PLANCORP

Your Financial Life Advocate.

Retirement Plan Advisors

Plancorp. Integrated Solutions. Successful Outcomes.

Not all retirement plans are created equally—nor should they be. Individual companies require unique solutions, and Plancorp's Retirement Plan Advisors are committed to creating a customized solution tailored to your business. We partner with you from day one to help you meet your fiduciary responsibilities at every stage of the process.

Our advisors work with you to determine your primary needs and objectives, so we can help develop the best solution for you and your employees. We have the experience and expertise necessary to help you manage the liability that comes with a corporate retirement plan and help you work toward successful outcomes.

Plancorp's approach centers on five key areas to help you maximize benefits, fulfill legal requirements and engage employees.

Transform Your Plan Design

Your plan's framework should strike a balance between meeting today's objectives while also supporting future growth. A custom plan design can help you get there by:

- Helping you recruit and retain talented employees.
- Offering eligibility requirements that complement hiring strategies.
- Eliminating 401(k) testing.
- Serving as a component of your business exit strategy.
- Allowing you to maximize contributions for owners while controlling overall costs.

Mitigate Fiduciary Liability

As an ERISA Section 3(38) Investment Manager, we understand the role of a plan sponsor comes with high fiduciary risk and standards of care. Our Fiduciary Plan Review helps mitigate that risk, while establishing a framework for managing duties. It's imperative that your fiduciaries:

- Execute according to a documented process.
- Maintain complete documentation of committee activities and employee education.
- Manage daily tasks according to the trust document.
- Use an Investment Policy Statement (IPS) as a roadmap for investment oversight.

Ensure Competitive Fees

Because employees can evaluate plan fees from public resources, it's important to know how yours measure up. Plancorp's team is experienced, independent and free from conflict. Our experts can help you evaluate whether your plan's fees are reasonable and how they stack up against others in the industry.

- When was the last time you benchmarked your plan against similar ones?
- Do you know whether your advisors are independent and able to recommend the best service providers?

Exercise a Disciplined Investment Strategy

Our philosophy is anchored in evidence-based investing. We believe that a well-grounded, disciplined investment philosophy can reduce the angst of market volatility and help avoid fees that chip away at market performance. Does your current plan offer...

- Low-cost mutual funds?
- A transparent fee structure?
- Broadly diversified investment options?
- Turn-key model portfolios at no additional cost?

Engage Employees

As an employer, it's important that you equip your participants for success—financial independence. An annual overview is not enough. Plancorp's financial planning workshops lead employees through a financial planning process that includes budgeting, investment education and managing expenses for all stages of life. We ensure your employees:

- Have the guidance and tools needed to help them engage in the process.
- Know how much they need to be saving to replace their income at retirement.
- Understand how the retirement plan complements their entire benefits package.

Wherever your plan falls in these five categories, we can help elevate it to the next level. Call us to learn how our unique approach can create successful outcomes for you and your employees.

At Plancorp, advocacy means more than simply outlining a financial plan or asset allocation. It means partnering with our clients, building relationships and infallibly placing their interests ahead of our own.

That's been our philosophy since we opened in 1983, and the sentiment still drives every decision we make. After more than three decades of helping individuals, families and business owners plan for financial independence, our commitment to serving as financial life advocates is stronger than ever. We have no commissions, no hidden fees and no hidden agendas.

In order to partner with you in all aspects of your financial life, Plancorp specializes in four areas of expertise:

» Financial Planning and Wealth Management
» Retirement Plan Advisors
» Exit Strategy Advisors
» Institutional Asset Management

Contact us to learn more about our unique approach or to schedule a complimentary, no-obligation meeting.

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