HIGHTOWER
Clarity Point Financial Partners

Employer-Sponsored Retirement Plans

Overview

Employer-sponsored retirement plans help businesses to attract, retain and reward valuable employees. However, the responsibilities of sponsoring a plan can be complex, time-consuming and difficult for a business to execute on its own.

At Clarity Point Financial Partners, we leverage the knowledge and resources available through our award-winning, in-house retirement plan specialists.*

Our experienced team will review and assess your entire plan and the investments offered, as well as help you identify new opportunities and develop a participant education plan.

Our Services

We deliver full-service consulting on all types of employer-sponsored retirement plans.

Our areas of focus include:

	Plan governance, compliance and fiduciary requirements
	Employee education and financial wellness programs
	Fee and service benchmarking
	Vendor management and contract negotiations
	Plan design consulting

Benefits

- A tailored, comprehensive participant education and communication strategy aligned with your organization's goals
- Independent fee and service benchmarking to help ensure that plan costs are reasonable and competitive
- Deep experience in plan design consulting, audit support, administrative procedures, legal notices, and mergers and acquisitions
- Ongoing recordkeeping support to help ensure your plan meets regulatory and fiduciary requirements
- Fiduciary training to help ensure that youunderstand your responsibilities and stay up-to date on key legislative and regulatory topics
- ERISA 3(21) and 3(38) oversight
- Proactive examination, analysis and documentation processes to help ensure that plan goals and objectives are being met, including the development of an Investment
- Policy Statement, quarterly investment monitoring, and maintenance of Committee minutes documenting diligence and decisions

Plan Participant Education

Employee education is a cornerstone of our service offering. We strive to help your employees understand the investment options available to them through your plan, as well as support long-term financial wellness with tips and best practices.

Our multi-faceted approach includes:

- Education on available plan investments
- Educational webinars on retirement-related topics
- Participant investment allocation support
- In-person, group and 1-on-1 meetings
- Phone and email support for 1-on-1 investment advice
- Financial Wellness education and resources, including videos and newsletters

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Contact Clarity Point Financial Partners today to to learn how we can support you, your plan participants and your company's retirement plan.

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**Jania Stout Named 2016 Retirement Plan Advisor of the Year by PlanSponsor; Five HighTower Advisors Listed on 2017 Financial Times Top 401 Retirement Advisers List*

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