The Council advocates for successful qualified plan and participant retirement outcomes through the collaborative efforts of experienced, qualified retirement plan advisors, investment firms, and defined contribution plan service providers.

The Council accomplishes this mission by its focus on:

- Identification of duties, responsibilities and attributes of the professional retirement plan advisor;
- Sharing our professional standards with plan sponsors who are responsible for the success of their plans;
- Providing collective thought capital to decision makers, product providers, legislators and the public;
- Giving voice to the retirement plan advisor community;
- Tools to evaluate advisors, ensuring the quality of services needed for successful retirement outcomes.

**Executive Board**

**Advisor College**
Jim O'Shaughnessy, AIF®, PRP®
James D. Robison, AIF®

**Practice Leader College**
Paul D. Mahan, AIF®

**Service Provider College**
Adrian D. Hodge

**Investment Manager College**
Gene R. Huxhold, CFP®, AIF®

**Retired/Emeritus**
Timothy J. Black (Founding - 2011-2013)
Stephen Davis (Founding - 2011-2013)
Matthew D. Gannon (Founding - 2011-2012)
Patrick J. Rieck, CRPS®, QPA, QKA, QPFC, AIF® (Founding - 2011-2013)
2012 Activities & Accomplishments

JANUARY
• Study of 401(k) plans and 403(b) plans demonstrates benefits of partnering with a Professional Retirement Plan Advisor
• Redesigned and rebranded website completed. URL changed to: www.retirementadvisor.us
• January 24 Conference Call

FEBRUARY
Council Call: How Professionals Help Plan Sponsors Understand Fee Disclosures

MARCH
Release of plan sponsor survey results documenting the benefits of partnering with a Professional Retirement Plan Advisor
• News release and Executive Summary
• Web conferences by study sponsors
• Presentations by study sponsors

APRIL
Annual Report including paper on the essence of a Professional Retirement Plan Advisor (characteristics)

MAY
Annual Planning Meeting held May 23-24 in Hartford, CT
• Case study competition
• Report Advocates for Consistent 401(k) / 403(b) Contributions in the Range of 10% to 16% of Pay Over a 30-Year or 40-Year Career

JUNE
• Nominations for Retirement Advisor Council
• BlackRock joins the Retirement Advisor Council
• Final review of the Template Advisor Search RFP by the Plan Sponsor Council of America and PLANSPONSOR Magazine

JULY
• Release of Template Advisor Search RFP and Advisor Search Protocol
• Elections—Investment Manager College – (Gene Huxhold elected)

AUGUST
• Inviting Advisor applications for Council membership
• Council staff due diligence on Advisor applications

SEPTEMBER
• September 25 Conference Call
• Nomination Committee review of Advisor applications

OCTOBER
Focus groups with plan sponsors on the value of a Professional Retirement Plan Advisor
Semi-Annual Meeting (Chicago, IL)
Board review of Advisor nominations for membership

NOVEMBER
• Council Call - Review of semi-annual meeting and presentation of 2013 initiatives by the Board
• Presentation of findings of plan sponsor focus groups

DECEMBER
Council Call:
• Final review and approval of Advisor nominations
• Refining governance rules regarding transition
• Initial discussions of member at-large status
JANUARY
Council Call:
• Board resolutions on governance
• Schedule of 2013 activities
• Discussion of Annual Planning Meeting topics

FEBRUARY
• New class of member Advisors announced
• Principal Financial Group joins the Service Provider College

MARCH
Conference Call:
• Discussion of upcoming news release and research reports
• Discussion of upcoming case study on smart plan designs to contain plan costs and improve outcomes

APRIL
Release of two research reports from focus groups with plan sponsors:
• Legislative and Regulatory Issues Plan Sponsors Need To Follow
• What Type of Professional Retirement Plan Advisor is Right for My Plan?

MAY
• Executive Board Meeting: Approval of the Member at-large status
• Council Annual Planning Meeting hosted by Great-West Financial in Denver, CO
• Executive Board elections—Adrian Hodge elected in the Service Provider College
• Publication of case study on plan designs, plan costs and outcomes

JUNE
2013 survey of plan sponsors on the Value of a Professional Retirement Plan Advisor: Research Planning Meeting

JULY
Conference Call:
• Announcing Board elections
• Discussing 2013 edition of the plan sponsor survey to research
• Document the benefits of partnering with a Professional Retirement Plan Advisor, call for Member Advisor nominations

AUGUST
• Executive Board elections— Advisor College
• Executive Board elections— Practice Leader College

SEPTEMBER
Professional Retirement Plan Advisor Initiative: Survey fielded

OCTOBER
Board meeting: adoption of Advisor team membership

NOVEMBER
Conference Call:
• Program of semi-annual meeting
• Board strategy meeting

DECEMBER
Semi-annual meeting at Championsgate in Orlando, FL
Driving Successful Outcomes

Why use a Professional Retirement Plan Advisor?

**Purposeful plan design**—The Professional Retirement Plan Advisor helps the plan sponsor create and implement a plan design that balances the strategic and financial goals of the plan sponsor and rewards participants for behavior that is conducive to successful retirement, including components such as creative employer matching and profit sharing formulas that encourage maximum employee contributions.

**Investment monitoring**—The Professional Advisor supports the plan sponsor by reviewing investment options regularly, conducting investment provider due diligence, and helping to formulate an investment policy.

**Plan governance**—The plan sponsor and Professional Advisor work together to ensure the plan is administered according to applicable laws, regulations, plan documents, and stated policies. The Professional Advisor helps the plan sponsor understand and respond to a changing legislative and regulatory environment that reflects pending tax reform, additional disclosure requirements, and new limits on defined benefit plans. In addition, the Professional Advisor assists the plan sponsor to manage added pressure for investment monitoring, and the possibility of retirement income solution mandates in the future.

**Plan provider management**—A critical function of the Professional Advisor is supporting the plan sponsor with service provider due diligence and helping the plan sponsor understand the fees charged by service providers, investment providers and other plan service providers.

**Fiduciary responsibilities**—Plan sponsors who partner with a Professional Advisor have a better understanding of their fiduciary responsibilities, most significantly in terms of keeping their plan in compliance and avoiding decisions that would be contrary to the interest of plan participants and beneficiaries. Professional Advisors often assist with the design, implementation and review of the fiduciary process.

**Participant education and communication**—Participants in plans served by Professional Advisors are more engaged, more likely to monitor their accounts, use online and other resources, and attend employee education meetings, and less likely to escalate questions or complaints to Human Resources. Professional Advisors help ensure that participants have access to the education, communication and counseling services they need to make informed decisions for retirement.
Plan sponsors who partner with a Professional Advisor achieve a higher degree of success keeping participants on-track toward the goal of a fully-funded retirement.

Participant retirement readiness—Plan sponsors who partner with a Professional Advisor achieve a higher degree of success keeping participants on-track toward the goal of a fully-funded retirement. Growing evidence shows that plan sponsors who partner with a Professional Advisor do a better job of monitoring yearly progress in achieving retirement readiness for participants—monitoring that is critical in terms of demonstrating progress and fostering change that will drive improved outcomes.

What type of Advisor is appropriate?
Prior to hiring a Professional Retirement Plan Advisor for their plan, most plan sponsors engage in a deliberate selection process. Not all Professional Retirement Plan Advisor practices are the same. In fact, Advisor practices often differ on several important criteria, including:

Participant counseling services—Some Advisors take a lead role in providing education, communication and counseling services for participants; others ensure that participants receive these services from the plan provider. If it is important that participants have access to an Advisor who can meet with them in groups and/or one-on-one to discuss saving and investing goals, the Advisor search should be conducted accordingly.

Fiduciary support services—The scope and nature of an Advisor’s role in providing fiduciary support varies widely, from providing fiduciary training and assisting in the design and implementation of fiduciary best practices, to serving as an ERISA plan fiduciary across multiple functions.

Qualified Default Investment Alternatives (QDIA)—Investment policy and QDIA approach is another area where Advisor practices differ, with some Advisors advocating, for example, custom asset allocation models and others preferring to first select a target-date fund family, and then select the best service provider given that chosen fund family.

Compensation—Annual retainer paid by the sponsor, percent of plan assets, flat dollar amount paid by each participant, project fee—the mode and mix of Advisor compensation is another differentiating factor.

Affiliation—Some Professional Advisors work for firms that are exclusively dedicated to retirement plans, while others work for the retirement plan affiliate of a diversified group. The plan sponsor may prefer to partner with a specialized Advisor in a diversified group with a wealth management, corporate finance, third-party administration, human resources and compensation consulting, and/or health and welfare benefits consulting affiliate, or a Plan Advisor with no affiliation at all.
Driving Successful Outcomes

Plan sponsors who partner with a Professional Retirement Plan Advisor experience tangible benefits that include effective plan design, diligent investment monitoring and plan governance, careful vendor management, heightened understanding of fiduciary responsibilities, and engaging participant education and communication, all of which lead to improved retirement readiness for participants.

What are the benefits of a formal RFP search process?
Use of a formal RFP process is becoming the standard method for beginning the process of finding a Professional Retirement Plan Advisor. The benefits of conducting a formal search include the educational value of information gained in the process, fiduciary risk mitigation (as the search demonstrates the application of a deliberate process), cost savings, detection of trends, benchmarking data and an inherent fairness of process.

Once the formal RFP process has narrowed the field of Advisor candidates, plan sponsors typically invite finalists to present to the sponsor’s retirement committee, where they can demonstrate their expertise, discuss their experience, show their knowledge of the specific plan, demonstrate their creativity by proposing initial ideas for plan improvements, and—perhaps most importantly—distinguish themselves from the other Advisor finalists. The sponsor then makes a selection decision. Studies have shown that while cost is a factor, the primary driver of the decision process is the perceived “fit” with the Advisor.

Are tools available to guide Plan Advisor selection?
The Retirement Advisor Council has created an Advisor Search Protocol that outlines a suggested process for plan sponsors to follow when selecting a Professional Advisor or when conducting due diligence on their current Advisor. The Council also offers a customizable Advisor Search RFP Template to use when initiating the process. The Search Protocol and RFP Template are available free of charge and/or copyrights. These useful tools and other insightful research and analysis can be accessed at www.retirementadvisor.us.

What is the bottom line?
Plan sponsors who partner with a Professional Retirement Plan Advisor experience tangible benefits that include effective plan design, diligent investment monitoring and plan governance, careful vendor management, heightened understanding of fiduciary responsibilities, and engaging participant education and communication, all of which lead to improved retirement readiness for participants. Plan sponsors who have not yet engaged a Professional Advisor are encouraged to examine their own practices and consider partnering with a Professional Advisor to help drive superior outcomes for their plan and retirement preparedness for their participants.
The 2012 Annual Planning Meeting took place May 23rd and 24th, 2012 at The Hartford in Hartford, Connecticut. Speakers included Joshua Dietch (Chatham Partners), Patricia Harris (The Hartford), Marcia Wagner (Wagner Law Group), and Marcy Supovitz (National Association of Plan Advisors - NAPA). Several panels discussed Advisor practices in areas such as fee disclosures (408(b)2 and 404a-5), strategic partnering, cross-selling, and administration / data flows. Jason Chepenik and Steve Dimitriou won the first-ever client success case study competition. Billy Bob and Bobby Jean Restaurants: Smart Plan Design Contains Plan Costs and Improves Outcomes published in 2013 documents the success story. The meeting identified a number of action items for implementation including the establishment of a new Advisor nomination process, the formal recognition of a group of “members emeritus,” the publication of a position paper on state-sponsored plans for private employers, and additional research on plan sponsor needs in the Advisor search process.
The Council met October 24th 2012 at the Chicago Marriott Downtown to review the list of initiatives selected for 2013 implementation. Six breakout roundtable discussions provided input into position papers concerning state-sponsored plans for private employers, lifetime income / retirement income, and Advisor practice financial management. At this occasion, Executive Director Eric Henon paid tribute to founding Board member Matt Gannon on his retirement from the Board, handing him a gavel in appreciation for his service from the inception of the Council.

Back row from left to right: Steve Smith, Peggy Santhouse, Mike Shamburger, David Patch, Terence Shea, Phil Callahan
Front row from left to right: Jim D'Agostino, Gene Huxhold, Denise Diana, Joe Lee

Eric Henon, Matt Gannon

Gene Huxhold

Gene Huxhold, Steve Davis, Jim O'Shaughnessy, Tim Black, Pat Rieck
The 2013 Annual Planning Meeting held May 13th and 14th at Great-West Financial offices in Greenwood Village, Colorado discussed a broad range of topics: Retirement readiness reports, pending legislation and regulations, template Advisor search RFP, benchmarking practices, and financial literacy. Members of the Executive Board moderated sessions; speakers included David McLeod (Great-West Financial), Marilyn Collister (Great-West Financial), Tom Kmak (Fiduciary Benchmarks), and Council member Advisors Tom Hoffman (KAF Financial Advisors) and Jim Robison (White Oak Advisors). Jim Robison won the client success case study competition, showcasing a non-profit client’s move from a non-ERISA 403(b) arrangement to a ERISA 403(b) plan, and the professional support he provided to facilitate implementation. Among the action items for implementation in 2013-2014 identified in breakout discussions: Website redesign to enhance functionality, formulation of “best in class” standards, development of a new member onboarding process, formation of a PR cabinet, refresh of the template Advisor search RFP and addition of modules for diverse plan types, and position paper on Retirement Readiness.
Council membership consists of representatives of four Colleges:

- Advisor College
- Practice Leader College
- Investment Manager College
- Service Provider College

Membership is limited by statute (75 Professional Retirement Plan Advisors and Practice Leaders, 6 Investment Managers, and 8 Service Providers)

Membership in the Advisor College is by merit. The application review process takes multiple factors into consideration, including size of the Advisor’s practice, the Advisor’s dedication to the retirement plans business, and contribution to thought leadership in the industry. The Executive Board appoints members from among nominees recommended by a committee representing the Investment Manager and Service Provider Colleges. The Practice Leader College consists of senior executives managing the retirement plans business of major Retirement Plan Advisory Firms in the United States. Profiles in this report are those of Advisors and Practice Leaders who attended Council meetings between January 1, 2012 and June 30, 2013. Members in the Investment Manager and Service Provider colleges is designated by the Executive Board to represent a broad spectrum of firms. Each firm in membership is represented by an individual voting member.
Baystate Fiduciary Advisors, Inc. focuses on three market segments in the ERISA space: Higher Education, Non-Profit, and Mid-Market For-Profit. All of the firm’s revenue is generated from its institutional client base via a flat dollar fee-for-service fiduciary engagement. The primary differential to the firm’s service model is the capacity to deliver globally accepted fiduciary standards of excellence in a manner that resonates with plan fiduciaries of all sophistication levels. The truest testament to Baystate Fiduciary Advisors’ capabilities is the feedback from their plan sponsors, trustees, and plan participants. Gregg Andonian was named a “Top 5 Plan Adviser” by PLANSPONSOR magazine in 2008/2013, and was included in the list of “Top 100 Most Influential People in the Retirement Industry” published by 401kWire in 2009/2010.

www.baystatefiduciary.com
(866) 411-401k
Boston, MA
Client Plans: 28
Participants: 10,000

NFP/401(k) Advisors is a leading independent retirement plan advisory and consulting firm fully dedicated to consulting with retirement plan clients. With his unique background in finance, service, and sales to retirement plans, Mr. Black applies over 25 years of retirement plan industry expertise to his clients. He has received numerous industry accolades and is a sought-after speaker for engagements pertaining to retirement planning. He was recently named a “Top 5 Retirement Plan Adviser” by PLANSPONSOR and PLANADVISER magazines; and listed among the “Top 300 Most Influential Consultants in Defined Contribution Plans” by 401kWire each year since 2010. Prior to working for 401(k) Advisors, Mr. Black was the Director of the Retirement Plan Consulting Division for NFP Corporate Services NY.

www.401kadvisors.com
(508) 251-2625
Boston, MA
Client Plans: 75
Participants: 40,000

Founded in 1973, Chepenik Financial is a long-standing family business that has served as a thought-leader and outspoken advocate for the retirement industry. With passion, creativity, and a deep knowledge of inner-workings of 401(k) plans—from data flow to plan economics—Chepenik Financial thrives on challenging the system, challenging plan sponsor committees and challenging participants to better prepare for retirement. In 2008, Mr. Chepenik testified before the ERISA Advisory Council to the DOL on the spend-down issues of corporate retirement plans. In 2010, Mr. Chepenik was named “Top Advisor for Mid-Market – Defined Contribution Plans” by 401kWire. In 2012, he was named a “Top 50 Advisor for Retirement Plans” and “Top 10 Advisor for Large Plans.”

www.chepenikfinancial.com
(407) 660-1010
Orlando, FL
Client Plans: 78
Participants: 40,000
Bob Clark oversees the strategic direction and business development for Marsh & McLennan Agency’s Retirement Services practice. He has extensive experience in all aspects of the management of retirement plans, including plan design, investments, fiduciary responsibility, cost containment and employee communication. Prior to joining Marsh & McLennan Agency in 2005 (then Bostonian Group), Mr. Clark spent over 20 years in the retirement industry working for UBS, New York Life Investment Management and CIGNA in a variety of positions including 401(k) sales and marketing, pension investment consulting and retirement plan consulting. In addition to his AIF® designation, Mr. Clark holds FINRA Series 7, 63 and 65 licenses.

Founded in 2013, Retirement Plan Partners, Inc. is the product of over 15 years of working on every aspect of retirement plans, including plan design, investment reviews and monitoring, fiduciary compliance, employee communication and education services, provider selection, and fee benchmarking. President Joe Connell helps employers implement prudent processes designed to reduce fiduciary liability and plan expenses, meet plan objectives, and improve participant outcomes. He is a nationally recognized speaker and presenter to employer and industry groups who has conducted numerous retirement plan workshops educating employers on the elements of well-structured retirement plans. Retirement Plan Partners, Inc. offers securities and investing advisory services through Financial Telesis, Inc.

In 25+ years as a full service firm, StoneStreet's independent advice, assistance in managing plan costs, and proficiency in grasping company culture have set it apart from its peers. The firm’s fiduciary advisory services enable plan sponsors to design plans to maximize employee retirement outcomes. Client tenure with the firm averages ten years or more. PLANSPONSOR magazine named Barbara and her group the Retirement Plan Adviser Team of the Year® in 2008 and inducted the team into the PLANSPONSOR Hall of Fame in March 2011. StoneStreet Equity is an LPL Retirement Partners firm.
Founded in 2009, Positive Retirement Outcomes, LLC is on a mission to improve retirement outcomes in America. The two-man advisor team offers expertise in plan design, vendor selection, fiduciary governance consulting, investment advisory/management, participant advice and education, compliance consulting, and consulting projects for plan correction. With over 20 years of experience in the retirement plans business, Brian Dillon works exclusively with retirement plans as an independent fiduciary, retirement plan manager and consultant. He works directly for employers to effectively manage retirement plans and assist employees in realizing their retirement dreams. With expertise in ERISA matters and one-on-one counseling meetings, Mr. Dillon accepts consulting assignments with the ultimate objective of being retained as an advisor.

The effort and attention dedicated to plan participants distinguishes Mayflower Advisors from other firms. From employee education to plan document, design consulting to relationship management, Mayflower Advisors provides a full scope of services. The 18-member team works primarily with privately-held companies serving 401(k), profit sharing, and defined benefit plans. In 2009, PLANSPONSOR magazine named Mr. Dimitriou “Retirement Plan Adviser of the Year.” In 2010, 401kWire recognized Mr. Dimitriou as one of the “50 Most Influential Advisors in Defined Contribution Plans” and he was named a finalist for the ASPPA/Morningstar Leadership Award. In 2012, along with being named again by 401kWire as one of the “50 Most Influential Advisors in Defined Contribution Plans,” he was named President Elect of the National Association of Plan Advisors (NAPA) - the largest advocacy group representing interests of retirement plan advisors and plan participants on Capitol Hill.

Gouldin & McCarthy’s singular purpose is to help people retire with dignity. The firm’s team of retirement plan specialists uses time-tested processes to handle everything from plan design to employee education. The firm’s education program is centered on helping employees establish financial goals and put in place a plan that has a reasonable chance of achieving those goals. Gouldin & McCarthy helps employees avoid some of the pitfalls of investing, such as chasing returns, investing with emotion, and failing to plan. As co-founder and CEO, Mike Gouldin has been providing small and medium-sized businesses with customized retirement plan consulting since 1996. In both 2011 and 2012, 401k Wire recognized Mr. Gouldin as one of the Top 300 Most Influential Advisors in Defined Contribution.
Since its founding in 1996, Kidder Advisers, LLC has been committed to a consultative approach, creating and implementing unique solutions by listening to clients’ needs. Working primarily within the private sector, the Kidder organization’s 40 professionals, consisting of the advisory firm, a TPA firm, and an actuarial firm, furnishes comprehensive and sophisticated plan consulting, design, fiduciary guidance, administration, and actuarial services for 1,100 Defined Contribution and Defined Benefit plans across the US. Kidder is able to design working programs across the spectrum of client requirements using a consultative and solutions driven approach. Co-Founder, Chairman and CEO Keith Gredys brings 30 years of experience in the industry to this ten person advisory firm.

www.kidderadvisers.com  
(800) 693-0138  
West Des Moines, IA  
Client Plans: 1,100  
Participants: 26,000

Named PLANSponsor magazine’s 2012 “Advisor of the Year,” Stace Hilbrant is Managing Director and co-founder of 401(k) Advisors, LLC. The firm represents small to mid-sized companies serving defined benefit, 401(k), and 409(a) retirement plans. Founded in 2001, the Chicago-based firm has over $1.2 billion in assets under management. Mr. Hilbrant has over 30 years of financial industry acumen. His expertise includes ERISA Fiduciary best practices, employee education services, investment due diligence, and vendor bench-marking. He is a Registered Fiduciary (DALBAR), and holds Series 6, 7, 24, 63, and 65 registrations with LPL Financial.

www.401kadvisorschicago.com  
(847) 256-4300  
Wilmette, IL  
Client Plans: 48  
Participants: 42,000

Tom Hoffman has been in the financial services industry since joining Capital Analysts, Inc. in 1985. Joining KAF Financial, LLC, a branch of Capital Analysts of England, Inc., in 2000, Mr. Hoffman and his staff work with over 70 corporate retirement plans as well as many individual pre-retirees and retirees. Mr. Hoffman serves on the Financial Advisor Council of the Financial Services Institute and is a member of both ASPPA and the Profit Sharing Council of America. He holds a B.A. in Economics from St. Lawrence University and a MBA in Accounting from the University of Massachusetts at Amherst. Prior to joining the financial services industry, Mr. Hoffman worked for the NFL’s New England Patriots for nine seasons, serving as Business Manager and then as Director of Media Relations. He was selected to serve on seven NFL Super Bowl staffs and as Director of Public Relations for the 1985 NFL Pro Bowl.

www.kafgroup.com  
(781) 356-2000 ext. 1171  
Braintree, MA  
Client Plans: 72  
Participants: 6,500
Recipient of the “Top 5 Advisor Team” award by PLANSPONSOR magazine in 2010, Doug Igel is Managing Consultant for Precept Advisory Group. Mr. Igel has been in the financial services industry for over 18 years. At Precept, Mr. Igel oversees the Investment Research group, chairs the firm’s Investment Policy Committee, and serves as Chief Compliance Officer. Mr. Igel and his team work with over 60 retirement plans and manage over $2.5 billion in assets. In 2011, he was recognized by 401KWire as one of the Top 300 Most Influential Advisors in Defined Contribution and PLANSPONSOR “Top 100 Retirement Plan Adviser” in 2012. Mr. Igel earned his B.A. in Finance from Colorado State University and his M.B.A. from Regis University. Most recently, he became a Certified Behavioral Finance Analyst, a certification held only by a select few advisors in the country.

Bruce Lanser is a First Vice President and Institutional Consultant with UBS Financial Services. He works closely with the team’s 401(k) clients, and has an extensive background in the design and implementation of communication and education programs for plan participants. Mr. Lanser joined UBS in August of 2013. He has over 30 years of industry experience. He graduated from Marquette University in 1980 with a bachelor’s degree in Accounting. Mr. Lanser continued his education by becoming a Fellow in the Financial Analysts Federation and received his Certified Investment Management Analyst designation in 1994. In addition, he has earned the designations of Chartered Retirement Plan Specialist, Chartered Retirement Planning Consultant, and Accredited Investment Fiduciary.

Since 1989, Dietz & Lynch has provided investment management and consulting services to pension, profit sharing and 401(k), 403(b), 457, and Taft-Hartley retirement plans. The firm was one of the first investment advisors to complete the Centre for Fiduciary Excellence (CEFEX) certification process. Fiduciary Plan Governance, LLC is an experienced resource comprised of former regulators, plan sponsor fiduciaries, and legal, investment and retirement plan experts who are actively engaged in advising, training and supporting broker/dealers, registered investment advisers, plan sponsors, and other fiduciaries in effectively meeting their responsibilities. Ed Lynch works with plan sponsors and designated fiduciaries in most aspects of plan investments, governance, and the creation of effective participant outcomes.
Since 1991, Bukaty Companies has worked with hundreds of clients to design, implement, and more effectively administer their retirement plans. As President of Retirement Services, Vincent Morris oversees business development, marketing, and daily operations. As a consultant, he manages vendor searches, implementation timelines and conversion teams, plan design and administration, and industry and market analysis. He also oversees board training, fiduciary services, development of investment policy statements, investment monitoring, and demographic analysis. Institutional Investor News named Mr. Morris a “Top 20 Rising Star” in the retirement plan industry.

www.buildabetter401k.com
(913) 345-0440
Leawood, KS
Client Plans: 200+
Participants: 44,000

The Kelliher Corbett Group is a corporate retirement plan advisory practice whose focus is supporting committees, human resources, and finance personnel with their duties and responsibilities as retirement plan fiduciaries. PLANSPONSOR magazine recognized the group as one of the nation’s “Most Successful” practices in their 2004, 2005, 2006, 2007, 2008 and 2009 annual surveys, and as a “Top 100 Adviser Team” in 2010, 2011, 2012, and 2013. In 2009, the group was recognized as one of the “Top 5 Retirement Plan Advisory Practices” for their dedication to and positive impact on the plans they serve. Additionally, 401kWire named Joe McLaughlin one of the nation’s “Top 300 Most Influential Advisors in the Defined Contribution Industry.”

www.morganstanley.com
(781) 681-4904
Norwell, MA
Client Plans: 125
Participants: 20,000

Sheridan Road Financial is a leading independent consulting firm providing corporate and not-for-profit retirement plan consulting services. Its services include investment advisory services, open architecture investment structures, plan design consulting, vendor searches, fiduciary best practices and comprehensive education services. Sheridan Road Advisors provides fee-based advice to private wealth management clients, customized portfolio management, and financial planning services to individuals, family offices, corporate, and not-for-profit clients. Morningstar & ASPPA recognized Sheridan Road Managing Partner Jim O’Shaughnessy as a 401(k) Advisor Leadership Award finalist in 2011. He was also recognized by 401kWire as one of the “Top 40 Most Influential Advisors” in Defined Contribution Plans, and was named a “Top 20 Rising Star” by Institutional Investor News.

www.sheridanroad.com
(847) 205-9073
Northbrook, IL
Client Plans: 180
Participants: 80,000
White Oak Advisors is a boutique retirement plan consulting and advisory firm. The firm fulfills its plan services on a fee-for-service or annual retainer basis. Many of White Oak’s clients are in the not-for-profit arena and in the fields of healthcare, manufacturing, construction, and professional services. White Oak’s consultants are able to provide comprehensive services and custom solutions to their clients regardless of plan type. White Oak Advisors was named one of 401kWire’s “Top 30 Advisory Firms” for 2010 and a “Top 60 Firm” for 2011. PLANADVISER magazine also named White Oak a “Top 100 Retirement Plan Adviser” for 2012. A principal and co-founder of the firm, Jim Robison has 20+ years in the retirement plan consulting and advisory business.

www.whiteoakadvisors.com
(317) 218-1562
Indianapolis, IN
Client Plans: 76
Participants: 140,000

Alan Spierer and his UBS Institutional Consulting team have pioneered innovative strategies uniquely designed to support trusted advisors to the C Suite. The team creates value for client plans by providing a synergistic partnership with ERISA attorneys, 401(k) auditing firms, financial advisors, and investment bankers. Benefits include plan advocacy, improved plan governance, fiduciary best practices, activity-based financial wellness programs, and a greater focus on retirement readiness. Alan's history in the industry spans 27 years, including over 20 years at UBS. He and his team specialize in retirement consulting to corporate, non-profit and public retirement plans across industries and providers. Alan leads the Retirement Advisor Council's NAPA relationship committee. He is a member of NAPA, serving on the government affairs committee, and has been recognized in Corporate Cash Flow, and On Wall Street magazines.

www.Financialservicesinc.ubs.com/team/spierenzangari/
(908)789-3178
New York, NY
Client Plans: 70
Participants: 5,000
Jamie Worrell, President of GPS Investment Advisors and Managing Director of 401(k) Advisors, has dedicated his career to retirement plan advisory since graduating from law school in 1997. His team focuses on getting results for clients while carefully guiding them each step of the way. This essential advice and guidance helps clients reduce fiduciary risk, manage retirement assets, and achieve more secure retirement outcomes for their employees. Mr. Worrell's team's services include: plan design, fee benchmarking, provider searches, investment advisory, fiduciary compliance, and participant education. Mr. Worrell was PLANSPONSOR magazine's 2011 "Retirement Plan Advisor of the Year," and has been recognized among the nation's best financial advisers for making retirement security a reality for workers across the nation.

www.investorgps.com
(401) 521-5588
Providence, RI
Client Plans: 48
Participants: 6,000

SageView Advisory Group is a regional practice that provides full service corporate retirement plan consulting. SageView focuses on delivering successful outcomes for all plan participants. It has a small wealth management practice that helps participants at retirement and during transition out of client plans. SageView does not get distracted by trying to be all things to its customers and has developed great long-term consulting relationships with its clients. All of its employees are truly experts in retirement plans. David Stofer is a Principal of the firm and manages a ten-person office. He has 30 years of experience in the retirement plan industry.

www.sageviewadvisory.com
(816) 423-8434
Kansas City, MO
Client Plans: 82
Participants: 13,000
Founded in 1979, Commonwealth Financial Network, member FINRA/SIPC and a registered investment adviser, is one of the nation's largest, privately-held independent broker/dealers. With headquarters in Waltham, MA and San Diego, CA, the firm supports more than 1,400 independent registered representatives nationwide and offers a comprehensive array of financial products and services. With more than 20 years of experience in the retirement plan industry, Paul Mahan leads the retirement consulting group strategy and is responsible for developing tools, dedicated resources, and best-in-class products and services so that Commonwealth Advisors can offer clients an enhanced framework in which their workplace benefit programs can flourish.

Wells Fargo Advisors is one of the nation's premier financial services firms. Wells Fargo’s investment business is represented by more than 15,000 Financial Advisors in 5,000 U.S. locations. With more than 125 years of investment experience, Wells Fargo Advisors offers more than just knowledge and insight—we offer an objective and holistic approach to financial solutions for all aspects of people’s lives, up to and through retirement. As Managing Director of Retirement Plans, Ken Pardue manages the retirement plans products for the firm. He has been in the financial services industry for 20 years with a primary focus on the retirement market, including Corporate Retirement Plans and the IRA Rollover market. Mr. Pardue is a member of the Securities Industry and Financial Market Association Retirement Committee in Washington, DC.

Morgan Stanley offers a complete range of tailored investment consulting services to institutional clients. The mission is simple: set the industry standard for providing investment solutions to sophisticated investors. Investment strategies are delivered locally by dedicated teams leveraging the global resources of Morgan Stanley. Pat Rieck began his career in the retirement services industry at Emjay Corporation, where he was a Senior Pension Consultant. He went on to become Director of Retirement Account Services at Legg Mason Wood Walker and National Retirement Sales Manager at Citi Smith Barney. Subsequent to the formation of Morgan Stanley Smith Barney in 2009, Mr. Rieck assumed his current role as National Retirement Distribution Manager. Mr. Rieck was Co-Chair of the ASPPA 401(k) Summit in 2007, 2008, and 2009.

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As Managing Director of the Advisor Support Group, Rick Shoff works with CAPTRUST’s team of Financial Advisors to support their growth. He is also focused on the firm’s Institutional Advisor Recruiting and Acquisition efforts, and serves as a member of the firm’s Executive Committee. Prior to joining CAPTRUST in 2006, Mr. Shoff founded Plan Advisory Services and built the company into one of the most respected advisory firms in the nation. He has an extensive background in the design, communication, funding, and administration of retirement plans for companies of all sizes. Recognized by The 401(k) Wire as one of the “100 Most Influential People in The 401(k) Industry,” Mr. Shoff is a frequent speaker and panelist on current retirement plan issues and is routinely featured in industry publications.

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Over the last 19 years Paul Welykoridko has developed, managed and marketed retirement plan products with a focus on helping Financial Advisors grow their businesses. He is the Head of 401(k) within UBS’ Corporate Solutions and Retirement Services organization. He is responsible for leading the firm’s efforts to deliver on the retirement needs of corporate clients and identify additional wealth management solutions to address their investment objectives. Mr. Welykoridko recently joined UBS from Bank of America Merrill Lynch where he was a product management executive heading the retirement business’s Investment Products Group. He holds an MBA in Finance & Investments from Baruch College, City University of New York and is Series 7, 24, 63 and 66 registered.

LPL Financial Retirement Partners was founded in 2010 when LPL Financial and National Retirement Partners combined to create one of the nation’s largest affiliations of top-ranked, client-centric financial advisors focused on the retirement plan and wealth management marketplaces. LPL Financial has grown into the nation’s largest independent broker/dealer, as reported by Financial Planning Magazine, based on total revenue, by helping financial advisors build competitive businesses. LPL Retirement Partners is recognized by PLANSPONSOR magazine as the top retirement consulting firm in the country. As SVP of Business Development, Mr. White is responsible for bringing the best retirement plan advisors in the industry to LPL Financial. He was previously National Sales Manager and Partner at National Retirement Partners (NRP).

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