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## Build a Better 401(k) for Your Business

**Because your plan—and your people—deserve better.**

You've worked hard to build your company. Your retirement plan should work just as hard for you and your employees. As a plan sponsor, you're at the center of your organization's financial future. That's why our client-focused process starts with you—your needs, your goals, and your people.

*We help you:*

- Benchmark and compare provider options
- Customize a retirement plan tailored to your organization

## Why Employers Rethink Their 401(k)

**Every year, businesses consider switching retirement plans. Why?**

**Here are the most common reasons we hear:**

- High or unclear fees
- Poor customer service
- Limited investment options
- Outdated plan design
- Lack of employee engagement or education
- Missing fiduciary oversight



## Our Process: Clear. Proven. Personal.

1. Identify your priorities and challenges
2. Analyze current plan performance and provider services
3. Recommend improvements tailored to your goals
4. Implement changes seamlessly with full support

Every 24 months we review plan performance, participation, employee education and participation with you. We also update you on new fiduciary responsibilities, regulation changes and industry trends.

## Personalized, Not Cookie-Cutter

We don't believe in a one-size-fits-all approach. Your company is unique—your retirement plan should be too. At the core of our philosophy is a commitment to personal wealth management and the first principle that Returns Matter. As your plan assets grow so does the importance of the magic of compounding.

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*Did You Know?: For long term investors by the time retirement rolls around 70% or more of a participant's account value may come from returns — not contributions. Plan sponsors need to stay on top of what's in their plan and how their fund selection stacks up against its competitors\**

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*\*Vanguard, DOL*

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## The Rules Have Changed. Your Goals Haven't.

With evolving regulations and shifting plan administration models, it pays to review your plan regularly. This is the new normal, and we're here to help you navigate through the challenges.

Our job? Make your plan more effective, more efficient, and more rewarding—for both you and your team. We believe doing so will enhance participation and everyone's overall satisfaction.



## What You Can Expect From Us

As your plan representative, we help you choose the right platform—and ensure it stays cost-effective and competitive.

We advise on:

- Bundled recordkeeping & TPA administration
- Safe Harbor plan design
- Auto-enrollment & auto-escalation
- Annual census validation
- Employer match and profit-sharing strategies
- Vesting schedules
- 3(16) administrative fiduciary services
- 3(38) investment fiduciary oversight
- Annual compliance testing

## Provide Solutions That Fit Your Specific Plan And Goals



Automatically track employee eligibility



Instantly add/update participants



Conduct paperless enrollment



Submit contributions and send notices electronically



Automatically generate key reports



Review and approve participant loans and distributions



Facilitate participant distribution kits



Monitor plan effectiveness

## It Pays to Shop Around

As your plan representative, we help you choose the right platform—and ensure it stays cost-effective and competitive.

## Call to Action

As your plan representative, we help you choose the right platform—and ensure it stays cost-effective and competitive.

We'd like to schedule a complimentary 401(k) Fiduciary Risk Assessment Today.

- Fiduciary risk assessment, including: Detailed retirement plan fee benchmarking investment menu analysis
- Fiduciary governance process review customized recommendations
- Protect your organization and strengthen your fiduciary standing.

**Contact: Jason Huang, CFP®, ChFC®, WMCP®**

DHM Wealth Management 401(k) Plan Operations Serving New York, Pennsylvania, New Jersey and the surroundings states.



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