

Group Retirement Plans

Today's employees are more financially savvy than ever. They expect the best in retirement benefit plans: quality investment options, low fees and excellent service and support. For employers, retirement plans must be prudent and based upon disciplined, long-term objectives.

Claris works with retirement plan sponsors to build and manage 401(k), 403(b), 457(b) and defined benefit plans that fit your exact needs. We cover all aspects of your plan, including:

INVESTMENT SELECTION AND MONITORING

If you are the plan sponsor, you are considered a fiduciary of that plan - which means when it comes to selecting and monitoring investments, you're legally held to the same standards as a trained advisor. We relieve you of this responsibility by partnering with a large independent firm to serve as a 3(38) discretionary investment fiduciary. We monitor this firm to ensure they meet their responsibilities.

BAM ADVISOR SERVICES

The 3(38) Investment Manager assumes responsibility and liability for selecting and monitoring the funds within your plan. Our goal is to guide you through a prudent fiduciary process each and every year, ensuring that all required deadlines are met, disclosures are delivered and due diligence files are kept.

PARTICIPANT SUPPORT

We have found enrollment seminars once a year often isn't enough. Most people do not study investments or personal finance in high school or college, so they don't have the knowledge to evaluate investment options on their own. That's why we work with your employees on an ongoing basis, proactively measuring the best ways to help them. Our focus is on providing exactly the guidance people need to make smarter financial decisions.

PLAN DESIGN AND COMPLIANCE

IRS rules are always changing. Your needs are always evolving. It's our job to know your goals and ensure your plan is positioned to help you achieve them. We work with your plan's administrator to ensure all filing, testing and disclosure deadlines are met - so you can focus on your business, not compliance.

RECORD KEEPING AND TRUST SERVICES

Sometimes it almost seems invisible - but record keepers and custodians fulfill critical roles in your plan, from processing payroll and handling investment elections to trading and distributions. It's a role that can be marked by conflicts of interest and hidden fees. We only partner with independent, fully vetted industry leaders who meet the high bar we set for our partners.

Are you ready to understand, invest, and relax?

Please contact a member of the Claris team at 314-655-5504 or visit our website at www.claris-advisors.com