



403b Plan

know.how.



Shift what defines success in your 403b from education to **technology.**

Today's employers need better ways to manage costs, limit liability and ensure federal compliance, while freeing up limited resources to focus on revenue generating activities rather than time-consuming administrative tasks. Invest n Retire, LLC (INR) offers you the ideal solution:

A new method of plan design

Low total plan costs: Employees and sponsors no longer have to worry about paying too much for their 403b plan. Total "all-in" plan costs typically range from 0.40% - 0.95% of assets.

Fee disclosure compliance: Avoid the expense and additional work preparing for the new Department of Labor fee disclosure rules. Along with low plan cost, all fees for plan services are fully disclosed to employees.

Robust plan features: Plans receive a suite of available features, including auto-enrollment, auto-escalation and multiple contribution sources like pre-tax, ROTH and catch-up. Additional administrative benefits are outlined in the "New Efficiency Features" box to the right.

Qualified Default Investment Alternative (QDIA):

Employees no longer have to pick their own investments. Plans receive age-based model portfolios designed and managed by a professional investment manager. Employees automatically change model portfolios as they age to maintain appropriate risk/reward characteristics or they may change models at will.

Professional Management for all: Studies show that this type of management outperforms employee directed investment selection 84.2% of the time. The investment manager also assumes all of the fiduciary responsibility and legal liability for selecting, managing and monitoring investments, so the company may be removed of this burden.

Investments: Model portfolios are built using exchange traded index funds. Compared to actively managed mutual funds (which most 403b plans offer), index funds have historically outperformed active mutual funds 99.4% of the time.

Integrated retirement calculator: Employees no longer have to become investment experts to use a retirement calculator. This fully integrated solution pre-populates all of an employee's information and investment returns into INR's proprietary retirement calculator to easily and quickly show a participant whether they're on track or need to make a change.

Education: Access a wealth of information online, ranging from the basics of investing to more complicated topics.



New efficiencies that reduce your workload

No investment policy committee needed

No fiduciary liability for administration or investments

Fee disclosure compliance saves an estimated 39 hours of administrative work per year.

"Statements on Demand" make instantaneous retrieval of plan information one click away

Virtual audit saves up to 40% off of normal audit costs, audit can be performed off-site

Recorded live webinars of plan events reduce on-site education frequency and necessity

Emailed statements reduce plan costs and improve efficiency

Learn more today. Contact Invest n Retire for more information or to schedule a technology demonstration webinar.

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