



How good is your retirement plan advisor?

If they can't say yes to these seven questions, you could be doing better.

We all know that employees who feel satisfied and valued can drive profits! As a smart employer, you already know that a retirement plan is an important benefit to attract and retain a strong and enthusiastic workforce. Companies typically choose to either use their own in-house resources or partner with an investment advisor.

Are you getting the most value out of your plan with your choice?

- | | | SEVEN QUESTIONS TO ASK YOUR RETIREMENT ADVISORY TEAM |
|-----------------------|-----------------------|--|
| YES | NO | |
| <input type="radio"/> | <input type="radio"/> | 1) First and foremost, is your advisor a 3(38) Fiduciary?
<i>Did you know that Plan Sponsors/Trustees, whether it is the CEOs, CFO, Presidents and/or any other plan fiduciaries, have <u>Personal Liability</u> for the assets in their companies' retirement plan? Wellspring Financial Partners, a unique ERISA 3(38) Plan Investment Manager (fiduciary), can partner with your company to reduce your liability exposure and investment responsibility!</i> |
| <input type="radio"/> | <input type="radio"/> | 2) Do they tailor Retirement Spending Reports for every employee? <i>Reaching out to your employees with easy-to-understand language and offering high quality material, shows you care about their financial success.</i> |
| <input type="radio"/> | <input type="radio"/> | 3) Do they offer a comprehensive financial plan for every employee?
<i>Wellspring believes it's important to guide and motivate your employees using comprehensive planning. We charge a nominal fee of \$160 for this service, which is typically valued at \$2,200.</i> |
| <input type="radio"/> | <input type="radio"/> | 4) Do they provide special education sessions? <i>Not just education about their 401(k) plan, but education for their whole financial picture.</i> |
| <input type="radio"/> | <input type="radio"/> | 5) Do they provide documentation that protects you, the Trustee? <i>Wellspring includes an exclusive third party scorecard on plan investments that marks the best the industry can offer.</i> |
| <input type="radio"/> | <input type="radio"/> | 6) Do they have little to no change in their investments menu? <i>If your investments are performing well, leave them alone. Wellspring Financial Partners has a five-year record of no investment menu change. It shows our investments are consistently and historically benchmarking well.</i> |
| <input type="radio"/> | <input type="radio"/> | 7) Does your Advisor provide a Fee Audit Report? <i>Do they pledge to renegotiate provider pricing so your plan always stays on the front end of fiduciary practice and stays competitive?</i> |

YES?

If your company can say yes to even four of the seven questions, Wellspring Financial Partners applauds you. You should stay with your current advisor.

OR NO?

*If you answered no, you could be doing better for you and your employees. **Wellspring Financial Partners is proud to say we can answer YES to all seven questions!** Remember it is your legal responsibility to do the best that you can for your plan participants, including yourself! We would like to talk to you about how we can help you improve your plan.*

It's true—we want you to join our team of successful clients, and can prove why we are different than the rest.

HOW DOES WELLSPRING FINANCIAL PARTNERS MAKE RETIREMENT PLAN MANAGEMENT EASIER?

- *Negotiate and managing fees to keep them reasonable and competitive when benchmarked against plans of similar size and /or demographics. This saves plan sponsors valuable time researching and comparing fees.*
- *Providing quality investments and professional investing advice, while keeping you informed, current and compliant. No need trying to stay abreast of a very complex and dynamic industry.*
- *Liaison between Administrator / Record-keeping to ease your administrative burden.*
- *Management of other service providers surrounding your plan.*
- *Act as comprehensive financial advisor for all plan participants and their families. Let our advisors educate and advise your employees to help them manage their financial future.*

Working with Wellspring Financial Partners will help keep employees loyal, productive and profitable, while lowering the threat of legal action in the event an employee feels you mismanaged their plan's investments. As your 3(38) Investment Manager, Wellspring Financial Partners helps reduce your liability when managing a 401(k) compared to a basic 3(21) advisor. Save time and money by letting the experts in the field assure your investments are sound and your plan performs.

Please visit our website for further information about our 401(k) plan advisory services and support, or better yet, call and set up a time to discuss your specific questions directly. If nothing else, your complimentary Scorecard of your retirement plan may be eye opening!