Offit ADVISORS

Your plan. Peace of Mind. Confidence for a lifetime.

RETIREMENT PLAN PROCESS & VALUE PROPOSITION

Offit Advisors | 9030 Red Branch Road Suite 130 Columbia, MD 21045
410.600.PLAN (7526) www.offitadvisors.com

1 We help you discover and find the right Record Keeper and TPA.

- Independent Advisor - can work with any Record Keeper or TPA (bundled or unbundled).
- Compare costs among 4 providers, services, offerings
- Initially shop it out and find the right partner and revisit this every 4 years, to determine if changes should be made, or if it should remain the same

2 Optimize the plan lineup

- Choose funds that meet all major asset classes and indices
- Only use Wilshire approved funds and highest rated RPAG funds

3 Helping the participants/ employees make the right financial decisions

- Offer web-based or in-person meetings with employees
- Increase participation rate – reduce turnover
- Empower participants by involving them in their own financial well-being

January Meetings

Enrollment & Coaching Participants

- Benefits of saving early
- How much to save to ensure income through retirement
- Tax deductions
- Roth vs Traditional
- Penalties
- Loans
- Specific portfolio recommendations
- Rollover Options: Leave the old 401(k) where it is, roll it over to this 401(k) (lower service model), or rollover to an IRA (higher service level, more fiduciary and customization)
- Discuss individual employee's financial issues – Separate fee-based financial planning services are available

Plan Review

- Review quarterly and annual contribution reports
- Review participants and whether their investments are defaulted or participant-advised
- Discuss automatic enrollment and automatic increase
- Discuss available tax credits
- Every 4 years - shop out record keepers

July Enrollment Meeting

Participant Level Review

- 15-20 minute interval meetings in person or web
- Benefits of Offit Advisors offering support and service in this 401(k)
- Market updates
- Fund lineup changes

Fee Schedule

- $0-$2M - .50 bps
- $2M-$8M - .25 bps
- $8M-$20M - .15 bps