HEAD INVESTMENT PARTNERS

Overview of Services

Retirement Services:

- 401(k)
- Cash Balance
- Profit Sharing

About Us

- With more than 75 years of combined expertise in wealth and retirement planning, our team delivers proven guidance and strategic solutions to address the complex needs of clients, plan sponsors, and plan participants.
- Over 25 years of Operations management experience leveraging technology to efficiently manage processes.
- Partnership with record keeping solutions rooted in technology and fiduciary excellence (and scale to evolve as the market changes.)
- Dedicated support team to provide exceptional support and service by leveraging technology to enhance service quality and streamline operations.

Why Us?

We provide oversight of the Recordkeeper, TPA, Plan Administrator, Payroll Provider, & Plan Auditor to reduce administrative workload & increase efficiency.

- Partners with best in class providers to make sure clients' needs are always met (fiduciary, service, and investment).
- Plan designs that fit needs of plan sponsor
  - Profit sharing, vesting, safe harbor
- **3(21) & 3(38) Services**
  - As a 3(38) Investment Manager, we accept our role as a fiduciary to act in the best interest of plan participants.
  - Selecting, monitoring, and regularly reviewing the funds available in the plan (replacing funds as warranted).
- Support for Loans, Distributions & Withdrawals.
- Compliance Testing Support
- Auditor Support
- Electronic Fiduciary File
- Client Advocacy
- Virtual and Onsite Employee Education
- 401(k) plan lawsuits have been rising for the last 10 years. Plan sponsors need support, effective systems and processes, and reduced liability now more than ever.

Conversation Starters

- How well do you think your plan prepares you & your employees for retirement?
- When was the last time your plan was reviewed?
- What would change about your plan?
- Do you know the fees for your 401k Plan? **What services do you receive in return?**
- What is the plan design of your 401K Plan? How well is it being utilized?
- What are the funds in your plan and who oversees the line-up?
- 401(k) plans are getting more complicate to manage, is there someone helping you navigate all the changes?

How To Get Us Engaged?

- Asset statement or trust report or sometimes called an Executive statement or Contributions Report (You can see deferrals, overall money, roth, etc.)
- Adoption Agreement (Sometimes referred to as “Plan Election Agreement”)
- Summary Plan Description
- **408b2 (client fee disclosure) from current provider**
- **404a5 (participant fee disclosure)**
- **Any recent invoices for the 401(k) I TPA invoices**

Summary

We are dedicated to helping meet the complex needs of the plan sponsor and plan participants while assuming much of the fiduciary risk associated with plan management. We provide complete over sight on the plan.

- We will be an advocate and partner in every aspect of the plan
- Employee Enrollment, Education
- Compliance Support
- Reduce Administrative Workload
- Plan Cost Analysis to ensure the fees are fair and reasonable.
- 3(21) & 3(38) Fiduciary Services
- Profit Sharing
- Cash Balance

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