have developed a process to compare insurer quotes with their peers, to ensure competitive pricing, as well as carrier quality and financial strength. Relative to other retirement income solutions, our approach is cost effective.

### How does the option/platform "work?"

Allspring's solution is simple, pairing a target date suite with a Qualified Longevity Annuity Contract (QLAC). At age 65 (or whatever starting age is deemed appropriate by the plan/advisor/consultant), participants in the near-dated target date fund have the option to purchase a QLAC. The QLAC allocation is out of plan, thereby avoiding portability issues. Additionally, our multi-asset capabilities and 3(38) insurance carrier selection expertise allow us to deliver a variety of retirement income solutions.

Are there minimums associated with the product? Initial balance, contribution amount, withdrawal amounts, etc.? If so, please explain.

All participants may use the Dynamic Target Date suite. Participants must have a large enough balance to allocate \$5,000 to a QLAC.

What are the key differentiating factors from other retirement income alternative products/approaches in the marketplace?

Our solution stands out based on:

- 1. Simple hedge for longevity risk
- 2. Optimally sized 15% allocation to a QLAC, which maximizes liquidity while hedging longevity risk.
- 3. 14 basis point fee for active/hybrid target date suite.
- 4. Designed to minimize recordkeeper build and maximize portability.
- 5. World class multi-asset modelling 6. QLACs are backed by significant academic research and supported by policymakers and regulators.

What specific support resources do you provide for advisors, if any (marketing support, compliance data, wholesalers, benchmarking, etc.)?

We are passionate about helping participants and retirees live fulfilling lives. We have a variety of thought leadership material to share. We are excited to partner with plan sponsors, advisors and consultants who wish to work collaboratively in creating successful outcomes for DC participants.

### Resources include:

- 1. Retirement Income Council which conducts deep due diligence and takes 3(38) responsibility for insurance selection.
- 2. Marketing
- 3. Participant communications
- 4. Wholesaler support
- 5. Compliance support.

What is the underlying service model for participants, plan sponsors, advisors/consultants, partner home offices (e.g., what services are available to the various constituencies)?

Our insurance partner can provide income projections, and quotes. Participant call center support and wholesaling support to advisors is available.

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# Income America

Chicago, IL

incomeamerica.com

Product Name: Income America; Income America 5forLife



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

Matthew Wolniewicz

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### **Firm Profile**

Income America is a unique collaboration of industry leaders who came together to create a revolutionary retirement solution: Income America 5ForLife, a series of CIT target date portfolios that provide guaranteed lifetime income. Income America 5ForLife is an innovative, unbiased, multi-insured, in-plan retirement income solution designed to help retirement plan participants save for a more secure future. With Income America 5ForLife, participants can contribute through payroll deductions and enjoy protection against market uncertainty during retirement.

### **Primary Plan Size Market(s) Targeted**

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

### When was program launched/introduced?

2021

# Which recordkeeping platform(s) is the platform connected to/with as of 06/30/22?

Lincoln Financial and Nationwide

### How is it available in the plan?

Managed account, Target-date Fund, Participant election/opt in

### How is the product structured?

CIT

### What risk(s) is the solution seeking to address?

Longevity, Sequence of returns; Inflation; Liquidity; Market risk, Mortality risk

### Is there a guarantee/insurer?

Yes

### **Guarantee Type**

**GLWB** 

### **QDIA-compliant (qualified default investment alternative)?**

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# Is there flexibility as to when a participant can take income?

# If a participant is separated from service for any reason can they take their contract/investment with them?

Yes

# Will the income solution be used in conjunction with some sort of outsourced fiduciary?

Yes

### Are there fees for the solution?

Explicit

### Additional information regarding fees?

Income America 5forLife fees are explicit (fully disclosed) and include the cost of investment management (including custodial, trustee, and product management) and the insurance guarantee. Fees vary based on the target date vintage of the fund selected.

### How does the option/platform "work"?

Income America 5ForLife provides a guaranteed lifetime income of 5% per year beginning at age 65. At age 65, there is a high watermark for the income base calculated on the greater of net contributions or market value, whichever is greater. Participants fully participate in the market pre- and post-age 65 and have 100% liquidity of the account's market value at any age. Upon death, the remaining balance will be paid to the participant's beneficiary.

### Are there minimums associated with the product?

There is no minimum. A participant can invest as little as \$1 in Income America.

# What are the key differentiating factors from other retirement income alternative products/approaches in the marketplace?

Income America is simple for participants and sponsors to understand; it's a CIT consisting of a series of target date funds with no participant action required to receive the guarantee. It's multi-managed, multi-insured, multi-fiduciary, and portable between record keepers. In addition, the participant's market value can grow even in the income stage and is fully liquid at all times with no surrender charge. Upon death, the remaining balance will be paid to the beneficiary.

# What specific support resources do you provide for advisors, if any (marketing support, compliance data, wholesalers, benchmarking, etc.)?

Income America has an award-winning website with Plan sponsor, Investment professional, and Participant experiences. The website details how Income America and 5forLife works, including an interactive digital calculator showing what our guaranteed retirement income of 5% for life and market value experience could look like. We also have developed a participant education experience, including videos, meeting scrips, webinars, and transition communication to support sponsor and recordkeeper communication efforts.

### What is the underlying service model for participants, plan sponsors, advisors/consultants, partner home offices (e.g., what services are available to the various constituencies)?

Income America's robust website is dedicated to Plan Sponsor, Investment Professional, and Participant experiences. All consortium members provide additional support.

# Representative client/plan sponsors that have adopted/agreed to adopt platform/product.

- Fifteen plans with > \$3.9 Billion in assets have selected Income America 5forLife for their retirement plans.
- 2 Small Corporate Plans (< \$5M)
- 11 Small to Mid-Sized Municipal Plans (\$8-\$144M)
- 1 Mid-Sized Corporate Plan (\$125M)
- 1 Large retirement plan (> \$3B)
- 2 Municipal Associations with over 5,000 plans will be implemented in early 2023.
- 1 Record Keeper has incorporated Income America into their Managed Account Solution, providing exposure to 4,000+ plans in early 2023



# J.P. Morgan Asset Management

New York, NY

jpmorgan.com/retirementincome

Product Name: SmartRetirement, Smart Retirement Plus

# J.P.Morgan ASSET MANAGEMENT

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Charlie Cote

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### **Firm Profile**

JPMAM is a leading asset manager for individuals, advisors and institutions, with \$2.3 trillion under management. Our investment professionals around the world and across the asset class spectrum share one common goal: to help build stronger portfolios that solve the real needs of our clients. With a storied record dating back to 1863, JPMAM began its most recent period of development in 2000 with the establishment of our parent group, JPMorgan Chase & Co.

### **Primary Plan Size Market(s) Targeted**

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

When was program launched/introduced? 2022

### Which recordkeeping platform(s) is the platform connected to/with as of 06/30/22?

We have relationships with the majority of the top defined contribution recordkeepers in the U.S. Our SmartRetirement Mutual Funds are broadly available, and on the preferred list of target date managers on a wide range of recordkeeping partners. We have also placed our JPMCB SmartRetirement commingled funds on a wide range of large market recordkeepers. We are happy to work with recordkeepers to make our SmartRetirement Funds available as well as SmartRetirement Plus.

### How is it available in the plan?

Target-date Fund, Participant election/opt in

How is the product structured?

CIT, Mutual fund

### What risk(s) is the solution seeking to address?

Longevity, Sequence of returns, Liquidity, Market risk, Mortality risk

### Is there a guarantee/insurer?

Yes, an unaffiliated insurance company. All guarantees are based on the claims-paying ability of the issuing insurance company.

### **Guarantee Type**

GLWB

## QDIA-compliant (qualified default investment alternative)?

Is there flexibility as to when a participant can take income?

If a participant is separated from service for any reason can they take their contract/investment with them?

Will the income solution be used in conjunction with some sort of outsourced fiduciary?

Are there fees for the solution?

Additional information regarding fees?

### How does the option/platform "work?"

We have two product offerings for retirement income solutions. First, our save-to-spend SmartRetirement® target date funds help participants make the most out of their savings via a liquid, market-based solution. Secondly, SmartRetirement® Plus, is a solution that provides the option to pair the JPMorgan SmartRetirement target date funds with an annuity, issued by an unaffiliated insurer, which provides a guaranteed income benefit at retirement.

Are there minimums associated with the product? Initial balance, contribution amount, withdrawal amounts, etc.? If so, please explain.

- SmartRetirement Plus minimum of \$25,000 to purchase optional
- No minimum for SmartRetirement
- The commingled funds require a minimum of \$5 million in target date assets. Starting at \$500 million in target date assets, share class breakpoints are available in \$500 million increments.
- JPMorgan SmartRetirement Funds (R6 share class) have a \$15 million initial minimum investment.

The commingled funds should also note that they are only available to qualified retirement plans and governmental plans and are not publicly

What are the key differentiating factors from other retirement income alternative products/approaches in the marketplace?

SmartRetirement is the industry's first integrated save-to-spend target date fund solution. By offering spending capabilities as a default investment experience, plan sponsors can help participants invested in the funds be better prepared for spending in retirement.

Three key differentiators of SmartRetirement Plus are: flexibility, a modular design and a digital-first approach. This uniquely differentiated lifetime income product design is based on our extensive consumer research, retiree spending behavior research and our in-house retirement planning expertise.

What specific support resources do you provide for advisors, if any (marketing support, compliance data, wholesalers, benchmarking, etc.)?

Website for each product, field support for additional conversations and insights around retirement income solutions, participant materials (brochures, newsletters, etc.), webcast

What is the underlying service model for participants, plan sponsors, advisors/consultants, partner home offices (e.g., what services are available to the various constituencies)?

We provide support for all of our audiences - webcasts, print materials, email, and in-person conversations.

# Legal & General Investment Management America

Chicago, IL Igima.com

**Product Name:** Retirement Income Strategy



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

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### Firm Profile

LGIM America (LGIMA) was founded in 2006 with the purpose of helping people achieve their long-term financial goals. We offer a range of strategies to help our institutional clients manage their investment objectives. We have teams of experienced, innovative professionals committed to helping plan sponsors meet their pension promises, managing investment exposures efficiently, and working to generate returns while making a positive societal difference. As of June 30, 2022, LGIMA had \$224 billion in AUM.

### **Primary Plan Size Market(s) Targeted**

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

### When was program launched/introduced? 2022

### Which recordkeeping platform(s) is the platform connected to/with as of 06/30/22?

The Strategy is available on these trustee/custodian platforms: Broadridge, Mid-Atlantic Capital Group, Reliance Trust, SEI, AIG/VALIC, Alight Financial Solutions, Apex Clearing, Ascensus Trust Company, AXA, Benefit Trust Company, Charles Schwab, Fidelity Investments Institutional Operations Company, LLC (FIIOC), GWFS (Empower, Mass Mutual), John Hancock, Lincoln Financial Group, Mercer, Mid Atlantic Capital Corp, MSCS (Matrix), Nationwide, Northern Trust, Paychex, Principal Financial Group, Prudential Retirement, Reliance Trust, T. Rowe Price, The Vanguard Group, TIAA-CREF, TransAmerica, Voya, Wilmington Trust

### How is it available in the plan?

Participant election/opt in. At retirement

### How is the product structured?

Mutual fund, Other

### What risk(s) is the solution seeking to address?

Longevity, Sequence of returns; Inflation; Liquidity; Market risk

### Is there a guarantee/insurer?

# QDIA-compliant (qualified default investment alternative)?

Is there flexibility as to when a participant can take income?

If a participant is separated from service for any reason can they take their contract/investment with them?

### Will the income solution be used in conjunction with some sort of outsourced fiduciary?

### Are there fees for the solution? **Explicit**

### Additional information regarding fees?

Flat fee starting at 15 basis points.

### How does the option/platform "work?"

Our goal is to establish the rate of withdrawal that provides the highest level of income with the most stability. To do so the Retirement Income Strategy leverages LGIMA's AIM methodology and seeks to balance the benefits of a consistent income level with the risks of having reduced income in the future. Participants allocate to the strategy and receive a suggested income amount for a given year. They then set up distributions via their recordkeeper.

Are there minimums associated with the product? Initial balance, contribution amount, withdrawal amounts, etc.? If so, please explain.

No.

### What are the key differentiating factors from other retirement income alternative products/approaches in the marketplace?

Our competitive edge lies in the application of LDI principles to the DC market. We apply our established investment funding strategies for DB plans and create DC options that:

- Attempt to provide the potential for growth with market risk protection
- Are portable, while maintaining flexibility
- Are simple and cost effective

All of this is done in a way that takes these principles and delivers a costeffective drawdown option for retirees.

### What specific support resources do you provide for advisors, if any (marketing support, compliance data, wholesalers, benchmarking, etc.)?

LGIMA has developed a suite of participant communication templates. These include but are not limited to:

- implementation/enrollment packets
- onboarding and educational brochures/webinars
- income/asset allocation change notifications

For plan sponsors we provide templates including:

- program summary
- implementation guide
- online training
- investment updates
- annual review scorecard

In addition to these communication templates, we also provide a microsite where participants can model income and receive instruction for setting up distributions from their recordkeeper.

What is the underlying service model for participants, plan sponsors, advisors/consultants, partner home offices (e.g., what services are available to the various constituencies)?

Please see the above answer for a description of our service model of support for the various constituencies.



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# Nationwide Mutual Insurance Company

Columbus, OH Nationwide.com

Product Name: NCIT American Funds Lifetime Income Builder Target Date Series



Joe Boan 845.702.5904 / JoeBoan@Annexus.com Ed Malone MaloneE@nationwide.com Cathy Marasco MarascC2@nationwide.com

### Firm Profile

Nationwide Mutual Insurance Company started in 1926 as a small mutual auto insurer owned by policyholders. Today, Nationwide maintains the mutual structure and operates as a Fortune 100 insurance and financial services provider. Nationwide's headquarters are in Columbus, Ohio with over 20 office locations across the country and approximately 26,000 associates. Nationwide Fund Advisers (NFA) is based in Columbus with 120 associates. As of 6/30/2022, NFA had \$74 billion in assets under management.

### **Primary Plan Size Market(s) Targeted**

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

### When was program launched/introduced? 2022

### Which recordkeeping platform(s) is the platform connected to/with as of 06/30/22?

The NCIT American Funds Lifetime Income Builder Target Date Series is currently available on the Nationwide recordkeeping platform. Additionally, multiple recordkeepers are evaluating the opportunity to offer the solution.

### How is it available in the plan?

Target-date fund

### How is the product structured?

### What risk(s) is the solution seeking to address?

Longevity, Sequence of returns, Inflation, Liquidity, Market risk, Mortality risk

### Is there a guarantee/insurer?

Yes

### **Guarantee Type**

## QDIA-compliant (qualified default investment alternative)?

## Is there flexibility as to when a participant can take income?

### If a participant is separated from service for any reason can they take their contract/investment with them?

### Will the income solution be used in conjunction with some sort of outsourced fiduciary?

### Are there fees for the solution?

Hybrid

### Additional information regarding fees?

The NCIT American Funds Lifetime Income Builder Target Date Series has an average expense ratio of 0.54%, with the series ranging from 0.37% to 0.60%, as of April 30, 2022. The net expense ratios of the funds decrease as allocations to the Lifetime Income Builder Funds' Group Fixed Indexed Annuity (FIA) increases. There are no explicit fees for the FIA within the Lifetime Income Builder Funds.

### How does the option/platform "work?"

The Series targets 6% income in retirement. Following a glidepath with a dynamic allocation algorithm allows the asset manager to gradually replace fixed income with a Group Fixed Indexed Annuity starting around age 50. The FIA, a fixed income alternative, provides growth opportunity and downside protection. At approximately age 50, the Lifetime Income Builder Funds capture quarterly high-water marks that will eventually be used to calculate the income base. Income begins at approximately 65.

### Are there minimums associated with the product? Initial balance, contribution amount, withdrawal amounts, etc.? If so, please explain.

No, there are no minimums associated with the product.

### What are the key differentiating factors from other retirement income alternative products/approaches in the marketplace?

The TDF Series is an in-plan income solution that seeks to deliver long-term growth, portability, liquidity, ease-of-use, and efficiency, while integrating the insurance component into the glidepath. Most products require the participant to sacrifice something to get lifetime income. The Lifetime Income Builder Funds capture quarterly high-water marks, thereby reducing sequence of returns risk and locking in values used to calculate retirement income later.

### What specific support resources do you provide for advisors, if any (marketing support, compliance data, wholesalers, benchmarking, etc.)?

The recordkeeper and their team are the primary point of education and enrollment for participants. Annexus Retirement Solutions and Nationwide will assist with supporting advisors by providing marketing materials and support, data, wholesalers, and benchmarking.

### What is the underlying service model for participants, plan sponsors, advisors/consultants, partner home offices (e.g., what services are available to the various constituencies)?

The recordkeeper provides educational meetings and call-center representatives for participants. Nationwide and Annexus Retirement Solutions provide additional support to plan sponsors, advisors, and home

### Representative client/plan sponsors that have adopted/agreed to adopt platform/product.

Multiple private and public sector plan sponsors have adopted the solution as a QDIA or voluntary investment option, and numerous discussions are in progress with prospective plan sponsors.

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# Nuveen/TIAA

New York, NY

nuveen.com/lifetimeincome

Product Name: TIAA Secure Income Account

# nuveen A TIAA Company

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

Brendan McCarthy

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### **Firm Profile**

Nuveen, the investment manager of TIAA, offers a comprehensive range of outcome-focused investment solutions designed to secure the long-term financial goals of institutional and individual investors. Nuveen has \$1.1 trillion in assets under management as of 30 Jun 2022 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.

### **Primary Plan Size Market(s) Targeted**

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

Mega: >\$250 million

# Which recordkeeping platform(s) is the platform connected to/with as of 06/30/22?

We will soon be announcing recordkeeping partnerships and plan adopters in place.

### How is it available in the plan?

Managed account, Target-date Fund, At retirement

### How is the product structured?

Mutual fund

### What risk(s) is the solution seeking to address?

Longevity, Sequence of returns, Inflation, Liquidity, Market risk, Mortality risk

### Is there a guarantee/insurer?

Yes

### **Guarantee Type**

Something else

# **QDIA-compliant (qualified default investment alternative)?**Yes

Is there flexibility as to when a participant can take income?

If a participant is separated from service for any reason can they take their contract/investment with them?

# Will the income solution be used in conjunction with some sort of outsourced fiduciary?

Yes

### Are there fees for the solution?

Implicit

### Additional information regarding fees?

The TIAA Secure Income Account will be available in 3 different share classes with varying investment revenue to accommodate the plan designs of different plans/sponsors. Plan size and amounts invested in TIAA Secure Income Account will also dictate crediting rates for small, medium, and large plans offerings (<\$50m invested in SIA, \$50 million or greater--but less than \$250 million and greater than \$250m)

### How does the option/platform "work?"

The TIAA Secure Income Account is designed to be accessed by participants who have been defaulted into or, if applicable, have voluntarily subscribed to the plan's Asset Allocation program. The TIAA Secure Income Account cannot be contributed to if the participant is not part of the asset allocation service. In addition to providing guaranteed interest credited during the accumulation phase, participants have the option but not the obligation to receive a guaranteed income at retirement.

Are there minimums associated with the product? Initial balance, contribution amount, withdrawal amounts, etc.? If so, please explain.

There are no minimums associated with TIAA Secure Income Account.

# What are the key differentiating factors from other retirement income alternative products/approaches in the marketplace?

- TIAA is the #1 provider of in-plan lifetime income solutions and has been managing annuities inside defined contribution plans since 1918. TIAA is the overwhelming lifetime income leader paying out more than other top insurers.
- TIAA's significant financial and General Account strength which back the Secure Income Account.
- TIAA's unique approach to sharing our profits can lead to potentially higher income.

# What specific support resources do you provide for advisors, if any (marketing support, compliance data, wholesalers, benchmarking, etc.)?

The Nuveen Retirement Investments team partners with advisors to provide marketing and distribution support, including: investment reviews, industry-leading thought leadership and education, as well as compliance home office data. Additionally, we support advisors by making the safe harbor attestation process transparent and providing regular communications around regulatory updates. The Nuveen Retirement Investments team will work with their advisor partners to support the Secure Income Account for education and distribution support for new and existing opportunities.



# **PGIM**

Newark, NJ pgim.com



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### **Firm Profile**

PGIM, a leading global asset manager, and its affiliates offer a full range of retirement income solutions including prepackaged target dates, customized participant solutions, and longevity protected solutions. Through our more than 150 years of helping people manage risks, we have the experience, expertise and scale to deliver solutions that help retirement investors achieve better outcomes.

### **Primary Plan Size Market(s) Targeted**

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

Mega: >\$250 million, Mega Mega: >\$1 billion

When was program launched/introduced?

2022

Which recordkeeping platform(s) is the platform connected to/with as of 06/30/22?

Please contact PGIM for specific recordkeeping availability.

### How is it available in the plan?

Target-date fund, Participant election/opt in, At retirement

How is the product structured?

CIT, Managed payout, Mutual fund, Other

What risk(s) is the solution seeking to address?

Longevity, Sequence of returns, Inflation, Liquidity, Market risk

Is there a guarantee/insurer?

No

**QDIA-compliant (qualified default investment alternative)?** 

Yes

Is there flexibility as to when a participant can take income?

Yes

If a participant is separated from service for any reason can they take their contract/investment with them?

Yes

Will the income solution be used in conjunction with some sort of outsourced fiduciary?

Νo

Are there fees for the solution?

Explicit

Additional information regarding fees?

Fees vary based on plan sponsor specific factors.





### How does the option/platform "work?"

Retirement income strategies can be standard or customized based on the engagement. As part of our process we develop portfolios that consider the unique nature of the retirement liability (in particular participant essential and non-essential spending) and then use a proprietary methodology and participant interface to determine a personalized allocation based on each participant's unique situation and preferences.

Are there minimums associated with the product? Initial balance, contribution amount, withdrawal amounts, etc.? If so, please explain.

No minimums

What are the key differentiating factors from other retirement income alternative products/approaches in the marketplace?

Our unique approach to modeling the participant liability can result in notably different advice and guidance than common tools using more traditional approaches. Retirement is a dynamic experience that differs for each retiree. We believe that using a dynamic spending framework that decomposes the retirement liability instead of a static spending approach allows our solution to provide more sound and personalized advice.

What specific support resources do you provide for advisors, if any (marketing support, compliance data, wholesalers, benchmarking, etc.)?

Depending on how our solution is offered we can provide a wide range of supporting resources to the advisor. These include but are not limited to marketing, operations, sales, and investment benchmarking support.

What is the underlying service model for participants, plan sponsors, advisors/consultants, partner home offices (e.g., what services are available to the various constituencies)?

Off-the-shelf portfolios, customized solutions, and a personalized participant interface are all available for use.

Representative client/plan sponsors that have adopted/agreed to adopt platform/product.

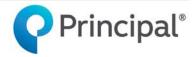
PGIM's retirement solutions are available to all plan sponsors across different segments and plan types.

16

# Principal Financial Group

Des Moines, Iowa principal.com

Product Name: Principal Pension Builder SM ("PPB")



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

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Joleen Workman

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Jeffrey Snoots

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### Firm Profile

At Principal Financial Group®, we strive to help plan sponsors realize the full potential of their retirement program, while 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 Plan Size Market(s) Targeted**

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

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

### When was program launched/introduced?

2016

# Which recordkeeping platform(s) is the platform connected to/with as of 06/30/22?

Principal's proprietary platform. May distribute externally in the future.

### How is it available in the plan?

Participant election/opt in, At retirement

### How is the product structured?

Other

### What risk(s) is the solution seeking to address?

Longevity, Sequence of returns, Inflation, Liquidity, Market risk, Mortality risk, Something else

### Is there a guarantee/insurer?

Yes

### **Guarantee Type**

Something else

## QDIA-compliant (qualified default investment alternative)?

Is there flexibility as to when a participant can take income?

# If a participant is separated from service for any reason can they take their contract/investment with them?

Yes

# Will the income solution be used in conjunction with some sort of outsourced fiduciary?

No

### Are there fees for the solution?

Implicit

### **Additional information regarding fees?**

Pension Builder is a guarantee of income backed by the general account of Principal Life. There are no explicit costs to participants unless the participant chooses to surrender their balance and then a surrender charge may apply. Product or guaranteed costs are included in the purchase rates. The benefit, rights and features are all included in the purchase rate. There is no cost to the plan sponsor for including Pension Builder in the plan line-up.

### How does the option/platform "work?"

PPB is a stand-alone option in the plan investment lineup. Participants transfer or direct future contributions as they would other investments. Each contribution purchases guaranteed income beginning at the plan's normal retirement age or 65. The guaranteed amounts aggregate. At the income start date participants can tailor features to meet their needs. Features include joint/sole life, period certain, inflation adjustments and return of premium. At income start, assets leave the plan to fund annuity certificate.

# Are there minimums associated with the product? Initial balance, contribution amount, withdrawal amounts, etc.? If so, please explain.

Minimum purchase amount is \$10. Participant may transfer up to 50% of their balance and direct up to 50% of their ongoing contributions to PPB. Participants may make purchases up to 60 days before their income start date. Participants need at least \$5,000 in order to annuitize.

# What are the key differentiating factors from other retirement income alternative products/approaches in the marketplace?

PPB puts a premium on certainty of income to make retirement planning easier. Purchases are not subject to market volatility. Combined with social security (and a pension) PPB can provide peace of mind that income is guaranteed for life. PPB has a one time expense that is built into the purchase amount. It is not subject to ongoing fees. PPB is flexible and portable for both participant and sponsor.

# What specific support resources do you provide for advisors, if any (marketing support, compliance data, wholesalers, benchmarking, etc.)?

We provide advisors with wholesaler and marketing support including a white paper commissioned by outside counsel to assist with fiduciary decision making, a brochure certifying that Principal adheres to SECURE Act safe harbor provisions and a comparative index to help advisors assess product competitiveness.

# What is the underlying service model for participants, plan sponsors, advisors/consultants, partner home offices (e.g., what services are available to the various constituencies)?

PPB is fully integrated in experiences. The participant website provides income projections, and quotes. Participant call center support and wholesaling support to advisors is available.

# Representative client/plan sponsors that have adopted/agreed to adopt platform/product.

Over 300 clients have adopted PPB across all market segments (15% large market, 40% mid market; 45% small market) and industry types. Those with older populations, current or frozen pension plans, union or governmental entities with a history of DB plans tend to be the most receptive. Also innovative sponsors that recognize the need to help participants in retirement.



# T. Rowe Price

Baltimore, MD troweprice.com

Product Name: Managed Payout Trust (currently Retirement 2020 Trust-Income)



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Head of Sales, Americas Defined Contribution Specialist

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### Firm Profile

Founded in 1937, Baltimore-based T. Rowe Price is a global investment management organization with \$1.34 trillion in assets under management (August 31, 2022). The organization provides a broad array of mutual funds, subadvisory services, and separate account management for individual and institutional investors, retirement plans, and financial intermediaries. It also offers a variety of sophisticated investment planning and guidance tools. T. Rowe Price's disciplined, risk-aware investment approach focuses on diversification, style consistency, and fundamental research.

### **Primary Plan Size Market(s) Targeted**

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

### When was program launched/introduced?

Managed Payout Trust (currently Retirement 2020 Trust-Income)

### Which recordkeeping platform(s) is the platform connected to/with as of 06/30/22?

The product is available to retirement plans served on T. Rowe Price Retirement Plan Services' institutional platform.

### How is it available in the plan?

Participant election/opt in, At retirement, Other

### How is the product structured?

CIT, Managed payout

### What risk(s) is the solution seeking to address?

Longevity, Sequence of returns, Liquidity, Market risk

### Is there a guarantee/insurer?

### QDIA-compliant (qualified default investment alternative)?

# Is there flexibility as to when a participant can take income?

If a participant is separated from service for any reason can they take their contract/investment with them?

### Will the income solution be used in conjunction with some sort of outsourced fiduciary?

### Are there fees for the solution?

**Explicit** 

### Additional information regarding fees?

There is an expense ratio assessed at the trust portfolio level which participants can see. There is no individual/direct fee for the managed payout product to participants.

### How does the option/platform "work?"

Converting a lifetime of savings into income can be a challenge for many participants in or nearing retirement. To ease the transition, our flagship Retirement Trust suite includes a managed payout unit class, which provides regular monthly payments to retirees. The T. Rowe Price Retirement 2020 Trust-Income Class combines the convenience of managed payouts with an age-appropriate, diversified Retirement Trust portfolio participants are already familiar with—creating a true one-stop shop for retirement investing.

### Are there minimums associated with the product? Initial balance, contribution amount, withdrawal amounts, etc.? If so, please explain.

No. Eligible participants can invest all or part of their account balance in the trust. The trust is 100% liquid, and participants may buy or sell units at any time. The trust targets an annual payout per unit of 5% of the average monthly net asset value over the past 60 months (determined annually). Monthly payments are made by direct deposit or check and count toward the participant's annual required minimum distribution (RMD).

### What are the key differentiating factors from other retirement income alternative products/approaches in the marketplace?

Some of the key benefits of this solution include:

- Predictable monthly income: The investment option seeks to provide retirees with predictable monthly payments throughout each year (recalculated annually).
- Professional management: It combines our age-appropriate, diversified portfolio with the convenience of managed payouts.
- Flexibility: Plans can allow eligible participants to exchange into and out of the investment and redeem as needed.

### What specific support resources do you provide for advisors, if any (marketing support, compliance data, wholesalers, benchmarking, etc.)?

We provide the same level of support for the product that we provide for advisors working with retirement plans.

What is the underlying service model for participants, plan sponsors, advisors/consultants, partner home offices (e.g., what services are available to the various constituencies)?

We offer our same high-touch retirement plan services service model.

### Representative client/plan sponsors that have adopted/agreed to adopt platform/product.

Adoption of the product has been highest among our large and mega market plans (plans with \$250M+ in assets), which tend to be more focused on adopting products to support retired/terminated plan participants create a predictable income flow as they move from accumulation to decumulation.

### CARE ABOUT YOU AND YOUR PRACTICE

LPL Financial

LSV Asset Management

Macquarie Investment Management

Marietta Wealth Management

Mariner Retirement Advisors

Marsh, Berry & Company, LLC Matrix Financial Solutions

Mayflower Advisors, LLC

M Financial Group

Marsh & McLennan

Marcum Wealth



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(k)RPG Advisors, LLC 401GO, Inc.

401k Best Practices

401k Helpdesk

401(k) Marketing

AB (AllianceBernstein)

ADP Retirement Services

Advisor Group

Advisor2X

Advus Financial Partners Aldrich Wealth

Alera Group

Alerus Retirement and Benefits

Alexander & Williams, LLC

Alirt Insurance Research

Alliance Benefit Group - National Alliant Retirement Consulting

Allianz Life

Allspring Global Investments

American Century Investments
American Financial Systems, Inc.

American Funds
American Trust Retirement

Ameritas

Amundi Asset Management US

Annexus Retirement Solutions Arista Wealth Management

Artisan Partners

Ascensus, LLC

Ashford Investment Advisors

AssetMark Retirement Services AssuredPartners Investment

Advisors, LLC

Avantax

Bank of America Merrill Lynch

BayBridge Capital Group, LLC

BCG Securities Inc.

Beltz lanni & Associates, LLC

Benefit Financial Services Group

Benefit Trust Company

Benetic, Inc.
BerganKDV Wealth Management, LLC Betterment for Business LLC

Birchbrook

BKA Wealth Consulting, Inc.

BlackRock

BNY Mellon

BPAS

Brio Benefit Consulting, Inc.

Broadstone Advisors, LLC

Buckingham Strategic Partners

Build Asset Management, LLC

Burrmont Compliance Labs LLC

Cambridge Investment Research, Inc. Cannon Capital Management Inc.

Capitalize

CAPTRUST Financial Advisors

Carillon Tower Advisors

Catapult HQ, Inc.

CBIZ Financial Solutions, Inc.

Cboe Vest Financial, LLC

CBS Funding, Inc. Cerity Partners Cetera Fianancial Group

Charles Schwab & Co.

Christian Brothers Investment Services Inc.

ClearSage Advisory Group

Clearstead

Cohen & Steers Capital Management Colonial

Columbia Threadneedle Investments

Commonwealth Financial Network

Congruent Solutions, Inc.

Corebridge Financial
CoSource Financial Group, LLC

Creative Planning, Inc.
CUNA Mutual Retirement Solutions

Custodia Financial

Dahring | Cusmano and Associates

D.B. Root & Company, LLC
DecisionPoint Financial LLC

Definiti

Delaware Avenue Wealth Planners Deschutes Investment Consulting, LLC

DoubleLine

DWC - The 401(k) Experts

Dynamique Capital Advisors, LLC

EACH Enterprise, LLC

Eagle Asset Management

eMoney Advisor

**Empower Retirement** 

Enterprise Iron Financial

Industry Solutions, Inc.
Envestnet Retirement Solutions

Equitable ERISA360.COM

(Pension Data Resources, Inc.)

Federated Hermes Fidelity Investments

Fiduciary Advisors, LLC

Fiduciary Consulting Group, Inc. Fiduciary Decisions & Insights

Financial Finesse

Financial Fitness for Life

FinDec Wealth Services, Inc.

First Eagle Investment Management

First Heartland Capital, Inc.

Fisher Investments Fluent Technologies

ForUsAll

Franklin Templeton

Gallagher

German American Wealth Advisory Group

GRPAA

Goldman Sachs Asset

Management, LLC

Gordon Asset Management, LLC Green Retirement, Inc.

Greenspring Advisors GSM Marketing, LLC

GROUPIRA Guardian Wealth Partners

Hahn Financial Group Inc.

Harbor Capital Advisors, Inc Hartford Funds

Hauser Retirement Solutions, LLC

HealthyCapital

HighTower Advisors Howard Capital Management, Inc

**HSA Bank** 

**HUB** International

Human Interest

Huntington National Bank

Hurlow Wealth Management Group, Inc.

iCaptial, LLC

iGrad dba Enrich Impax Asset Management

Income America

Independent Financial Partners

Insight Financial Partners, LLC

Institutional Investment Consulting

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iraLogix, Inc. ISS Market Intelligence

J.P. Morgan Asset Management Janus Henderson Investors

Jemma Investment Advisors John Hancock Investments

John Hancock Retirement Plan Services

Judy Diamond Associates (ALM)

July Business Services

Karp Capital Management KerberRose Retirement Plan Services

Kestra Financial KWP Consulting Latus Group, Ltd.

Lazard Asset Management LeafHouse Financial Advisors Leatherback Investments Lebel & Harriman, LLC

Legacy Retirement Solutions, LLC Legacy 401k Partners, LLC

LifeCents

LifeYield, LLC

Lincoln Financial Group Lord Abbett

Mentoro Group, LLC Mesirow Financial

Metz & Associates, PLLC MFS Investment

Management Company Millennium Trust Company, LLC

MCF Advisors

Milliman MissionSquare Retirement

MML Investors Services Momenta Benefits Morgan Stanley

Morningstar, Inc.
MPI (Markov Processes International)

Multnomah Group, Inc.
Murray Securus Wealth Management

Mutual of America Financial Group Mutual of Omaha Retirement Services

My Corporate Ally, LLC National Association

of Real Estate Investment Trusts Nashional Financial

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Newfont Retirement Services New York Life Investment

Management IIC NestEggs Retirement Plan Services, Inc.

Newport Group NextCapital

NFP

Nicklas Financial Companies North American KTRADE Alliance Northwest Retirement Plan Consultants

Northwestern Mutual Note Advisors, LLC

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Oakbourne Advisors

October Three OneAmerica

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Paychex, Inc. Paylocity PCS Retirement

Penchecks, Inc. Pension Assurance LLP Pensionmark Financial Group Pension Resource Institute, LLC

Pentegra Retirement Services PGIM Investments PIMCO

PlanGen, LLC Plan Notice Plexus Financial Services, LLC Precept Advisory Group

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Princeton Financial Consultants Principal Financial Group
ProCourse Fiduciary Advisors, LLC

Procyon Partners, LLC ProNvest Quintes Administrative

and Insurance Services, Inc Raymond James

RBC Wealth Management RBF Capital Management

Reedmark Advisors, LLC Renasant Bank

Responsible Asset Management

Retire Ready Solutions

Retirement Clearinghouse, LLC Retirement Fund Management

Retirement Learning Center

Retirement Plan Advisors Ltd.

Retirement Planology

RiXtrema, Inc. Robert W. Baird

Rockefeller Capital Management

Rogers Wealth Group, Inc.

Roush Investment Group RPS Retirement Plan Advisors

RPSS SageView Advisory Group

Saling Simms Associates

Sallus Retirement

Schlosser, Fleming, & Associates LTD Schneider Downs Wealth Management Advisors, L.P.

Securian Retirement

Shepherd Financial, LLC

Schroders

Slavic401k Smart USA

SmartPath, Inc.

Smith Bruer Advisors Soltis Investment Advisors

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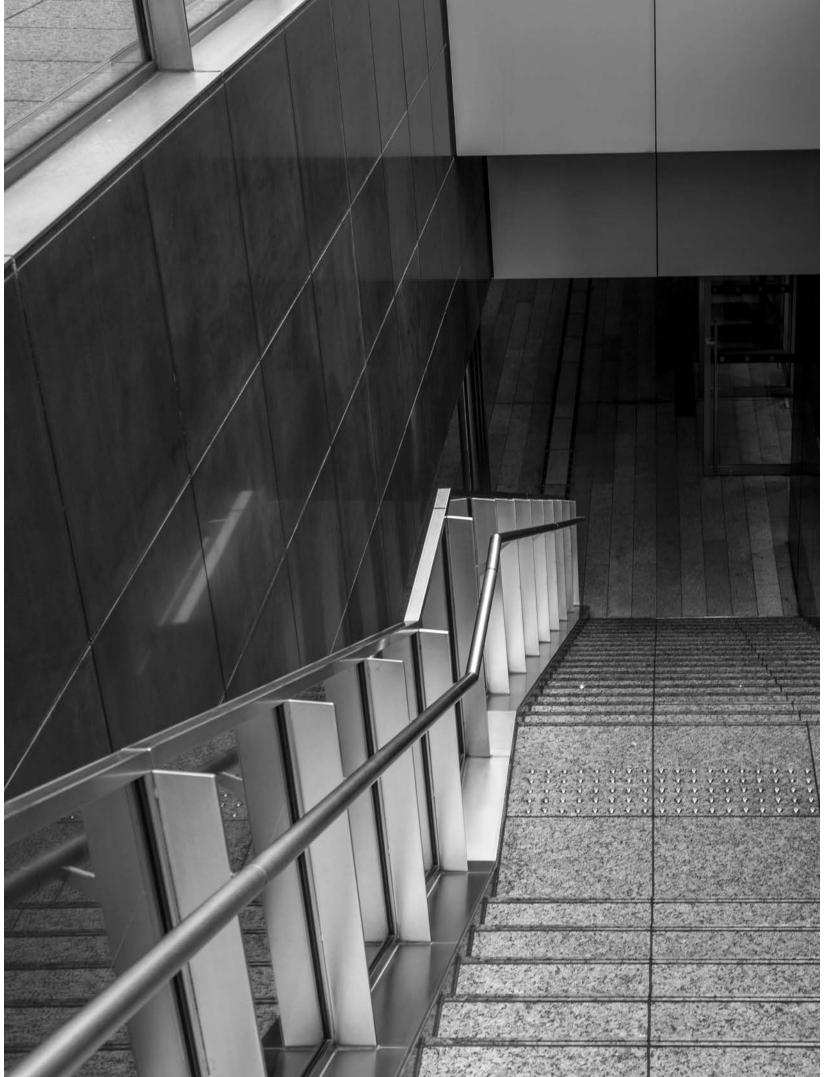
Vita Planning Group Vontobel Asset Management, Inc. VOYA Financial vWise, Inc.

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Wilshire Associates Wintrust Wealth Management Wipfli Financial Advisors, LLC

Wise Rhino Group

\*As of Nov. 8, 2022





### **DCIOs**

AllianceBernstein 20

Allianz Life Insurance Company of North America 6

Allspring Global Investments 20

American Century Investments 21

American Funds 21

Amundi US 22

BlackRock 22

BNY Mellon Investment Management 23

Christian Brothers Investment Services, Inc. 23

Cohen & Steers 24

DoubleLine 24

Fidelity Investments 25

Franklin Templeton 8

Goldman Sachs Asset Management 25

Hartford Funds 26

Invesco 10

Janus Henderson Investors 26

Lazard Asset Management 27

MFS 12

Natixis Investment Managers 27

Neuberger Berman 28

Nuveen 14

PGIM **16** 

PIMCO 28

Principal Asset Management 29

Putnam Investments 29

Schwab Asset Management 30

Sphere 30

T. Rowe Price 18

Victory Capital Management 31

Virtus Investment Partners 31

Vontobel Asset Management 32

### Recordkeeper

401GO **44** 

ADP Retirement Services 36

Alerus Retirement and Benefits 44

American Funds 45

Ameritas Retirement Plans 45

Ascensus 46

BPAS 46

Corebridge Financial

(formerly AIG Life & Retirement) 47

Correll Co. 58

Cuna Mutual Group 47

Empower 48

Equitable 48

Human Interest 49

IPX Retirement 49

John Hancock 50

July Business Services, LLC 50

Lincoln Financial Group 51

Milliman 51

Mutual of Omaha 52

Nationwide 52

North American KTRADE Alliance, LLC 53

**NWPS 38** 

OneAmerica 53

Paychex 54

Pentegra 54

Principal Financial Group 55

Securian Financial 55

Spectrum Pension Consultants, Inc. 56

The Standard 40

Transamerica 42

Ubiquity Retirement + Savings 56

Vestwell 57

Voya Financial 57

### Aggregators, **Broker-Dealers & RIAs**

Advisor Group 64

Alera Group 64

Alliant Retirement Consulting 65

Avantax Wealth Management 65

Baird 66

BayBridge Capital Group, LLC 66

Beltz lanni & Associates 67

BerganKDV 67

Brio Benefit Consulting, Inc. 68

Buckingham Retirement Solutions 68

Burnham Gibson Wealth Advisors, LLC 69

Cannon Capital Management Inc. 69

CAPTRUST 70

Cerity Partners 70

Cetera Financial Group 71

Commonwealth Financial Network 71

CoSource Financial Group, LLC 72

DIETRICH & ANNUA 72

Gallagher Fiduciary Advisors, LLC 73

Gordon Asset Management, LLC 73

GRP Financial 74

Hays Financial Group 74

HighTower Advisors, LLC 75

Huntington National Bank 75

iCapital, LLC 76

Insight Financial Partners, LLC 76

Institutional Investment Consulting 77

Jemma Financial Services 77

JP Morgan Wealth Management 78

Kestra Financial 78

Latus Group, Ltd. 79

LeafHouse Financial 79

LPL Financial 62

M Financial Group 80

Marcum Wealth 80

Mayflower Advisors 81

MCF Advisors, LLC 81

MMA Securities, LLC 82

MML Investor Services, LLC 82

Moneta Group Investment Advisors, LLC 94

NFP Retirement, Inc. 83

Note Advisors, LLC 83

Nottingham Advisors 84

OneDigital 84

Pensionmark Financial Group, A World Company 85

Plexus Financial Services, LLC 85



Precept Advisory Group 86

ProCourse Fiduciary Advisors 86

Procyon Partners, LLC 87

Raymond James 87

RBC Wealth Management 88

Responsible Asset Management 88

SageView Advisory Group 89

Saling Simms Associates 89

Shepherd Financial, LLC 90

Smith Bruer Advisors 90

Stiles Financial Services 91

Stolzer Rothschild Levy, LLC 91

UBS Financial Services 92

Venture Visionary Partners 92

Vita Planning Group, LLC 93

Wintrust Retirement Benefits Advisors 93

### **TPAs**

Ace Pension Solutions, LLC 106

Black Creek Retirement Plans, Inc. 106

Blue Benefits Consulting 106

**BPAS 100** 

Cardinal Pension Group, Inc. 107

Chemung Canal Trust Company 107

Creative Benefit Strategies, Inc. 100

EGPS - Economic Group Pension Services 107

Financial Technology, Inc. 108

FuturePlan by Ascensus 101

Heller Pension Associates, Inc. 108

July Business Services, LLC 101

Leading Retirement Solutions 108

Metro Benefits, Inc. 109

Momenta 102

Nova 401(k) Associates 109

NPPG/NPPG Fiduciary Services 102

Pentegra 103

Pinnacle Plan Design, LLC 109

Qualified Pension Consultants, Inc. 110

Retirement Plan Consultants 110

Retirement Service Group, Inc. 110

RMC Group | First Actuarial Corporation 111

Shore Tompkins Actuarial Resources, LLC 111

Spectrum Pension Consultants, Inc. 103

The Retirement Advantage, Inc. 104

TriStar Pension Consulting 111

### **FinTech**

Fiduciary Compliance Corporation 114

GROUPIRA, Inc. 114

Markov Processes International (MPI) 115

PenChecks Trust 115

PlanGen Pro 116

Retirement Clearinghouse, LLC 116

Smart **117** 

Stadion Money Management 117

The Wealth Pool 118

### **Tools & Technology**

401k Best Practices 124

401k Marketing 124

Alerus Retirement and Benefits 125

BNY Mellon Investment Management 125

Broadridge Financial Solutions 126

Burrmont Compliance Labs, LLC /

ERISApedia 126

Catapult HQ, Inc. 127

eMoney Advisor 122

ERISA Training Center 127

Fiduciary Consulting Group, Inc. 128

Morningstar Investment Management, LLC 128

Pension Resource Institute 129

PlanTools, LLC 129

Wilshire Advisors, LLC 130

### **Financial Wellness**

Alerus Retirement and Benefits 134

Betterment at Work 134

BPAS **135** 

Cerity Partners 135

**HUB International 136** 

RBF Capital Management, Inc. 136

The Wealth Pool 137

Viking Cove Advisor Alliance 137

### NODC

Ascensus 142

Broadridge Financial Solutions 140

Principal Financial Group 142

The Pangburn Group 143

Twelve Points Retirement Advisors 143

Voya Financial 144

### **HSA Providers**

Alerus Retirement and Benefits 148

Ascensus 148

**BPAS 149** 

HSA Bank 149

Voya Benefits Company, LLC, a member of the Voya® family of companies 150

### **Retirement Income**

AllianceBernstein 154

Allianz Life Insurance Company

of North America 155

Allspring Global Investments 156

Income America 157

JP Morgan Asset Management 158

Legal & General Investment Management America 159

Nationwide Mutual Insurance Company 160

Nuveen/TIAA 161

**PGIM 162** 

Principal Financial Group 163

T. Rowe Price 164

168





DATE	CONFERENCE	LOCATION
January 11-13	Women in Retirement Conference	Phoenix, AZ
April 2-4	NAPA 401(k) Summit	San Diego, CA
April 2	Women in Retirement Brunch at NAPA 401(k) Summit	San Diego, CA
July	D.C. Fly-In Forum	Washington, D.C.
September	Nonqualified Plan Advisor Conference	TBA
October	ERISA 403(b) Advisor Conference	ТВА
Monthly*	Women in Retirement Third Thursdays	Online Event

<sup>\*</sup> Monthly (except January, April, October, and December)



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