

## 401(k) Plan or Retirement Plan & Benefits

At Brandt Wealth Management, all aspects of your financial well-being are integrated into one comprehensive plan. Through our collaborative process, we'll provide you with solutions that address your key financial challenges.

### Our 401(k) Plan or Retirement Plan & Benefits Process

By hiring a fiduciary retirement plan advisor at Brandt Wealth Management, we ensure all standards are met by helping monitor the various costs of the 401(k) or retirement plans, providing employees diverse investment options, educating the employees to meet their personal retirement goals, and giving employees control over the investments in their accounts. Our 401(k) advisory services include:

- ✓ **Review of all aspects of your current 401(k) plan**

We ensure the standards under ERISA are being met, fees are reasonable, investment options are diverse, and you understand and are taking advantage of the terms of your plan document.

- ✓ **Plan design consulting**

There are many options under a 401(k) plan an employer can provide to its employees. Our team will help you design the plan document to maximize the various retirement plan opportunities.

- ✓ **Assist in designing an investment policy statement (IPS)**

As a plan sponsor, you can minimize your fiduciary liability by implementing an IPS. An IPS outlines a detailed, prudent plan of action for the trust's investment managers and advisors to follow. It describes the plan's investment philosophy, risk tolerance and long-term goals to help guide all decisions and changes made regarding the plan.

- ✓ **Manage employee communication and investment education**

One of Brandt Wealth Management's duties of their investment advisor under a 401(k) plan is to meet with and educate your employees on a regular basis. Our investment advisors will schedule one-on-one meetings with employees to assist them in choosing retirement plan investments that best suit their needs.

- ✓ **Work closely with your Third-Party Administrator**

We understand our clients' various needs and in doing so, we work closely with other advisors to ensure those needs are being met with the expertise you deserve.

- ✓ **Implement and design new plans**

Many of our clients did not have a 401(k) or retirement plan in place. We will work with you to design, help choose a third-party administrator, and implement your new plan.

## The Strategic Advantage

- ✓ **Fiduciary Duty**

As a fiduciary we are required to always act in your best interests.

- ✓ **Diverse and cost-efficient portfolio**

One important fiduciary duty for an employer to is offer the employees a diverse range of investment options. Our experienced team, including a Certified Financial Planner™ as well as an Accredited Investment Fiduciary®, will design a well-rounded list of investments, while analyzing the expenses of those investments.

- ✓ **Proactive approach**

Our team, as a fiduciary, is focused on being a proactive investment advisor for your retirement plan. That means we will be bring ideas to you.

- ✓ **Managing the implementation and transition to new provider(s)**

This is perhaps the most challenging function of all, and is usually where most problems begin. Most “fired” providers are not overly anxious to cooperate with new providers, so it takes a dedicated effort to ensure a smooth transition. Having one individual responsible for coordination makes the process more user-friendly for you.

- ✓ **Liability reduction**

At Brandt Wealth Management, we take our fiduciary duty seriously. By understanding and overseeing the employer’s standards of conduct under law, we reduce your liability as a plan administrator. Our team will guide and assist you in designing and implementing a retirement plan that best meets the needs of your employees.

## Why You Should Choose a Raymond James 401(k) Advisor

- ✓ Raymond James financial advisors are objective and fully independent in making their recommendations to you and your employees. Because we do not offer a proprietary “in-house” 401(k) plan, we have no incentive to sell any specific product, but work with virtually all the different product and service providers in the 401(k) market.

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