

# Qualified Retirement Plans – Service & Solutions

## What We Do...

By utilizing a well-documented, fiduciary-friendly process, we help our plan sponsor clients design, implement, and carry-out a successful retirement savings program. Our team of highly experienced, client-centric experts helps our clients effectively manage their fiduciary responsibilities and work to ensure that their plan participants are saving adequately and investing appropriately for a financially secure retirement.

### Plan Administration & Design

### Fiduciary Roles & Function

### Investment Selection & Monitoring

### Employee Education & Engagement

### Plan & Fee Benchmarking

### Provider Due Diligence

## BEST PRACTICES FOR YOUR RETIREMENT PLAN

1. Know who is a fiduciary
2. Understand the responsibilities and liabilities of being a fiduciary
3. Maintain a diverse set of investment options
4. Follow a well-documented investment selection and monitoring process
5. Understand “all-in” plan costs
6. Ensure fees are reasonable relative to value of services provided
7. Benchmark your plan
8. Educate and communicate to your plan participants
9. Measure your plan’s “success”
10. Focus on retirement outcomes

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## Plan Administration & Design

We work with clients to design and implement a plan that meets their **organizations' unique needs**. We keep abreast of on-going legislative changes and are consultative regarding industry trends. We assess the pros & cons, provide suggestions & recommendations, and evaluate potential impact to their plans.

## Fiduciary Roles & Function

As our clients' trusted fiduciary plan advisor, we apply the care, skill, prudence, and diligence required to ensure that their plans are managed in a fiduciary-friendly manner. **This prudence and liability sharing of plan management helps mitigate our clients' corporate risk.**

## Investment Selection & Monitoring

We work with our clients to **develop and maintain an investment policy statement that will govern the investment decision-making process**. We provide fund due diligence and monitoring reports quarterly, market updates periodically, and conduct on-site reviews regularly with the retirement plan committee.

## Employee Education & Engagement

We work to develop an employee communication / education plan that is goal-oriented and outcome-driven. Through on-site group meetings, face-to-face consultations with individuals, and utilization of print and online media, **we help each participant reach toward his/her retirement savings goals.**

## Plan & Fee Benchmarking

By benchmarking multiple key elements, we help our sponsor clients monitor the Plan's health and determine success. Success-measuring enables our team to **identify areas of potential weakness and develop strategies designed to continuously improve overall outcomes and results.**

## Provider Due Diligence

Utilizing various resources, we research and assess the many vendor solutions available in the marketplace; thus, **helping our clients analyze the costs and benefits of each**, relative to their individual plan needs.

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