



**FACING THE
CHALLENGES**
of employer sponsored
retirement plans.

THE NEW REALITY



The reality of offering an employer sponsored retirement plan has changed. Plan sponsors face tough new challenges:



- Dramatic increase in benefits cost
- Reduction in support delivered by retirement plan service providers
- Altered and confusing pricing and service provider economics
- Transformation of the regulatory environment
- High anxiety in the workforce
- Increased Department of Labor audit activity
- Escalation of retirement plan litigation

Going it alone is a tough option for a plan sponsor. It is easy to pay too much, consume valuable resources or incur unnecessary risk.

HOW WE HELP

With over 20 years of experience, Empire Financial was built to help plan sponsors save money, improve plan performance and reduce risk.

We are independent and acknowledge in writing that we are a Fiduciary for your retirement plan.

By outsourcing retirement plan governance and oversight to Empire Financial, Plan Sponsors get the experience and resources of well known consulting firms at a fraction of the cost.



GOVERNANCE

Fiduciary Committee: design, facilitation, and documentation

Fiduciary Services: investment policy, investment reviews, monitor investment menu, specific recommendations

Annual Fiduciary Record: preparation and secure retention

OVERSIGHT

Regulatory Changes: specific guidance and recommendations, plan document amendment process, correction programs

Plan Expense: immediately reduce your cost and provide ongoing monitoring

Benchmarking: service providers, participant education, and plan design

WHY MAKE THIS DECISION NOW

Partnering with Empire Financial is a low risk decision that will yield immediate benefits.

IMMEDIATE BENEFITS	LOW RISK
• Our 'insider' experience and expertise will lower your total plan cost	• Hiring Empire Financial does not require changing service providers
• Outsourcing to Empire Financial allows your organization to focus on critical business issues	• Hiring us does not require extra labor from your organization
• Our services reduce your business and personal risk	• Our fees are reasonable and predictable
• Our knowledge will help optimize your retirement plan	• You can pay our fees through ERISA accounts, forfeiture accounts or directly
	• You can eliminate our services at any time



"It was definitely the right decision to team up with Empire. Their expertise really reduced our risk exposure."



NEXT STEPS

To learn more about how outsourcing retirement plan governance and oversight to Empire Financial can lower your cost, reduce your administrative burden, and minimize personal and business risk contact us at:

By Phone
1.800.555.1212

By Email
information@empirefinancial.com

Corporate Office
Empire Financial
1234 Main Street
Cincinnati, OH 45202

 **Empire Financial**
401k Services