Developing high quality, cost effective solutions to make certain you are delivering on your fiduciary responsibilities and your participants are receiving the best possible retirement outcomes.

Funds

Our diligent investment evaluation process seeks to ensure your plan has a broad lineup of high quality, reasonably priced fund options. We blend active and passive strategies with a focus on managers who are able to consistently outperform their peers.

Fiduciary

The Department of Labor has increased enforcement and plaintiff attorneys are now circling the retirement plan landscape, so it is imperative to meet and document your fiduciary role. With Wealth Advisory Group spearheading your fiduciary oversight, you can be confident you are meeting your responsibilities under the ERISA laws.

Services Offered

Ongoing Engagements
- Co-Fiduciary Responsibility
- Investment Oversight
- Participant Education
- Plan Design
- Vendor Evaluation

One-time Projects
- Investment Review
- Plan Benchmarking

The Power of Transparency
Reducing Risks for Fiduciaries
Delivering for Participants

Wealth Advisory Group is an SEC Registered Investment Adviser (RIA) proudly serving clients since 1993. Catering to over 100 retirement plans, from start-ups to plans with hundreds of millions, Wealth Advisory Group is prepared to provide co-fiduciary advisory oversight to your company’s retirement plan.
As a Retirement Plan Fiduciary, you face a wide variety of questions, which have real consequences both for you and your participants. Questions?

- How much does it cost?
- What are you paying for?
- Who is going to pay?
- How are they going to pay?
- What is best for your participants?

Confusion: Service providers use the labyrinth of fee complexity to obscure above market charges. Greater transparency is the only way to ensure you and your participants are getting the best deal possible.

Higher Fees = Lower Returns

For a typical 40 year old making $75,000 with a $50,000 401(k) balance and deferring 10% of their compensation, a difference of 1.0% in fees can mean an additional $142,000 at retirement or an extra $475/month in income.

Benchmarking: ERISA requires plan sponsors to act prudently and solely in the best interest of the plan’s participants, with the primary focus on reasonable fees. Our Benchmarking analysis uses actual proposals, or “live bids,” based on the plan’s specific demographics. By shedding light on the countless fees and expenses, we are ensuring that you meet your fiduciary responsibilities and provide the best possible retirement outcomes for your plan participants.
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**Questions?**
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2. What are you paying for?
3. Who is going to pay?
4. How are they going to pay?
5. What is best for your participants?

Confusion

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**Fees, Fees, Fees, Fees, Fees, Fees, Fees!**

**Employer Costs:**
Billable items which the company may choose to pay, i.e., Recordkeeping, TPA, Audit.

**Investment Management:**
A percentage of assets invested.

**Participant Fees:**
Additional fees layered on top of total investment fees.

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**Revenue Sharing**

12b-1: Paid by mutual funds from fund assets for broker commission, marketing expenses, and other administrative services.

Shareholder Servicing: Revenue shared by the mutual fund company with the service provider.

Sub-TA: Record keeping and other services related to participant shares often go to a third party called a sub-transfer agent.

**Higher Fees = Lower Returns**

Secondly, we work to demystify the myriad of mutual fund share classes and fees. Fees directly impact performance and the retirement outcomes your participants can expect.

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