

Asset Class Selection Guidelines

Our due diligence process begins with the first conversation we have with clients. It is our duty to customize the investment experience to meet the needs and abilities of Plan Sponsors and the participants they represent.

Our Process

Demographic Review- Understanding who your participants are is critical to determining what investment menu is suitable.

- How retirement ready is your team?
- What stage are your employees in on their retirement journey?
- What is the level of financial education is common?
- What other financial benefits are they offered?
- How do employees handle their accounts when they leave your firm?

Strategy Review- Each client is different in what they want their plan to look and feel for their employees. Whether they want a simple approach or more comprehensive experience, all of our consultation places suitability at the forefront of our solutions

- How many funds is appropriate for your plan?
- Are there any unique investment strategies you would like us to consider?
- What types of funds are you interested in offering?

Quality Review- As a final step to designing your investment menu, we utilize a data driven process to identify quality and cost effective managers to support each asset class.

- Our metrics include:
- Risk and return metrics
 - Volatility
 - Short and long term investment performance
 - Manager and Fund Tenure
 - Style Drift

Our Strategy

Choice

All of our retirement plans are participant directed and provide participants the opportunity to create and structure an allocation that meets their needs.

Diversification

Our investment lineups consist of a variety of asset classes to create opportunities for participants to reduce risk and better manage market volatility.

Efficiency

Our investment lineups offer both active and passively managed funds to create efficient and cost effective options for participants.

Protection

Investor outcomes are at the forefront of our investment due diligence. We seek fund managers that achieve top quartile returns while exhibiting responsible levels of risk.

