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

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

**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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