

YOUR

 **BENASSURED**

RETIREMENT PLAN SOLUTION



THE BENASSURED MISSION

■ TO CREATE SUCCESSFUL RETIREMENT PLAN EXPERIENCES FOR PLAN SPONSORS AND THEIR PARTICIPANTS

That's why we created
**THE UNIQUE
BENASSURED
401(K) PROCESS.**

It's a comprehensive six-step process (detailed on next page) built around these **three core principles:**

SIMPLICITY

We do the work for you.

We help protect you and your company's fiduciaries from unnecessary litigation. We thoroughly evaluate your current retirement plan, a process that includes identifying places where you may be paying unnecessary fees.

We help find ways to maximize tax benefits. We'll prepare a Request For Proposal (RFP) and analyze competing proposals in a non-biased fashion to ensure that you obtain the best solution. We provide ongoing monitoring of your plan investments. We educate your employees in an engaging manner to encourage participation.

FOCUS

Results, not procedures.

Think of us as one of your employees — one who just doesn't have an office on-site. Our expertise is in getting you the results you want while mitigating your fiduciary risk, without getting you bogged down in complex rules and regulations.

Once your plan is implemented, we monitor it regularly to make sure it continues to meet your company's goals and objectives over time. We ensure ongoing compliance with your investment policy statement. That leaves you free to focus on what you do best: running your business.

BALANCE

Reduce cost, exceptional value.

By now you're probably wondering just how much this is going to cost. Not to worry. Your retirement plan already incurs fees with the mutual fund companies that you may not be readily aware of in the form of 12b-1 and sub-transfer agent fees. We capture these fees for your benefit and apply them to reduce your plan's administrative expenses and offset some or all of our consulting fees.

Regardless, you can be assured when working with us that you will be compliant with the ERISA Section 408(b)(2) fee disclosure guidelines.

BENEFITS

- Greater employee satisfaction and participation
- Mitigate fiduciary risk
- Robust investment management and monitoring services
- Implement processes and procedures to ensure consistency of outcomes
- Educational and financial planning services provided by an independent registered investment advisor





OUR SIX STEP PROCESS

FIDUCIARY ANALYSIS

The Problem

Many of the actions involved in operating a plan make the persons performing them a **FIDUCIARY**, sometimes without being aware of this role and their responsibilities. Not properly performing in this capacity can potentially lead to costly Department of Labor (DOL) audits and fines as well as civil litigation.

The BenAssured Solution

We take you through an industry leading self-assessment and analysis to help you identify and pinpoint gaps. If left unchecked, they can lead to DOL complaints and the potential for increased fiduciary liability. Once armed with a better understanding of the issues we can then help address possible solutions to help you mitigate your fiduciary liability exposure.

RETIREMENT PLAN ANALYSIS & ASSESSMENT

The Details

Our plan analysis and assessment reviews the design of your existing retirement plan to make sure it is meeting the plan sponsor's primary objectives. We then benchmark it against other plans and recommend approaches that better meet those objectives.

The BenAssured Result

We ask detailed questions to pinpoint the most important plan features and run those results against all possible plan designs. We ensure the plan conforms to the plan sponsor's objectives or determine what alternatives may provide outcomes that are more consistent with the sponsor's intent.

PLAN RECOMMENDATIONS

The Process

Our process takes a comprehensive approach to reviewing features and providing recommendations to generate successful outcomes for the plan sponsor and participants. The entire process will emphasize fiduciary prudence.

The BenAssured Outcome

Our consultative process is intended to provide documentable solutions to mitigate one's fiduciary liability exposure. We will manage "plan shopping due diligence" by coordinating the flow of information to multiple plan vendors, and providing a thorough side-by-side analysis of competing vendors' proposals.

IMPLEMENTATION & FIDUCIARY SHIELD

The Next Step

Once the issues identified are fully understood, selecting an advisor to implement solutions would be the next step. With so much at risk, who better to represent you than those who identified the problems to begin with?

The BenAssured Benefit

We will take you through the steps needed to implement the solutions you are looking for. The end result will be a plan that allows for successful outcomes for both the plan sponsor and its participants. By following our unique process, we will take the proper steps to mitigate fiduciary liability exposures.

UNIQUE EDUCATION

The Issue

Most 401(k) education is very generic and does not necessarily address the issues and concerns of the plan participants. A lack of attendance or engagement among those attending is common.

The BenAssured Difference

Our education experience goes beyond the boring and bland of today. The core questions that participants have are [1] how do I invest my money and [2] how much do I need to invest in order to meet my goals? Our in-person events, webinars on-demand, and software tools give participants answers to those daunting questions.

WEALTHCARE MONITORING

The Need

Once plan implementation occurs, ongoing monitoring is required to ensure compliance and consistency of outcomes as well as mitigate fiduciary risk. Documentation is a large part of the process to conform with due diligence requirements.

The BenAssured Difference

Our documentable process helps keep you in compliance over your plan's lifetime. We keep you informed of regulatory changes and program enhancements that become available. We provide documented investment due diligence regularly to ensure the available options remain in compliance with the objectives of your plan's Investment Policy Statement.

OUR PRINCIPALS



JOHN GARVEN
PRESIDENT

John Garven is the founder and president of Benico, Ltd., an employee benefit consulting firm. He holds the Chartered Life Underwriter® (CLU®) and Registered Health Underwriter® (RHU®) designations conferred by The American College, the nation's leading educational institution serving the insurance and financial services industries. John also holds the Accredited Investment Fiduciary® (AIF®) designation awarded by The Center for Fiduciary Studies, and is a Registered Representative and Financial Advisor offering securities through fsic. He is a frequent speaker at business trade group and professional association meetings.

DAVID SCHLOSSBERG
VICE PRESIDENT

David Schlossberg is the founder and senior partner of Assured Concepts Group, Ltd., a financial planning firm. He holds the RFC® (Registered Financial Consultant) designation, conferred by the International Association of Registered Financial Consultants (IARFC). This designation is awarded to financial advisors who meet high standards of education, experience and integrity. Like John, David also holds the Accredited Investment Fiduciary® (AIF®) designation, and he is a Certified Estate Planner, Certified Estate Planning Professional, and Registered Representative and Financial Advisor. He lectures on a regular basis on financial matters at colleges and universities, and has been a featured speaker at business trade group and professional association meetings.



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