Retirement Plan Services

For a competitive retirement plan that is easy to set up and administer, call Kibble & Prentice. We have more than 35 years' experience and a team of highly skilled professionals with specialized expertise in plan design, administration, employee communications and investments.

Kibble & Prentice
A USI Company

INDEPENDENT AND OBJECTIVE CONSULTING

As an independent consultant, you can count on Kibble & Prentice for objective advice on how to structure a retirement plan that best meets your needs, goals and cost parameters. Our consultative process helps you select from a broad universe of investment alternatives, plan designs and administrative solutions. On an ongoing basis, we assist plan sponsors in fulfilling their fiduciary duties. Our fiduciary assistance includes review of fund performance, fees, employee communication and fiduciary procedure. We disclose all fees and commissions involved, so you can make informed decisions based on the costs and benefits.

RIGOROUS INVESTMENT SELECTION AND MONITORING PROCESS

Our in-house analysts maintain ongoing oversight of more than 6000 no-load, no-transaction fee mutual funds. Using objective criteria, we screen these funds to a short list of approximately 180 recommended selections, grouped by asset class. We also construct a range of model portfolios, appropriate for investors with different needs, goals and tolerance for risk.

Our screens make the selection process easier for both plan sponsors and participants. Where maximum choice is desired, we can offer the full menu of funds, plus a brokerage window where participants can buy and sell individual securities. Our goal is to maximize investment earnings while minimizing risks and expense.

EFFECTIVE EMPLOYEE COMMUNICATIONS AND INVESTMENT ADVICE

Kibble & Prentice works to raise your employees' awareness and heighten their appreciation of their plan's options. We provide hardcopy and web-based materials designed to boost enrollment. We educate participants in group meetings on the fundamentals of retirement investing, emphasizing the principles of diversification as a guide to making prudent investment selections. One-on-one advice sessions are also provided for more personalized assistance.

MAXIMUM FLEXIBILITY IN PLAN ADMINISTRATION

We can help you design your plan and select service providers in the key areas of administration, investments and employee communications. Or we can deliver a full-service bundled solution, utilizing our in-house administration capabilities and providing recommendations and ongoing due diligence on investment options.

Either way, Kibble & Prentice is your best advocate. Our experienced professional team creates a simple, orderly process that guides you through the maze of product choices and regulatory requirements. You will be confident your plan is built on a rational and prudent foundation.

DEDICATED, RESPONSIVE PLAN ADMINISTRATION

When you compare, feature for feature, you will find everything you are looking for in our plan administration services. A flexible investment platform, accurate and timely reporting, self-service online access—but the big difference is the quality of service you'll receive. It starts with your dedicated service team, people who know you and your plan, firsthand. When you call with a question, a familiar voice answers the phone. You get right to the heart of the matter, without having to explain your situation to someone in a distant call center.

RETIREMENT PLAN SERVICES INCLUDE:

Investment Advisory and Fiduciary Services

- Investment program governance and outsourcing
- Investment committee education
- Independent co-fiduciary
- Fiduciary services and advice
- Investment Policy Statement and program design
- Objective investment analytics
- Manager search, selection and monitoring
- Quarterly risk and performance reporting
- "Watch-list" and fund replacement protocol
- ERISA Section 404(c) compliance

Employee Investment Education Services

- Employee investment education and advice
- Comprehensive enrollment and education campaigns
- Targeted communication campaigns
- Group investment education meetings
- One-on-one participant investment advice
- On-line account access and self-service
- Participant service call-center
- On-line investment research and planning tools
- Model portfolio construction

Plan Administration Services

- Plan design and compliance consulting
- Plan documents and summary plan descriptions
- Administrative outsourcing
- Daily valuation record keeping and administration
- On-line plan sponsor reporting
- Trust, custody and benefit payment services
- Compliance and nondiscrimination testing
- Signature-ready IRS Form 5500 reporting
- IRS Form 1099-R tax reporting
- SAS-70 audited record keeping systems

Kibble & Prentice is committed to excellence in each individual service we provide. As a highly regarded regional firm, we're able to attract and retain top professional talent in all of our practice areas. These include: commercial insurance, employee benefits, retirement plans, executive benefits, business continuation planning, asset management, estate planning and personal insurance. We strongly believe that our clients can benefit from seeing and managing financial opportunities and risk from a unified perspective. Please ask your Kibble & Prentice representative for additional information about the many ways in which we help clients create value and manage risk.

CAPABLE & CAREFUL

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