

At the end of the day, there is only one real measure of a retirement plan's success. This single benchmark is whether the plan is providing adequate retirement benefits for its participants. And, one of the most important parts of a retirement plan is often the least implemented - speaking with and helping the participants. Participants often feel overwhelmed with information provided and the investment options available to them, causing them to make poor decisions with one of the most important and usually one of the largest assets they own. The Employee Benefit Research Institute reported that over 50 percent of all plan participants have yet to complete a retirement needs calculation, even as more responsibility for retirement outcomes shifts to employees. What's more, only 13% of workers are very confident that they will have enough to retire comfortably.

As a firm that specializes in working with only small business and their employees, we focus on working with each participant to discuss their goals, risk tolerance, and address questions they have concerning all aspects of their financial life.

Plan sponsors shoulder a huge responsibility to keep employees informed. Align works with our plan sponsors to provide the following:

- **Pre-enrollment Memos and Announcements** build plan excitement and anticipate questions prior to group enrollment.
- **On-Site Group Enrollment or Individual Meetings** scheduled at your convenience.
- **Group Investment Education Meetings** help existing participants make informed deferral and asset allocation decisions.
- **Group and Individual Investment Advice** offers hands-on assistance to help participants select funds based on a customized risk profile questionnaire.
  
- **Gap Analysis Program** identifies lifestyle needs and delivers meaningful retirement planning guidance.
- [Individual Financial Planning Services](#) are also available and delivered to employees in an environment of privacy and trust.

By working with each participant from the beginning and providing on-going communication, we find that we are able to:

- Increase plan participation and elective deferral contributions
- Promote appropriate asset allocations

- Build greater financial security for plan participants
- Lower exposure to fiduciary liability and participant litigation

### **Client Focused. Period.**

As an independent, privately-owned firm, our recommendations are based solely on each participant's goals and objectives with no conflicts of interest. We work only for you and your participants. We do not work for any large financial company, brokerage firm, bank, or insurance company. In fact, we do not receive commissions, compensation or kickbacks from any third party. Every penny of our revenue is derived from fully disclosed fees for the advisory services we provide to you. Accordingly, every ounce of our allegiance flows directly to you. We are Client Focused. Period.