

Plan Management

Capital Benefits first engages in a plan review and investment analysis, and then makes a concerted effort to address any issues with the current plan provider.

If an existing plan provider is no longer suited to provide services to our clients, **Capital Benefits** provides a thorough screening and analysis of alternative plan providers' capabilities.

We ensure an efficient plan provider selection process, and actively monitor each step of the plan conversion and implementation process.

Services

Comprehensive services and resources offered by **Capital Benefits**:

- ✔ Review the Plan components for cost and efficiencies
- ✔ Review the Retirement Plan Design
- ✔ Monitor Investments to comply with Investment Policy Statement
 1. Past performance history
 2. Expense ratios
 3. Management philosophy
 4. Risk and return characteristics
- ✔ Offer Investment Advice to Plan Participants
- ✔ Review all vendors for compliance and costs
- ✔ Employee communications specialists explaining the benefits of:
 1. Plan participation
 2. Increasing plan contributions
 3. Impact of pre-retirement withdrawals
 4. Terms and operation of the Plan
 5. Investment alternatives available within the Plan

Employee Communication and Education

"A successful communication program is critical to the success of a company's retirement plan."

We review the wide variety of options available with the retirement plan committee and assist in creating the most appropriate program for their particular employee population.

Key components of a **Capital Benefits** communication strategy include:

- ✓ Pre-enrollment memos, posters and announcements.
- ✓ All on-site meetings conducted by securities licensed representatives.
- ✓ On-site group enrollment meetings.
- ✓ On-site individual enrollment meetings.
- ✓ Access to on-line investment and financial planning.
- ✓ Customer service representatives and e-mail contacts for plan participants.

Finding the Right 401(k) Provider

Capital Benefits is the Plan Sponsor's outsource partner in the plan provider review process.

Our team strives to help Plan Sponsors to eliminate the confusion and frustration of selecting a 401(k) provider, and dramatically reduces the amount of time plan sponsors must allocate to the evaluation of new plan providers.

The following diagram illustrates the components that define the plan services delivered to the Plan Sponsor. **Capital Benefits** only considers plan providers who deliver product excellence in all six areas.



Investment Due Diligence

"Market volatility makes it critical for retirement plan sponsors and fiduciaries to develop and maintain investment due diligence procedures."

Capital Benefits provides general investment concepts:

- ✓ Risk and return
- ✓ Dollar cost averaging
- ✓ Compounded return
- ✓ Tax deferred investing
- ✓ Historic differences in rates of return between asset classes based on standard market indices
- ✓ Effects of inflation
- ✓ Estimating future retirement income needs and time horizons
- ✓ Assessing risk tolerance

The investment policy statement is used as a guide to evaluate our clients' current investment offerings.

The result is confidence that our clients' plans' investments are diversified, well managed, and meet the stated objectives of their investment policy statement.
