

Consulting Services for Retirement Plans

THE FEINMAN INVESTMENT GROUP

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At RBC Wealth Management, The Feinman Investment Group is supported by a team of in-house retirement plan specialists that help us provide a broad range of consulting services to retirement plans. We also work with numerous outside retirement plan providers in order to bring best-in-class solutions to retirement plan fiduciaries and participants. Our services include plan design analysis, provider searches, investment policy development and review, assistance with respect to investment selection and monitoring, and helping to educate fiduciaries about their unique roles and responsibilities to the retirement plan participants. Further, we have the full capabilities to provide comprehensive, objective investment ideas to plan participants that seek a financially secure retirement. Our mission is plain and simple — we are here at all times to ensure a successful retirement plan experience for both plan sponsor and participant.

Plan Design Analysis

Our process begins by identifying your specific goals and objectives and having an understanding of the demographics of your participant base. For example, it may be appropriate for your plan to incorporate different benefits features, such as 401(k), employer matching contributions, discretionary profit sharing contributions, and safe harbor options.

Having the right plan design is important because a quality plan can help you recruit and retain quality employees. We also focus on helping plan sponsors stay informed with respect to new pension laws, ever mindful of their fiduciary responsibilities.

Provider Search & Evaluation

Finding the right plan provider or third party administrator can sometimes seem like an overwhelming challenge, but we can help. Our process includes identifying suitable retirement plan providers and administrators based upon your specific criteria and providing you with an objective analysis of their proposals. Our due diligence process includes on-site visits and meetings with industry providers, reviewing survey data from recognized third party sources, and listening to the feedback we hear from our clients and associates.

Investment Policy Statement & Review

We can help you develop a proper Investment Policy Statement (IPS), which may help minimize your firm's fiduciary liability as the plan sponsor. This important document outlines a detailed road map for the plan's trustees, investment managers, and advisors to follow. A carefully drafted IPS should describe the plan's investment philosophy, risk tolerance, and long-term goals. It should also articulate a process for making investment and administrative changes.



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Investment Selection & Monitoring

The Feinman Investment Group will help you develop an appropriate structure or menu of investment options for your plan participants. We will regularly provide a performance and cost analysis of all investments utilized within your plan to help you determine if the stated objectives within your IPS are being met. Our access to detailed, objective research on investments can help you with your decisions for adding or replacing investments.

Employee Communication & Education

We believe employee education is critical to the success of any retirement plan. The Feinman Investment Group can help you create a workable communication plan for your employees. This would include educating your employees about how the plan works, helping them to set savings goals, and explaining the importance of adjusting asset allocation models along the way. We offer meetings, seminars and newsletters to keep you and your participants well informed and engaged. Our involvement with participants can range from answering specific questions on the telephone to sitting down and developing comprehensive financial plans for retirement.

To summarize, when you enlist the services of The Feinman Investment Group as your retirement plan investment advisor, you will have a competent resource in your corner to help you develop and maintain a superior retirement plan. You and your fellow employees will receive personalized attention and involvement at the level that each desires and needs. We will strive to offer sound, prudent investment ideas at all times, taking into account the unique circumstances of each and every plan participant. And we will provide these services at a very reasonable cost.



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