WAVERLY
ADVISORS

ARE YOU A 401(k) PLAN SPONSOR?

TOP 10 QUESTIONS YOU NEED TO ASK YOURSELF IF YOU HAVE AN EXISTING RETIREMENT PLAN

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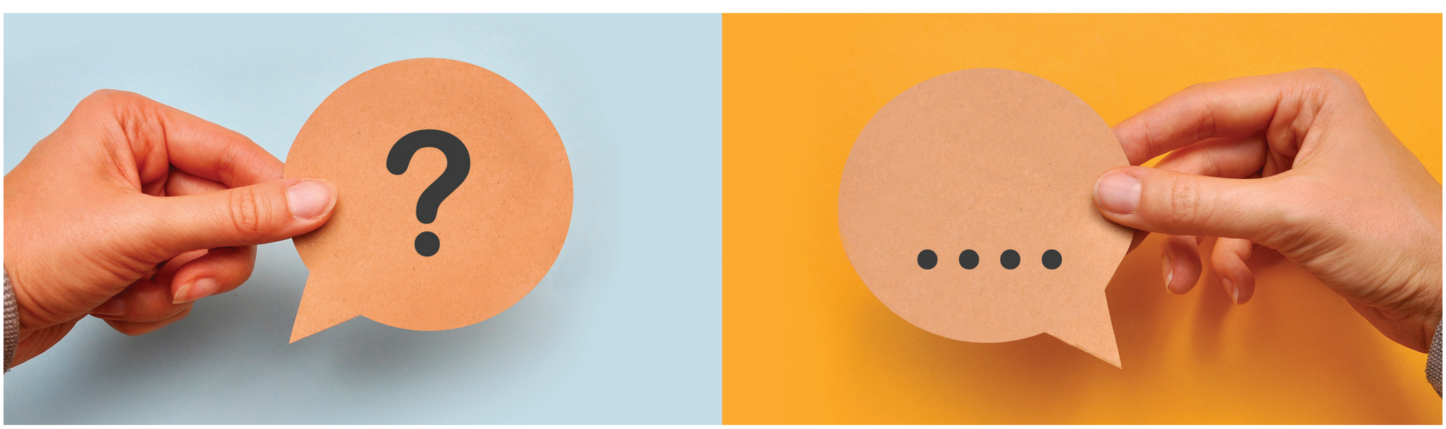
IS YOUR RETIREMENT PLAN TRULY WORKING FOR YOUR EMPLOYEES AND YOUR BUSINESS?

Operating a corporate retirement plan can be overwhelming. Many plan sponsors are unsure if they are getting the best advice, staying compliant with evolving regulations, or providing the best possible outcomes for their employees. With increasing fiduciary responsibilities, administrative complexities, and changing best practices, it's critical to evaluate whether your plan is performing as well as it should.

A well-designed retirement plan should not only comply with regulatory requirements but also actively support employees in saving for the future. Are your employees contributing enough? Do they have access to financial wellness resources and personal guidance? Are you monitoring plan performance and fees effectively? Is your plan evolving alongside your business needs? These are just some of the critical factors that can determine whether your plan is an asset or a liability for your company and your workforce.

To help business owners, plan sponsors, and retirement plan committees evaluate their plans, we have compiled a list of key questions. These questions will help uncover potential challenges that could prevent an average or underperforming plan from becoming a high-performing, well-structured plan.

You should be able to confidently answer all of these questions. If you are uncertain about any of them, it may be time to take a closer look at your plan. Identifying areas for improvement now can lead to better financial outcomes for participants, reduced fiduciary risk, and a more efficient, cost-effective plan.



TOP 10

QUESTIONS YOU NEED TO ASK YOURSELF IF YOU HAVE AN EXISTING RETIREMENT PLAN

1. Is my plan keeping up with regulatory changes and industry best practices?
2. Are participants engaged and contributing enough? Do they know what "enough" is for them?
3. Is my plan operating as well as it could from an administrative standpoint? (Online distributions, payroll integration, etc.)
4. How often do you and your employees hear from your plan's advisor?
5. Do your employees ever get to meet with an advisor 1-on-1 to discuss their finances?
6. Do we provide effective financial wellness and retirement education?
7. Does your plan consistently create positive outcomes for participants? How are you measuring this?
8. What best practice standards has your company implemented in the creation, management, and monitoring of your retirement plan?
9. How has your retirement plan adapted to your business over the last 5, 10, or 20 years?
10. Can you describe how your investment policy statement (IPS) has successfully or unsuccessfully governed the plan's investment strategy?

TURN TO THE NEXT PAGE TO TAKE THE NEXT STEP

Take the Next Step: Get a Complimentary 401k)Plan Assessment

If you're unsure about any of these questions, it's time to take action. As a plan sponsor, you have a fiduciary responsibility to conduct periodic independent reviews of your retirement plan. At Waverly Advisors, we provide a Complimentary 401(k) Plan Assessment to help you evaluate your plan's fund options, fees, and provider services. Our experienced team works with over 180 retirement plans, managing more than $1.1 billion in assets, and we bring that expertise to every assessment we perform.

- **Complimentary, no obligation – just valuable insights to help you optimize your plan.**
- **Identify hidden inefficiencies, reduce costs, and improve participant outcomes.**
- **Ensure your plan is compliant and aligned with industry best practices.**

To get started, all we need is a few key plan documents. Once we receive them, we will complete our review and schedule a time to go over our findings with you. Whether your plan is already in great shape or could benefit from adjustments, you'll walk away with a clearer understanding of how well your plan is working for you and your employees.

Schedule Your Complimentary 401(k) Plan Assessment Today!

Go to: https://outlook.office365.com/book/WaverlyAdvisorsRetirementPlanServices@waverly-advisors.com/s/cyzp0gXKpUO70R2snWCA6Q2

Or, for more information go to: https://waverly-advisors.com/insights/401(k)-complimentary-plan-assessment

Don't leave your retirement plan to chance. Contact us today to start your assessment and ensure your plan is operating at its best.

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