



NORTHEAST PLANNING ASSOCIATES, INC.



RETIREMENT PLAN  
*Consulting*

*Helping Keep Your Firm's Plan On Course*

# Who We Are

Managing a retirement plan is complicated. Northeast Planning Associates specializes in helping retirement plan sponsors keep the proper balance between the challenges, goals, and responsibilities of an employer retirement plan. For more than 50 years, we have provided our clients with access to a full range of financial services, strategies, and solutions.

We are an independent and experienced advisory team that understands how to optimize your objectives, while simultaneously working to minimize exposure and maximize your plan's options.

## **Independence. It matters.**

In order to better serve the needs of our clients, we are an independent firm. Our objectives are aligned with your best interests and those of your employees. We offer:

- An objective viewpoint
- Investment advice free from proprietary conflicts
- A fully transparent fee structure
- Unbiased vendor and investment recommendations

## **Expertise: Specialized Designations That Benefit You**

We're committed to standards of investment fiduciary excellence and these designations reflect that commitment.

- **Accredited Investment Fiduciary® (AIF)** – A leading designation for investment fiduciaries for both individuals and retirement plans
- **Chartered Life Underwriter** – A respected designation denoting expertise in insurance writing for individuals, business owners, and professional clients
- **Chartered Financial Consultant® (ChFC)** – This designation requires at least three years of experience in the financial industry, and indicates expertise in the fundamentals of financial planning, including income tax, insurance, investment and estate planning.



# How We Work With You

What is important to you is important to us. We are dedicated to creating a reliable, seamless experience benefitting you and your organization.

We work closely with you to implement process-driven strategies that seek to help you limit your fiduciary liability and improve outcomes for employees. We also act as your guide to help you manage changes in the regulatory environment.

We offer access to a wide array of services and product options to which we can give you access, including:

- Help formalize investment committee protocols
- Facilitate ongoing fiduciary reviews
- Offer the option to serve as a named investment co-fiduciary to the plan
- Assist in managing a fiduciary audit file
- Provide guidance on regulatory changes
- Review of plan eligibility and distribution provisions
- Provide employer contribution modeling and analysis
- Educate regarding potential “safe harbors,” such as 404(c) and default alternatives
- Promote compliance with legislative and regulatory changes

Our investment programs include platform-based and full open architecture plans. In addition, we also provide coordination with personal assets for our individual clients, including:

- Mutual Funds
- Variable Annuities
- Stocks
- Bonds
- REITs
- UITs
- Direct Participation Programs

We help you manage your relationships with third parties and provide vendor search services, including:

- Gathering responses, data, and pricing from plan providers
- Analyzing costs, services, and investment choices
- Facilitating finalist meetings

We also offer customized advice and education that seeks to improve the retirement readiness of your employees, including:

- An annual written communication plan
- An annual employee education calendar, including enrollment meetings and broad financial planning education
- Individualized investment guidance
- Effective utilization of online tools and resources
- Ongoing assessment to track progress and measure results

# Why Work With Us

Our primary goal with plan sponsors is to assist with managing risks, seeking to help your plan provide optimum investment diversification and services, and improving employee retirement readiness.

How do we pursue our goal? We take several steps including:

**Managing your fiduciary liability.** We acknowledge a written investment fiduciary status, allowing us to share your fiduciary responsibilities. We stand by you to help manage the potential risks and liabilities of a changing retirement plan landscape.

**Enhancing investment opportunities.** We recommend an investment lineup that aligns with plan objectives. We follow a proven, documented process to review investment offerings aimed at enhancing investment outcomes. Our independent status gives us a lot of flexibility when recommending investment opportunities that are appropriate for pursuing your goals.

**Managing plan costs.** We evaluate and monitor provider fees and services and make recommendations based on that information.

**Promoting plan efficiency and compliance.** We focus on operational aspects, including plan eligibility, contribution modeling, and compliance education, allowing you to stay focused on your primary tasks as plan administrator.

**Seeing to improve retirement readiness.** We create a customized employee education program to help your employees understand plan options, encourage participation, promote satisfaction, and feel confident about the decisions they are making toward their retirement readiness. We want your employees to maximize their plan participation and make educated decisions.

In addition to these important steps, other benefits of working with us include:

**We are local.** The entire team is located in New England and is readily available for face-to-face meetings and telephone conversations.

**We are an independent firm.** Unlike larger brokerage houses and “name brand” financial professionals, we are not tied to a specific set of products or pushed to meet sales goals. We work for you. Period.

**We have the experience.** For more than 50 years, we have provided our clients with access to a full range of financial services, strategies, and solutions. And we look forward to sharing our experience with you.

# Meet Our Team



## **Gary W. Pelletier**

**Wealth Planner**

**(800) 337-7421 x14**

**[gary.pelletier@lpl.com](mailto:gary.pelletier@lpl.com)**

Gary W. Pelletier specializes in executive fringe benefit programs and retirement planning, in addition to his work in business insurance and estate planning. In his role as an affiliate of Northeast Planning Associates, Inc.'s network of specialists, Gary provides his clients with a variety of financial, insurance and business strategies. He also offers regular workshops open to the public, as well as internal corporate seminars and professional education seminars for CPAs. He is a member of the New Hampshire Estate Planning Council.

A thorough knowledge of the marketplace, coupled with in-depth analyses of clients' economic conditions, future goals, and objectives enables Gary and his team to provide clients with sound financial recommendations which work toward achieving their financial goals. Especially appreciated by his clientele is his gift for distilling complex financial matters into an easily digestible form, thereby allowing quality decisions in a timely manner.

Gary's training combines academic study with extensive practical experience. His education includes a Bachelor of Science degree from NEAI/DWC. Professionally, he obtained his Chartered Life Underwriter and Chartered Financial Consultant designations from the American College, Bryn Mawr, PA.

Gary is a member of the International Association of Financial Planners and a past member of Top of the Table, the highest production group of the Million Dollar Round Table.

Integrity and trust also encompass Mr. Pelletier's community involvement. He is the founder of the Southern New Hampshire Business Exchange, has been involved with a number of community-based projects. He is a past participant with the Big Brothers/Big Sisters of Greater Nashua and the Doucette Association. Gary currently resides in Bedford, NH, with his wife, Robin, and their children

For information about Gary's many awards and recognition that he's received, please visit Gary's website at [www.pelletierfinancial.com](http://www.pelletierfinancial.com).

# Meet Our Team



## Patrick J. Gillis

Wealth Planner

(800) 337-7421 x13

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Patrick Gillis is dedicated to serving the investment and financial needs of his clients by offering unbiased financial planning advice and access to a wide range of products and services. His goal is to build long-term relationships that help clients make sound investment decisions and achieve the confidence that comes with financial freedom.

Patrick joined Northeast Planning Associates, Inc. and the Gary Pelletier team in 2013, bringing nearly ten years of experience as a Financial Advisor. Throughout his career, he has focused on individual retirement planning and wealth protection, as well as strategic corporate retirement plan design and maintenance solutions, and was named a Five Star Wealth Advisor 2013\*. Patrick holds Series 7 and 66 securities registrations through LPL Financial and is licensed as an insurance broker.

Actively involved in his community, Patrick has coached a variety of youth sports programs for more than ten years. He is also a member of the Exeter Seahawk Youth Football board.

A graduate of the University of Maine (BS Business Administration), Patrick and his wife, Robyn, currently reside in Stratham, NH with their three children. When not spending time with his family he enjoys trying to play golf.

*\*Award based on 10 objective criteria associated with providing quality services to clients such as credentials, experience, and assets under management among other factors.*

# Meet Our Team

## **Janet Zale**

**Director of Financial Services**

**(800) 337-7421 x18**

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As Director of Financial Services, for the practice of Gary W. Pelletier, Janet is responsible for the overall operation of the practice.

Janet brings more than 25 years of management and supervisory experience in the securities industry through positions held with regional and national broker/dealer firms. She holds a B.S. in Management and Economics from Boston College Carroll School of Management. Janet holds securities registrations 7, 63, 24 through LPL Financial.

Janet resides in NH with her husband and three children.

## **Lauren Colby**

**Office Manager, Insurance & Retirement Plan Coordinator**

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As Office Manager and Insurance & Retirement Plan Coordinator for the practice of Gary W. Pelletier, Lauren specializes in servicing the needs of corporate retirement plans and participants as well as life, long term care and disability insurance needs.

Prior to joining the practice Lauren held positions with Fidelity Investments. She holds a B.A degree in Psychology from Saint Michael's College and is currently pursuing her MBA with Plymouth State College. She holds securities registrations 7, 6, 63, 66, and her insurance license through LPL Financial.

Lauren resides in NH with her husband.

# Contact Us

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