



CHICAGO WEALTH
MANAGEMENT GROUP

Your Plan.

Our Guidance.



Rely on Us to Help Your Participants Understand and **Take Action**

» Since their genesis nearly four decades ago, 401(k) plans have grown to be the dominant form of retirement accumulation for many Americans.

But unlike the defined benefit pension plans relied upon by earlier generations, 401(k) and similar plans require individuals to take an active role in their own saving.

Do You Need a Retirement Plan Advisor?

It seems so simple.

You want to provide a way for your valued employees to generate income in retirement, so you establish a 401(k) or other qualified retirement plan.

But navigating the retirement plan arena can be confusing:

- » Is the plan's design working for you and your employees?
- » What's the best way to evaluate potential service providers?
- » Is there a way to encourage employees to save more?
- » How can you protect yourself against the liability that comes with sponsoring a plan?

It is important to understand the answers to these—and many other—questions.

Don't go it alone.

Instead, work with a partner who understands the complexities of the retirement plan market. Someone who is equipped to help you deal with them. Someone you can trust to maximize the plan's value—for you, and for your employees.

Simplify the Complexities

Retirement plans are complex; working with an advisor can help you make the most of yours. We can assist you with:

Education

Employees need to understand financial concepts, yet many feel overwhelmed when the topic is presented. They tune out, rather than apply what they learn.

Design

History shows that relying on employees to make the best financial decisions for themselves does not work reliably. Plans need to incorporate design features that recognize human behavioral foibles and overcome them.

Mechanics

Retirement plans have many players and lots of moving parts. There are record keepers, third-party administrators, and other service providers involved in the implementation and administration of a 401(k) plan. Coordinating and monitoring them requires systems and expertise.

Fiduciary Support

As a plan sponsor and fiduciary, you have legal responsibilities to ensure the plan operates solely in the best interests of its participants and beneficiaries. We can assist you in managing your fiduciary responsibilities.

What Can We Deliver?

As retirement plan advisors, we focus on more than investments. We also help educate your employees, facilitate the interactions between you and your service providers, and assist you with the plan's design. We join with you to reach your ultimate goal—the retirement readiness of your employees.

We can assist you with your responsibilities in the following areas:

- » **Plan goals and objectives** — we can help establish clear goals for the plan as well as strategies for reaching these objectives.
- » **Plan vendors and fees** — when you are considering different vendors, we can help you evaluate their services and the reasonableness of their fees.
- » **Employee education** — when employees are engaged in the learning process, they are more likely to make good investment decisions. We can help educate them in a way that encourages action.
- » **Plan and service support** — a plan requires specialized services from multiple providers. We can assist with the coordination of these services, helping the plan run smoothly.
- » **Plan design consulting** — we can consult with you about plan design elements that may help increase participation and savings, thereby helping employees become successful retirees.

A Retirement Plan Advisor Delivers **Confidence**

» As a dedicated retirement plan advisor, we have access to the latest systems, research and tools available to independent advisors today.



We have the resources to help your plan **be successful.**

Learn More About Us

We would enjoy the opportunity to meet with you and learn more about your vision for the future of your retirement plan, and to share how we can help.

Contact us soon to set an appointment.

John Scanlon
Chicago Wealth Management Group
(630) 873-3577
jjscanlon@chicagowmg.com

Two Mid America Plaza, Suite 800, Office 848, Oakbrook Terrace, IL 60181
125 S. Wacker Drive, Suite 300, Chicago, IL 60606
1901 N. Roselle Road, Suite 800, Schaumburg, IL 60195

www.ChicagoWealthManagementGroup.com

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