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D.A. Davidson & Co. member SIPC

CORPORATE RETIREMENT PLAN SERVICES



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“ Often when you think you’re at the end of something, you’re at the beginning of something else.

FRED ROGERS

RETIREMENT PLANS WITH D.A. DAVIDSON

At D.A. Davidson, we offer qualified retirement plan and fiduciary solutions on a bundled or unbundled basis to a wide array of plan types and clients, such as private companies, non-profit or governmental organizations, universities, or publicly traded companies.

We aim to help our clients’ retirement plans run smoothly with thoughtful plan design and smooth implementation.

RETIREMENT CONSULTING SERVICES

PLAN DESIGN AND FEE ANALYSIS

VENDOR SEARCH AND EVALUATION

INVESTMENT POLICY STATEMENT

FIDUCIARY SERVICES

PLAN GOVERNANCE

PARTICIPATE IN INVESTMENT COMMITTEE MEETINGS

INVESTMENT SELECTION AND MONITORING

EMPLOYEE EDUCATION MEETINGS

PROVIDE ADVICE TO PARTICIPANTS*

PLAN TYPES D.A. DAVIDSON SERVES

- > 401(K) PLANS
- > PROFIT SHARING PLANS
- > CASH BALANCE PLANS
- > DEFINED BENEFIT PLANS
- > GOVERNMENTAL PLANS
- > 403(B) PLANS
- > 457(B) PLANS
- > 457(F) PLANS
- > ESOP PLANS
- > NON-QUALIFIED DEFERRED COMPENSATION PLAN



**Non-discretionary investment advice to participants with respect to the selection of investments for their self directed brokerage accounts under the plan.*



FIDUCIARY SERVICES

At D.A. Davidson, we understand that fiduciary duties and responsibilities are a growing responsibility for workplace retirement plan sponsors. We are committed to helping you meet those challenges, providing expert guidance, and a consultative, individualized approach that supports plan and participation success.

The core fiduciary duties under ERISA are:

The Duty of Prudence

This duty requires a fiduciary to execute their duties “with the care, skill, prudence, and diligence under the circumstances then prevailing that a prudent [person] acting in a like capacity and familiar with such matters would use in the conduct of an enterprise of a like character and with like aims.”

The Duty of Loyalty

Requires the fiduciary to act “solely in the interest” of participants and with the “exclusive purpose” of providing benefits and defraying reasonable expenses of plan administration.

The Duty to Diversify

The fiduciary should ensure the plan has diversified investment choices to minimize the risk of large losses.

The Duty to Comply

Fiduciaries must follow the terms of the plan’s governing documents, as long as it follows ERISA guidelines.

The Duty to Pay Only Reasonable Fees

Requires fiduciaries to identify plan fees and ensure they are reasonable.

OUR FIDUCIARY PROCESS



PLAN DESIGN AND GOVERNANCE

There is no “one-size-fits-all” with designing a retirement plan. A thoughtful design promotes savings for retirement and rewards employees who make key contributions to your organization. An effective plan governance streamlines decision-making and reduces risk, enabling your plan to better meet its objectives. Your D.A. Davidson financial advisor can work with you and your provider to design a plan that balances the needs of your employees and your organization’s business goals.

- Retention and Recruitment
- Tax Qualifications
- Benefit Optimization
- Safe-Harbor Considerations
- Employer Objectives



INVESTMENT POLICY STATEMENT

Following an Investment Policy Statement (IPS) may offer an additional layer of protection. It can simplify plan decisions and assist in defining and meeting business objectives by setting guidelines to assist fiduciaries and advisors in selecting and monitoring investments. An IPS should communicate the plan objectives, define roles and responsibilities, identify investment manager selection, monitoring and replacement criteria.

An IPS should be reviewed regularly to ensure the plan and the decisions made are following the IPS. Occasionally the IPS may need to be updated to reflect any changes to the plan such as the asset classes required, the named fiduciaries, or the plan sponsor.

Your D.A. Davidson financial advisor can review your current IPS or help you draft one for your plan.

Key Elements of an IPS

- States the investment philosophy and investment objectives.
- Identifies fiduciaries and defines roles responsible for choosing and monitoring the plan's investments.
- Selecting/monitoring investments and applying the methodology for replacing funds.





Fiduciary Training

Training can help employers, plan trustees, and investment committee members understand their responsibilities and the rules they must follow. Your D.A. Davidson financial advisor can guide you and the trustees to take steps to avoid the most common pitfalls that plans face.

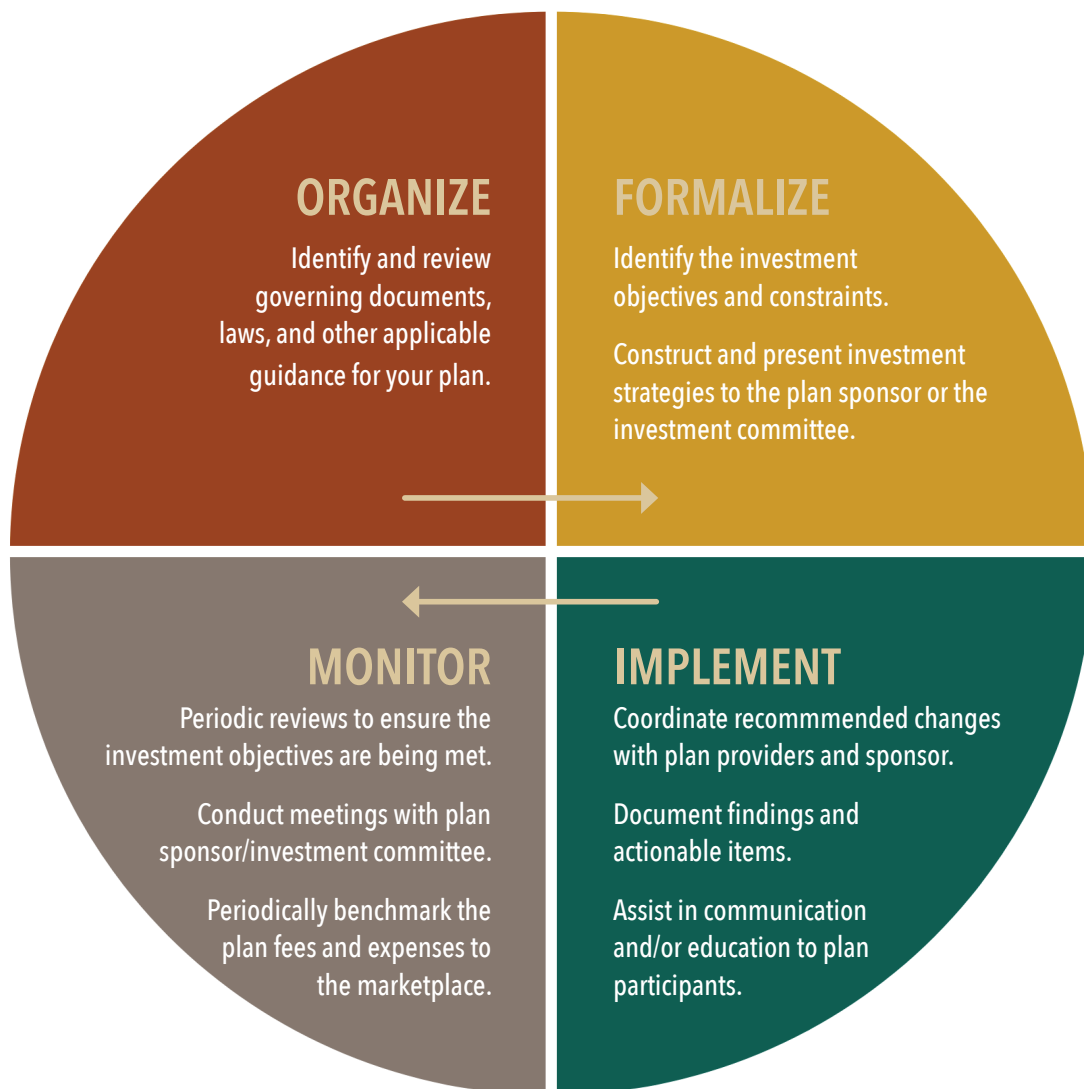
PLAN PROVIDER EVALUATION AND SEARCH

Providing unbiased recommendations from a broad selection of retirement plan recordkeepers, third-party administrators, and other products can simplify your obligation to review plan vendors. At D.A. Davidson, we work with you to identify services required by you and your plan and any efficiencies that may be realized with current or alternative providers. We periodically review the plan and its vendors to ensure it remains competitive.



INVESTMENT SELECTION AND MONITORING

As a retirement plan sponsor, you are generally required by ERISA 404(c) to offer a diversified range of investment alternatives with differing potential for investment risk and return. Your D.A. Davidson financial advisor, following a fiduciary process, can provide monitoring of the plan's investments and recommend a change when a fund no longer meets the requirements of the plan.



EMPLOYEE ENGAGEMENT AND EDUCATION

Your D.A. Davidson financial advisor can help drive participation by offering participant education that is tailored to your employee base. Education is a key to encourage employee participation and engagement in a 401(k) plan. Your advisor can explain the benefits and features of the plan, identify risk profiles, as well as investment and saving strategies.

Your advisor can assist you in:

- Creating a communication plan for implementation and any plan changes
- Explaining plan benefits such as eligibility, vesting, and withdrawal rules
- Reviewing investment options and asset diversification
- The importance for retirement planning
- Financial wellness resources

PLAN BENCHMARKING

Periodically reviewing your plan's recordkeeping cost, administrative fees, and investment expenses are part of a fiduciary's obligation to the plan. Your D.A. Davidson financial advisor can review your plan costs to ensure that the plan's expenses are reasonable and competitive compared to other similar sized plans.

D.A. Davidson & Co. does not provide tax advice and we recommend that you consult with your tax advisor to determine how any tax strategy may affect your specific tax situation.

D.A. Davidson & Co.'s Financial Professionals are available to discuss the ideas, strategies, products, and services described herein, as well as the suitability and risks associated with them. Securities and Investment Advisory Services Offered Through D.A. Davidson & Co., a Broker/Dealer and SEC Registered Investment Advisor, Member FINRA/SIPC.





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