



---

# GVA 401K SOLUTION

---

Minimizing risk and  
**maximizing efficiency**  
to help grow your business

# GVA 401K SOLUTION

The GVA 401k Solution, helps you minimize investment fiduciary risk, provide increased efficiency, and allows you to give your clients the superior service they expect.

Employers play a dual role in their company—sponsored retirement plan no matter how many (or how few) participants they have. Because they are both plan sponsor and plan fiduciary, they have many duties... and they face many types of risks. They are responsible for:



Selecting an appropriate investment menu



Strict adherence to the plan's written documents and guidelines



Adequate training and proper oversight of all service providers



Communicating with participants about the plan and its fees



Helping employees understand why and how to save

You consult with your client, confident that the administration, plan design, compliance and fund selection are handled appropriately and align with fiduciary standards. GVA takes care of the reporting and operational functions, leaving you free to do focus on the core areas of your business.

*Plan sponsors need help from a qualified retirement specialist they can trust. They need an advisor whose tools and resources will help them carry the burden of fiduciary responsibility.*





401ks are a great business enhancement for most wealth managers. They provide an additional income stream with a warm introduction to the personal financial planning needs of their participants. The GVA 401k Solution can benefit your practice and provide expert advice to allow you to better service your plans and their participants.

# WHICH ADVISOR ARE YOU?

## **Starting in the 401k business.**

My book of business is primarily wealth management clients and I would like to get into the 401k business, I want to offer my plans superior services, but need assistance.

### **What can the GVA 401k Solution do for you?**

- You can bring your retirement plans the same services that seasoned retirement plan advisors offer their large plans, without struggling with the complexities involved in implementing and maintaining them.
- You can provide the same exceptional level of service to your retirement plan clients as you provide your wealth management clients.
- We give you the support and confidence you need to continue to grow your retirement book of business.

## **Have several 401ks already and looking to grow.**

I focus on financial planning and wealth management, and have several retirement plans already. I want to offer my plans the same types of services a specialist can deliver without having to become one.

### **What can the GVA 401k Solution do for you?**

- You will be able to offer your plans a full range of services they can expect from a retirement plan specialist, without worrying about the administrative tasks and responsibilities that typically come with providing those services.
- Your plans will benefit from your financial planning expertise, while we provide the research, investment fiduciary and support tasks for your plan sponsors.
- In addition, you will be able to free up time to spend on your book of business, confident that your plans are receiving the quality services they deserve.

# NOW YOU CAN OFFER 3(38) FIDUCIARY SERVICES

Fiduciary risk is serious, and more plan sponsors today know there are fines and other penalties if violations occur on their watch. Plan sponsors want and need guidance from a professional who can help alleviate that risk. ERISA Section 3(38) investment manager fiduciaries are at a competitive advantage, because plan sponsors want an advisor who will take on the selection and monitoring of plan investments.

Through the GVA 401k Solution, we will serve as the ERISA Section 3(38) investment manager and share fiduciary responsibility for plan investments, helping reduce your clients' fiduciary responsibility and legal liability under ERISA. As the 3(38) fiduciary, GVA will:

- Act with discretionary authority over the plan investment selection and monitoring
- Accept ERISA 3(38) fiduciary responsibility for investment-related decisions
- Provide a centrally managed Investment Policy Statement (IPS)



With the GVA 401k Solution, your clients get assurance of investment fiduciary support. And you are freed up to spend your time consulting and prospecting—dedicating your time and talents where they are most effective.

# WITH THE GVA 401K SOLUTION, PLANS GET THE SAME GREAT SERVICES AVAILABLE TO EVEN THE LARGEST PLANS

With the GVA 401k Solutions, you get all of our Plan Support Services, allowing you to utilize the expertise of GVA for your plan clients.

## Plan Support Services include:

- **Plan Design and Compliance Expertise**, each retirement plan has different needs and expectations, our expertise will assure you and your plan sponsors they are getting the most out of their plan while maintaining compliance.
- **Quarterly FIRM reports**, generated and delivered to you and your client.
- **Investment Monitoring**, notifying you and your client quarterly of your clients' investments that have been added to the watch list or removed from the line-up, as well as the replacement funds.
- **A Fee Analysis and Benchmarking report provided periodically**, showing the total cost of your plans compared to their peer groups, including detailed separate costs for investment fees, record keeping and advisor compensation.
- **Request for Proposal and Plan Marketing**, allow us to do the heavy lifting of finding the right recordkeeper to service your plan sponsors with a complete RFP solution.

## The GVA 401k Solution helps simplify your retirement plan business through:

- Record keeping partners to administer and service your clients' plans
- A suite of Plan Support Services
- Individually tailored solutions from the GVA 401k consulting team
- Fiduciary services, with GVA assuming the role of 3(38) investment manager, selecting investments for your clients

Minimize risk and maximize the benefits to you, your plan sponsors and their participants with the GVA 401k Solution.





#### **About GVA 401k Consulting**

- Jason Kell, AIF® serves as Director, Retirement Plan Specialist, for GVA 401k Consulting. He partners with advisors and corporate and non-profit executives to improve and manage all facets of their retirement plans.
- He has provided independent advice and fiduciary guidance to corporate and non-profit employers since 2004. His 25+ year career has been exclusively focused on qualified and non-qualified retirement plans.
- The primary focus of GVA 401k is to assist advisors and plan sponsors in fulfilling their fiduciary duties and improving retirement plan outcomes through a focus on liability control, plan committee and employee education, cost reduction, vendor management and improvement of plan related operations.
- As an Accredited Investment Fiduciary®(AIF), he possesses an extensive knowledge of the investment monitoring and management process.

Contact: Jason Kell  
Email: [sjkell@gva401k.com](mailto:sjkell@gva401k.com)  
Mobile: 610-420-2747