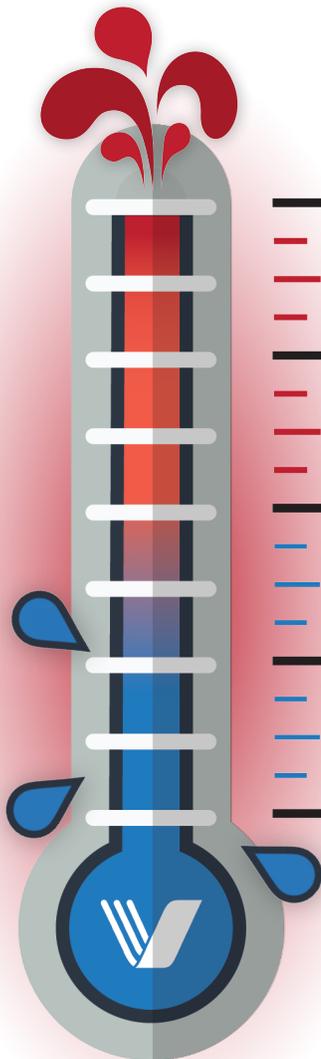




Unbiased, Competitive Retirement Plan Solutions

Balancing employees' needs with your goals for cost and administrative efficiency is just one of your many challenges as a retirement plan sponsor. As you strive to leverage competitive benefits to recruit and retain a talented workforce, things tend to heat up behind the scenes. Issues that involve compliance, administration, fees, participants and more keep taxing your resources.



Your vision for a streamlined, high-quality plan that adds business value can become reality – but first, it's best to examine some essentials:

- **Plan design approach:** Often a plan design emerges based on what's convenient and familiar for the plan sponsor and adviser. Does your retirement plan design take into account the unique needs of your business and employees, especially as your company changes and grows?
- **Investment platform elasticity:** A cumbersome platform is annoying for participants and can limit investment options. Can the platform you've chosen respond quickly to custom, on-the-fly requests? Are you restricted by proprietary fund choices that require extra efforts to accommodate?
- **Fee transparency:** Even with the recent Department of Labor rulings, fees can be hidden or difficult to understand. Do you know exactly what your plan participants are paying in fees and what they cover?
- **Enrollment efficiency:** When enrollment is handled incorrectly, plan participation drops. Will your adviser and/or your recordkeeper conduct enrollment meetings with participants as-needed and prior to the entry date for your plan? Is your staff forced to handle enrollment instead?
- **Adviser tasks and metrics:** Plan sponsors need to stay in touch with their advisers. How often does your adviser meet with you? How are your funds performing? Does your adviser provide clear reports to review with your board?

Is the temperature rising on your retirement plan?

A Refreshing Option

If you're past the boiling point on your plan, consider a refreshing change: **Vantage RetireSmartSM** solutions. We aim to reduce the costs and risks of managing retirement benefits while offering the right solutions for your unique business needs, goals and vision – and your plan participants as well.

We are a fully integrated retirement plan consultant, Third Party Administrator (TPA), recordkeeper and professional fiduciary. We place a high value on integrity, cost-effectiveness and transparency.

Consultative Approach to Plan Design

We believe in a consultative approach to retirement plan design. We identify your goals, examine your plan and provide expert guidance to benefit you and your plan participants. Regulations, design options and plan features are always subject to change, so allow us to help you re-evaluate your current plan.

Unbiased, Open-Architecture Investment Platform

We operate independently of all investment companies. The unbiased pursuit of your best interests is our motto. Our open-architecture platform enables you to offer unbiased investment selections, no proprietary funds included. You receive access to over 20,000 mutual funds, 900 exchange traded funds (ETFs), separately managed accounts and self-directed brokerage account options. The plan participant side of the platform enables participant-directed investment and self-administration.

Competitive, Transparent Fees

Our full fee disclosure tells you exactly what you're paying for in the plan. There are no hidden costs or revenue sharing arrangements, just a level-fee platform. This is not just a one-time disclosure at the start, so you can rest assured that you'll always know what you're paying for and why.

Efficient, No-Hassle Onboarding and Enrollment

Our customized onboarding process includes up to four onsite enrollment meetings with annual follow-up workshops. We prepare your enrollment materials according to your preferences. A dedicated onboarding professional serves as your plan success manager to guide enrollees and address questions or concerns. Participants also receive access to our online Vantage Retirement Planner, which includes a user-friendly investment strategy builder.

Our efficient **enrollment** process, **education** services and responsive **call center** inspire confidence and encourage plan participation.

Expert Adviser Partners

We're happy to refer you to one of our like-minded adviser partners. They make sure your needs are met, carefully monitor fund performance, conduct regular enrollment meetings and provide straightforward reports using laymen's terms. You can quickly compare the reports with your investment policy as you review them with your board. You won't be perplexed by industry jargon, because we include easy-to-interpret plan metrics with pertinent analytics data.

The Cool Change

You'll welcome the cool change as those retirement plan headaches disappear. For more information, see the *Vantage RetireSmart Solutions Profile* – and be sure to contact us at 800.337.8005 for a free consultation.

About Vantage

Vantage Benefits Administrators, Inc., is a full-service employee benefits consultant, Third Party Administrator (TPA), recordkeeper and professional fiduciary. Vantage specializes in comprehensive, cutting-edge corporate benefit program administration, offering fiduciary services as needed. Independent of all carriers and investment product providers, Vantage is unbiased in its pursuit of its clients' best interests. The company emphasizes transparency, integrity, responsiveness and cost efficiency. For more information, please call 1.800.337.8005 or visit www.vantagebenefits.com.



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