

Design elements impact every aspect of your plan—from investments and recordkeeping to compliance and communication. In our experience, one overlooked design flaw at the outset can cause unnecessary difficulties later.

What if deferral percentages mismatch with employer deduction limits? Or eligibility requirements are unclear. The way your plan's design strategy is executed can often dictate long-term success. Other determinations in good design:

- Flow and types of contributions into the plan
- Investment selection/alternatives of account balances
- Timing of distributions

- Eligibility requirements
- Vesting schedules
- QDROs, loans or hardship options

We often see avoidable roadblocks to success in existing plans we are asked to review. That's why it is extremely important to partner with a specialty firm whose expertise can produce maximum satisfaction for provider and participant alike.

If you would like us to help guide you to a best-in-class retirement plan, give us a call.