

401k Guidance to Companies & employees, one plan at a time.



CAPITAL FINANCIAL
CONSULTANTS GROUP

Capital Financial Consultants 401(K) Advisory Services

Benchmarking your 401(k) plan

We benchmark the fees, services & participation metrics of your plan against similar plans using industry leading research.

Performing plan design consulting

A review of the plan design is very important because the provisions can make a big difference in whether your plan maximizes the benefits available.

Assisting in the design of an Investment policy Statement (IPS)

As a plan sponsor, you can minimize your fiduciary liability by implementing an IPS.



As an employer and sponsor of a 401(k) plan, your company has a fiduciary duty to its participants. This means you must select the appropriate service provider(s) at a reasonable cost, determine the optimal plan design, choose & monitor investments, keep up with the new legislative changes, ensure your plan is properly administered, and educate & inform plan participants. The goal is to administer a retirement plan that inspires employees to achieve their retirement dreams, while helping you recruit and retain valuable team members.

Unless your company has dedicated employees with 401(k) expertise who focus solely on managing your employee retirement plan, you should consider hiring a fiduciary retirement plan advisor who specializes in 401(k) plans and is dedicated to assisting you and your employees to get the most out of their retirement plan.

- How do you know if you are in compliance with the new fee disclosure rules?
- Does your company have the resources to handle the fiduciary responsibilities alone?
- What are the criteria for selecting service providers or investments?
- How can your company meet these challenges and make sure the plan is working?

Why choose Capital Financial Consultants to assist you with your 401(k) plan?

Capital Financial Consultants Group is a Registered Investment Advisory Firm which means we work exclusively for you - not any company selling investment products. We are fully independent in making our recommendations to you & your employees and provide full disclosure of all fees received. Capital Financial Consultants Group also accepts full fiduciary status under ERISA Section 3(21) as advisor to your plan.

Maintaining an appropriate retirement plan for your company often seems like a daunting task, especially when you consider everything else that goes into running a successful business. In general, our value added retirement plan services can be segmented into the following components:

Benchmarking your 401(k) plan

We benchmark the fees, services, & participation metrics of your plan against similar plans using industry leading research. This service satisfies the fiduciary obligations under both ERISA and the new 408(b)(2) fee disclosure rules. After the analysis, we make recommendations to reduce costs and improve service for the participants.

Performing plan design consulting

A review of the plan design is very important because the provisions can make a big difference in whether your plan maximizes the benefits available. These provisions address matching contribution formulas, cross-tested profit sharing allocations, qualification and eligibility issues, and merger & acquisition situations.

Assisting in the design of an Investment Policy Statement (IPS)

As a plan sponsor, you can minimize your fiduciary liability by implementing an IPS. An IPS outlines a detailed, prudent plan of action for the plan's investment managers and advisors to follow. It describes the plan's investment philosophy, risk tolerance, and long-term goals giving guidance on all plan decisions.

Providing ongoing plan reviews

Your plan is reviewed based on operational metrics such as participation levels, deferral percentages, loans, non-discrimination testing, enrollment, and communication services. We also prepare performance analysis of plan investments versus benchmarks or peer groups. Fund selections are monitored for style drift and correlation with IPS investment objectives. Regulations are reviewed and monitored for compliance updates.

Managing employee communication and investment education

We believe that coordinating enrollment meetings and providing ongoing investment education for participants is a valuable part of our service. Our services are available to your employees by phone and via personal consultation.



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Personal customized financial and estate planning for Employees

Finally, we will educate plan participants about plan distribution alternatives; provide retirement cash flow analysis; and when requested, consult with retirees regarding investment asset allocation.



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