Retirement Plan Consulting Services

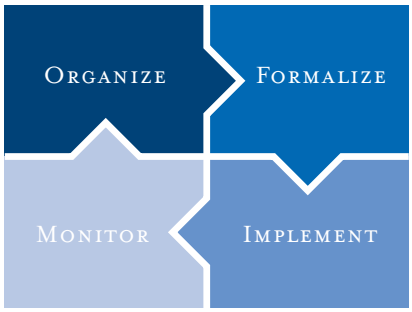
Cross Financial Strategies, LLC

Redefining the Client-Advisor Experience

Managing the Retirement Plan Process

Are you responsible for administering your company's 401(k) or Defined Contribution Plan? Are you a Plan Sponsor or Trustee with ultimate responsibility for the various plan functions and compliance issues?

Administering a 401(k) plan has become increasingly complex, time consuming, and legally challenging. As the industry changes, you and your plan need to change with it.



Plan Investment Analysis

Employee Education & Support

ERISA Regs 408(b)(2) & 404(c)

Qualified Default Investment Alternative (QDIA)

Plan Benchmarking Analysis

Fiduciary Audit Checklist

Investment Policy Statement (IPS) Review

Co-Fiduciary to Your Retirement Plan

Cross Financial Strategies will help you manage your defined contribution plan and mitigate potential fiduciary risk so that you can focus on managing the organization. We will work with you in an objective manner, help you ask the right questions, explain complex fee structures, and implement a formal prudent process to satisfy the labyrinth of complex and changing government regulations.

Our Retirement Plan Consulting Service can act as co-fiduciary to your plan. This higher level of trust, obligation, and responsibility requires us to act in an independent and objective manner, and in the best interest of your plan and participants.

Objective and Customized Investment Management

A thorough and objective evaluation of your current investment line-up will help you quickly discover any investment design deficiencies, gaps or risks. We help select, monitor and replace plan investment options. Our recommendations will always be based upon your plan's and participant's best interest. A traditional commission-based sales consultant is not obligated to act in your best interest.

The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual. To determine which investment(s) may be appropriate for you, consult your financial advisor prior to investing. All performance referenced is historical and is no guarantee of future results.

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CrossFinancialStrategies.com

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Plan Investment Services

We assist the Plan Sponsor in the preparation and review of an IPS and help select, monitor and replace plan investment choices available to participants as investment options. CFS will also identify an appropriate QDIA investment fund or model portfolio, recommend a range of investment options as required and defined by ERISA 404(c), and perform on-going research and performance reporting based upon specific criteria outlined in the Plan IPS.

Plan Benchmarking

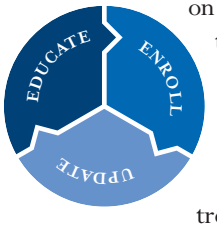
We will act as a liaison between you, the Plan Sponsor, outside service providers, and product sponsors. We can also help conduct Plan Provider searches, including the preparation, distribution and evaluation of RFP's. CFS also performs Plan Benchmarking services comparing your current plan to plans of similar size and scope. We identify overall plan fees paid by the plan and participants, including expenses for custodian and record keeping services, investments, 12(b)(1), Sub-TA, and third-party administration.

Employee Education

Participant and employee meetings will include:

- The importance of saving for retirement
- The benefits of participating in a tax-deferred Defined Contribution Plan
- How pre-retirement withdrawals could impact future retirement income
- Specific plan features and investment choices available
- Company match and vesting schedule
- Review of historical rates of return, risk/reward concept, tolerance for risk and general investment strategies

We will help enroll participants and employees at these general meetings and on an individual basis throughout the year. We also provide quarterly updates on current market conditions and retirement planning trends.



Employer Assistance

CFS will help Plan Committee members understand their fiduciary responsibilities and Plan Sponsors keep abreast of ERISA and DOL ruling and legislative changes.

Contact us today to find out more.

469.481.6996

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President

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