



TREASURY | PARTNERS

Corporate Retirement Services

# Treasury Partners is a team of 20+ investment professionals.

We've been representing the financial interests of corporate clients for more than 30 years, and have ranked in the highest tier on Barron's annual listing of "America's Top 100 Financial Advisors" every year since 2004.

In our capacity as retirement plan advisors our focus is on reducing plan risks to the company and its plan fiduciaries, seeking plan cost reduction and successful retirement outcomes for participants.

## WE OFFER A BROAD RANGE OF SERVICES:

- Monitoring ERISA Compliance
- Implementing Risk Reduction Measures – Company/Plan Fiduciaries/Committee
- Structuring/Documenting Repeatable, Verifiable Risk Reduction Process
- Customized Plan Design
  - 401k/403b/Profit Sharing, Defined Benefit and Non-Qualified Deferred Compensation
- Identifying Best In Class Retirement Plan Platform Providers
- Monitoring Fund Manager Performance

## PREPARING PLAN PARTICIPANTS

- Pursuing Plan Cost Reductions
- Promoting Financial Wellness, Improved Education Outcomes
- Focus on Retirement Income Replacement
  - Increasing Healthcare Costs
  - Debt/Student Loans Impact
- Creating Awareness of Relevant Software Tools

# Our Strengths

20 + Industry Professionals. 30+ Years Experience.

We assist retirement plan fiduciaries in identifying cost effective platforms, minimizing risk, and maintaining compliance with increasingly complex ERISA requirements.

Our consulting services are focused on these business lines:

- 401(k)/403(b) Defined Contribution
- Defined Benefit
- Non-Qualified Deferred Compensation

Our considerable experience in plan design can prove to be a significant factor in attracting, rewarding, and retaining key talent.



## INITIAL PLAN EVALUATION

Once we have developed a clear understanding of the sponsor's objectives, we conduct a comprehensive evaluation of the current plan design as well as these additional areas:

- ERISA Compliance Controls
- Overall Plan Risk
- Administrative/Funds Costs
- Investment Portfolio Performance
- Plan Documentation and Cloud-Based Back Up
- Participant Education Programs/Retirement Readiness

## ERISA FIDUCIARY

As a 3(21) fiduciary, Treasury Partners must always act in the best interests of both the plan sponsor and the plan participants. (Upon request, our team can also act as a 3(38) fiduciary.)

To help minimize potential conflicts, we maintain relationships with plan providers who can add appropriate levels of fiduciary oversight on behalf of the participants.

## PLAN DESIGN

One of the most critical elements of a successful retirement plan is the plan design since it can result in increased employee participation.

Other significant considerations:

- Lowering Risk/Minimizing Costs
- Maximizing Employee Contributions
- Profit Sharing Components
- Compliance Testing Measures
- Safe Harbor Provisions

# Arm's Length Advice

We Evaluate. We Negotiate. You Select.

## PLAN PROVIDER SEARCH

When the plan sponsor is satisfied with the current plan provider, we work closely with that provider to pursue reduced risks and lower costs.

However, in the event the investment committee agrees it is in the best interests of the participants to change plan providers, we assist the plan fiduciaries in conducting a needs assessment.

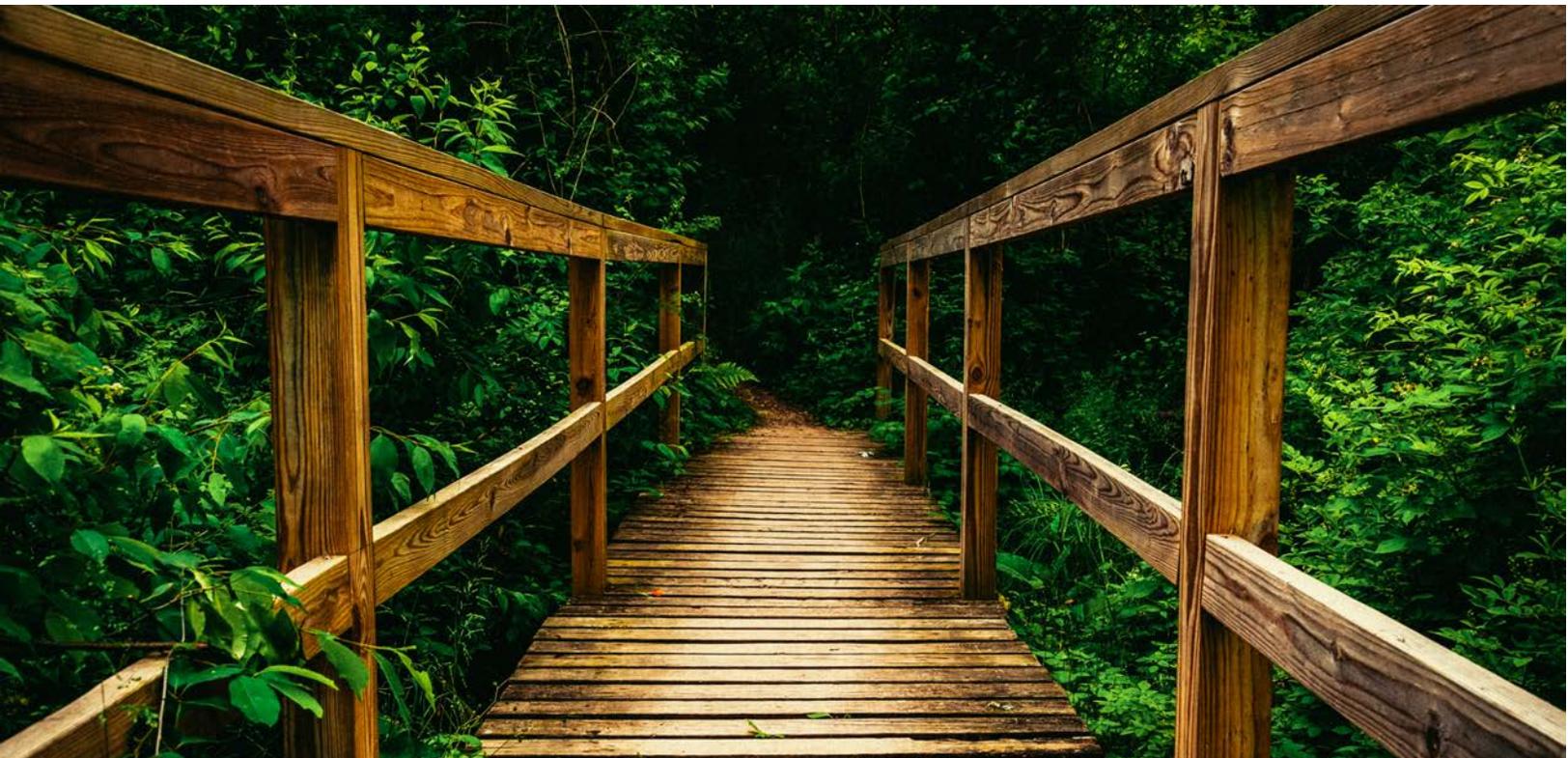
We assist in drafting and administering the Request For Proposals and negotiating with potential vendors. Once this process is complete, our client selects the new vendor.

## REDUCING RISKS/ ASSESSING COSTS

Retirement plans are required to meet "reasonability" standards regarding costs, and there are many factors plan sponsors must consider in selecting a cost efficient platform.

We work on behalf of plan sponsors to achieve appropriate diversification to reduce plan risk. At the same time, we seek to lower costs by focusing on share class structure and introducing index solutions.

In addition to this quantitative analysis, we often conduct a qualitative assessment of the investment managers and their associated costs.



# Challenges. Solutions.

You Define. We Implement.

## INVESTMENT POLICY STATEMENT

We encourage clients to create and maintain a written investment policy (IPS). The IPS is an important tool in evaluating the investment portfolio and the plan's service providers.

In the event a client has an IPS, we will review it and make recommendations for revising it as appropriate. Conversely, we will assist our client in developing an IPS, which reflects the plan's unique financial objectives and related risk mitigation provisions.

## FIDUCIARY AUDIT FILE

We also advise our clients to create a formal Fiduciary Audit File, which is a single source for documenting various aspects of the plan as well as the processes the fiduciaries employ in administering the plan.

The Fiduciary Audit File typically includes:

- Fiduciary Responsibilities Summary
- Plan Documents
- 404(c) Compliance Provisions
- Investment Committee Best Practices Check List
- Investment Policy Statement/Education Program Policies
- Investment Committee Structure/Meeting Minutes

*NOTE: Plan fiduciaries should consult with their attorney and/or investment advisor to determine whether any additional documents should be included in this file.*

## Talk To Us

We want you to understand the benefits of aligning with Treasury Partners, a team of professionals dedicated to assisting you and your associates in adhering to your responsibilities as retirement plan fiduciaries.

## RETIREMENT READINESS

- 12 Month Education Calendar
- Automatic Enrollment/Escalation
- Participant Outcomes/Income Replacement Ratios
- Financial Wellness

## BENCHMARKING/OUR PROCESS

- Comparison Based on Industry Standards
- Asset Allocation
- Auto Enrollment/Escalation
- Eligibility
- Participation Rates
- Employer Contributions

## IMPROVING PARTICIPANT EXPERIENCE

- Sufficient but Not Overwhelming Number of Investment Options
- Flexible Education Programs Focused on Participant Outcomes
- Plan Design Best Practices
- Benchmarking Best Practices
- Income Replacement Ratio
- Health Savings Accounts (HSA) Integration

# TREASURY | PARTNERS

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## DISCLOSURE

Treasury Partners is a team of investment professionals registered with HighTower Securities, LLC, member FINRA and SIPC, and with HighTower Advisors, LLC, a registered investment advisor with the SEC. Securities are offered through HighTower Securities, LLC; advisory services are offered through HighTower Advisors, LLC.

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Treasury Partners makes no representations or guarantees as to the performance of the vehicles it recommends.

## HIGHTOWER ADVISORS

We maintain a strategic relationship with HighTower Advisors. The company is headquartered in Chicago with regional offices in New York and San Francisco and additional satellite offices around the country. HighTower provides us with back office support in such areas as accounting, technology, operations, human resources, legal, and compliance.