



TOTAL RETIREMENT PLAN MANAGEMENTSM SERVICES

Handling the day-to-day management of your company's retirement plan while tackling the other responsibilities for your business can be daunting. Beltz Ianni & Associates provides comprehensive retirement plan support services that guide employers on how to seek protection for themselves and their retirement plans. Through proper process and operational guidance plan sponsors can work toward satisfying their fiduciary requirements. Services include:

Retirement Plan Optimization

Benchmarking Review

- Measure the strengths and weaknesses of the current plan and compare it to possible alternatives, exploring various provider, funding and fee administration strategies.

Fiduciary Review

- Assists plan sponsors by reviewing and determining fiduciary risk exposure.

Plan Design Consulting

- Assist with plan design in an effort to be consistent with business goals, including maximizing the tax benefits of the retirement program; consistent with efficient operation; consistent with employee retirement savings needs and goals.

Retirement Plan Optimization

Plan Document Support

- Complete an initial thorough review to assist the plan sponsor in addressing recent legal and regulatory plan changes while also promoting provisions that are consistent with plan operation.

Plan Procedures Support

- Identify the existence of internal, documented procedural controls and that they address the requirements of the Internal Revenue Service and/or the Department of Labor.

Plan Operations Support

- Identify whether the plan is operated in concert with plan documentation.

Pathway to Success & Retirement Readiness

Participant Enrollment and Education

- Manage the participant enrollment process, and provide engaging group and one-on-one employee education and guidance that strives to ensure employee satisfaction and maximize savings potential.

Retirement Readiness Planning

- Offer specialized, comprehensive retirement readiness analysis for employees within 5 years of retirement.

Plan Operations Support



As more small retirement plans come under the scrutiny of regulator audits, plan management services must encompass a component of operational management. Beltz Ianni & Associates' approach to compliance support includes:

- ✓ Review that all necessary documentation and records are being maintained.
- ✓ Review plan document for timely amendments to law changes.
- ✓ Identify if necessary Form 5500 and 8955-SSA have been filed.
- ✓ Identify fidelity bond adequacy.
- ✓ Respond to questions of plan interpretation.
- ✓ Identify the existence of internal documented procedural controls. Assist in developing the same via provided templates.

Fiduciary Services

For added protection, Beltz Ianni & Associates assists plan sponsors by introducing strategies aimed at minimizing fiduciary exposure which can include increasing fidelity bonding, fiduciary insurance, and bringing optional fiduciary services to the plan, including 3(16) plan administration co-fiduciary services, 3(21) co-fiduciary investment manager services, and full scope ERISA Section 3(38) investment management services.

A Different Kind of Consultant

From initial retirement plan review through ongoing services, Beltz Ianni & Associates endeavors to ensure that plan sponsors and employees only pay for necessary and desirable services, and that plan sponsors have confidence in the administration and operation of their company plan.

Beltz Ianni's mission is to provide a high degree of employer confidence in their company retirement plan with respect to plan audits and fiduciary roles and responsibilities. We go beyond traditional investment-based services to close the knowledge gap in plan administration, operation and management.

If You Are Not Receiving These Services Today, Talk to Us.

This information was developed as a general guide to educate plan sponsors, but is not intended as authoritative guidance or tax or legal advice. Each plan has unique requirements, and you should consult your attorney or tax advisor for guidance on your specific situation. In no way does advisor assure that, by using the information provided, plan sponsor will be in compliance with ERISA regulations.