

HPM PARTNERS

RETIREMENT PLAN MANAGEMENT



A well-designed, well-managed retirement plan can be a competitive advantage for your organization and the foundation of a secure financial

future for your employees.

Yet many corporate retirement plans fall far short of the needs of participants and sponsors. An outdated structure, inefficient administration, high costs, or insufficient employee education can diminish a plan's value, while compliance and fiduciary issues can create serious liability risks for plan sponsors.

HPM Partners LLC is one of the nation's leading independent financial advisory firms. Our **Retirement Plan Advisory** group designs and manages premiere retirement plans for corporations and nonprofit organizations. We design programs that protect the interests of plan sponsors by delivering institutional first-class benefits and Financial Wellness Coaching to participants.

Creating a Better Plan for Your Organization & Employees

HPM Partners is deeply experienced in retirement plan design and management experience. We design, implement, and manage 401(k), 403(b), profit sharing, and defined benefit plans through a collaborative process with plan fiduciaries and plan committees.

We begin by conducting a comprehensive, objective evaluation of your plan's design, investments, and costs. We compare your plan's effectiveness to the industry's best practices, identify strengths, and propose specific solutions to address any weaknesses which, if left unattended, could prove costly to your employees or your organization.

We then work closely with you to build and implement a modern, high-value plan that:

- Improves and optimizes benefits for participants;
- Ensures compliance and fiduciary protection for your organization as the plan sponsor;
- Provides a meaningful level of ongoing, personalized financial coaching and advocacy to help employees make better day-to-day financial decisions and to help them plan for a successful retirement.

Why Plan Sponsors Select HPM Partners

Organizations committed to the well-being of their employees strive to offer a retirement plan that helps participants attain financial security. Here's why these organizations have trusted the professionals at HPM Partners for Retirement Plan Management for more than 30 years.

- **Independence & Objectivity:** We are independent, highly recognized industry veterans with no products to sell and no proprietary constraints. We are free to collaborate with and recommend trustees, custodians, third-party administrators, and investment managers to ensure competitive administration of your plan.
- **Fiduciary Responsibility:** We act as fiduciaries to every plan we service, working closely with your Fiduciary Committee to build a cost-effective, ERISA-compliant qualified retirement plan tailored to your workforce.

Continued

ELEMENTS OF RETIREMENT PLAN MANAGEMENT

Complimentary Analysis of Existing Plan Design, Investments, Costs & Overall Plan Effectiveness

Implementation of Recommended Design Changes

Ongoing Counsel to Fiduciary Committee
Plan Management & Governance

Personalized Financial Wellness Coaching

Benchmarking Services

Continued from page 1

- **Advocacy & Accountability:** We are third-party advocates focused solely on the best interests of your organization and participants. We help sponsors understand complex regulatory requirements and avoid costly mistakes. We help employees increase savings and improve their financial health. And we assist the plan sponsor in holding the plan's covered service providers accountable for accuracy, recordkeeping, service, and reasonable cost.
- **Financial Wellness Coaching:** Our exclusive Financial Wellness Coaching program is a signature service that we believe far exceeds the standard, plan-centric guidance offered to most retirement plan participants. Financial Wellness Coaching is ongoing, one-on-one guidance provided by dedicated and experienced financial planners that helps employees reduce stress, improve their financial decision-making, and achieve overall financial wellness. This holistic assistance may be provided on site or remotely. It is unmatched in the industry and can deliver dramatic improvements to your plan's effectiveness.

About HPM Partners

HPM Partners LLC is an independent national firm with in-depth expertise in financial planning, qualified and non-qualified retirement plans, tax planning, risk management, and investment advisory services. With no products to sell, we deliver objective, customized, transparent services and act as a fiduciary for our clients.

Learn More

Call 877-830-6012 or visit our website at hmpartners.com. Our offices are in New York, Cleveland, Bloomfield Hills, Chicago, Orange County, and Los Angeles.

ADVANTAGES FOR PLAN SPONSORS

- Identify and mitigate fiduciary liability exposures while improving core program benefits
- Improve employee focus and job performance due to reduction of financial distractions and stress
- Offer an attractive employee benefit that improves recruitment and retention
- Provide a customized Financial Wellness Coaching Program to support employee well-being while improving plan participation
- Achieve cost savings via institutional investments and by monitoring provider cost
- Improve plan governance and oversight
- Access a knowledgeable and independent resource for objective benchmarking

ADVANTAGES FOR PARTICIPANTS

- Private, individualized Financial Wellness Coaching from financial planning professionals, tailored to assist with a wide variety of objectives
- Access to simplified investment strategies provided at extremely low institutional cost
- Ongoing, independent, and trustworthy advocacy with understandable guidance that is free of product selling

HPM PARTNERS

Investment Management | Wealth Management | Executive Financial Counseling | Retirement Plan Management

hmpartners.com

HPM Partners LLC ("HPM") is an SEC registered investment adviser with offices in New York, Illinois, Ohio, Michigan, and California. This commentary is limited to general information about HPM's retirement plan design and management. HPM's services may not be suitable for everyone. The information contained herein should not be construed as personalized investment advice. There is no guarantee that the views and opinions expressed in this brochure will come to pass. Before making any decision or taking any action that may affect your company's retirement plan or its participants, you should consult a qualified professional adviser. The information presented is subject to change without notice. For information pertaining to the registration status of HPM, please contact us or refer to the Investment Adviser Public Disclosure web site (www.adviserinfo.sec.gov). For additional information about HPM, including fees and services, send for our disclosure statement as set forth on Form ADV Part 2A using the contact information herein. Please read the disclosure statement carefully before you invest or send money.