

401k BENCHMARKING REPORT & ANALYSIS



Free. No Cost.

quartzpartners.com/employers

The U.S. Department of Labor requires employers to periodically review and benchmark their retirement plan. Our benchmarking analysis report meets these requirements and is designed to empower you with easy to understand information to see how your plan stacks up to similar plans. We'll identify areas you can quickly improve your plan. Best of all, its free, no strings attached!

✓ Measure the Retirement Plans Effectiveness vs. Similar Plans

- ▶ **Plan Fees:** Each dollar paid in plan fees reduces the employee benefit and increases your organizations fiduciary liability. We typically can identify areas to reduce plan fees by 20% or more.
- ▶ **Contribution rates:** By identifying areas to increase contribution rates, your organization can help reduce employees financial stress and allow them to focus on what matters most.
- ▶ **Features:** Roth, self-directed, matching, vesting schedule, loans, profit sharing, etc.

✓ Evaluate Investment Lineup

- ▶ **Performance:** We'll analyze fund performance and identify better performing funds if available.
- ▶ **Fees:** Funds have an internal expense ratio that erode investment performance. We'll make sure the funds are cost effective relative to their historical performance.
- ▶ **Diversification:** We'll make sure you have the right mix of funds to build investment portfolios that can navigate all economic environments.

✓ Minimize Fiduciary Risk

We'll identify ways that your organization and plan trustees can minimize their fiduciary risks to both regulatory scrutiny and civil litigation. In 2019 the U.S. Department of labor recovered over \$2 billion through enforcement actions.

- ▶ Does your plan provide fiduciary protection to your organization and trustees?
- ▶ Is your plan 404(c) compliant?
- ▶ Is your plan up-to-date with recent regulatory changes?

✓ Plans that Can Benefit from a Plan Review

While all 401k's benefit from annual reviews, we have identified certain types of retirement plans that typically greatly benefit from a benchmarking report & analysis. These are plans with a greater probability of identifying areas to lower fees and improve the investment line up.

- ▶ **Moonlighting 401k Providers:** Insurance Companies, Payroll Providers, Mutual Fund Companies
- ▶ **Small Businesses:** 15 to 100 employees
- ▶ **Medical Practices:** Physicians, Dentists, Medical Specialists

Why Quartz Partners?



FIDUCIARY EXPERTISE. OFFLOADING EMPLOYER LIABILITY.

Unlike many advisors, Quartz Partners specializes in employer sponsored retirement plans. Quartz Partners has earned the coveted CEFEX certification through a rigorous ISO 19011 certification process. When it comes to fiduciary excellence this differentiates Quartz Partners from over 95% of advisors in the U.S. Employers can be confident that plans will meet and adapt to the changing DOL regulations and employers and their executive team will be relieved from all liability for selecting and monitoring investments within the plan.



OUR INVESTMENT TEAM HAS BEEN QUOTED IN



FORTUNE



GOLD IRA GUIDE

✓ How to Get Started

Getting started with your free benchmarking report is easy and should take less than 10 minutes. We'll need (4) pieces of information that are usually found on your retirement plan providers online portal. If you have any issues locating the information, give us a call at (800) 433-0422 option 3 and we'll walk you through it.

1. **Quarterly Plan Statement:** Showing the total plan assets (\$) and number of active plan participants.
2. **Investment Lineup:** Showing the names and expense ratios (%) or ticker symbols.
3. **Plan Fee Disclosure:** Showing the fees and expenses either in hard dollar (\$) or asset-based (%) paid to plan providers like record keepers, third party administrators and financial advisors.
4. **Plan Document:** Showing the plan features, eligibility requirements, vesting and matching schedules.

✓ How to Submit Plan Information

You can either go to www.quartzpartners.com/401kstart or you can submit the information:

Upload

Quartzpartners.com/upload

Email

401ks@quartzpartners.com

Mail

1795 Rte. 9, Clifton Park, NY 12065