



For many businesses, the common employee benefit of a retirement plan has turned into a heavy burden to monitor and administer.

At Schneider Downs Retirement Solutions, we strive to simplify the complexities of sponsoring and participating in a retirement plan. As a versatile firm with experience in all facets of qualified and non-qualified plan delivery, we can be flexible to the needs and direction of our clients – at any level.

Our flexibility allows us to serve as a single point of contact for those clients who prefer that type of service relationship, while maintaining our ability to provide value to a client in conjunction with other service providers.

We provide both “bundled” or “unbundled” services to employers while maintaining a personalized and high-quality retirement service.

Our **bundled** service is where Schneider Downs Retirement Solutions provides multiple services, including, but not limited to, investment advisory, recordkeeping, and third-party administration (TPA) services.

Our **unbundled** service includes our investment advisory and/or TPA services, while outsourcing the recordkeeper services to another firm. Our investment philosophy and service is unchanged; however, it is tailored toward the independent recordkeepers platform. We have relationships with many different recordkeeping service providers and will often help the plan sponsor conduct a suitability analysis to determine which platform could best support the needs and objectives of the plan.

Bundled Service

Our bundled service is our most effective approach to simplifying retirement plans. Our one-stop, in-house, cost-effective, hands-on approach means businesses have one point of contact for all services within the retirement plan. Below is a summary of each of the bundled services provided by Schneider Downs Retirement Solutions:

- **Investment Advisory:** We offer a wide range of investment choices for participants to consider for a variety of goals and stages in life. With low-cost mutual funds, including target date allocations and preconfigured risk-based model portfolios, our investment advisory services are not beholden to any fund family. This allows us to recommend only those funds we know to be run by experienced management teams and that are a good fit for retirement plans and employees.

- **Recordkeeping:** We strive to provide an integrated suite of retirement plan services that enable efficient plan oversight for employers and simplified account management for employees. Our team of retirement plan consultants has leveraged years of industry experience and education to design a flexible, customizable recordkeeping service model that complements and incorporates a plan's overall goals and objectives.
- **Third-Party Administration:** We are diligent in keeping your retirement plan compliant with ERISA and IRC laws, including all the required paperwork, forms, testing and reporting. Assurance of the accuracy and compliance of the retirement plan and participant records is our top priority. We take a proactive, informative approach to advising plan sponsors of new or enhanced options and features that become available through regulatory updates or changes in demographics.

Unbundled Service

Our unbundled service model is another approach to streamlining retirement plans for employers where we partner with outside recordkeepers in delivering the plan. This approach includes the recordkeeper bringing their unique expertise and overall platform capabilities to bear for the plan.

Schneider Downs Retirement Solutions has relationships with many different recordkeeping service providers and will often help the plan sponsor conduct a suitability analysis to determine which platform could best support the needs and objectives of the plan. Our suitability analysis includes, but is not limited to, the following considerations:

- **Payroll Integration Capabilities:** This is where the employer's payroll system syncs with a particular recordkeeping platform for the purpose of tracking information and streamlining the entire administration process. This service and capability can help to automate the administrative process by ensuring that the retirement plan is current and compliant, and that the employees obtain the correct information regarding the retirement plan.
- **Open Architecture Investment Menu:** A platform that offers a robust list of mutual funds and other investment products that are managed by non-affiliated investment companies of the recordkeeper would be considered an open architecture investment platform. When available, open architecture platforms enable Schneider Downs Retirement Solutions to search and select the most suitable fund managers.
- **Ability to Host Risk-Based Models:** Schneider Downs Retirement Solutions provides three approaches to investment selection for employees within our retirement service, one of which is risk-based models. We encourage outside recordkeepers to host risk-based models as an investment option for employees due to the simplicity for employees to allocate their investments based on risk tolerance.

Schneider Downs Retirement Solutions' expertise solves many of the problems that come with offering a retirement plan. Our flexibility to provide both a bundled and unbundled product allows us to assist with the fiduciary and legal responsibilities that come with offering a retirement plan. Our accessible, high-touch approach can help employers identify which product is most suitable for them.

Investment advisory and consulting services provided through Schneider Downs Wealth Management Advisors, LP. Schneider Downs Wealth Management Advisors, LP (SDWMA) is a registered investment adviser with the U.S. Securities and Exchange Commission (SEC). SDWMA provides fee-based investment management services and financial planning services, along with fee-based retirement advisory and consulting services. Material discussed is meant for general illustration and/or informational purposes only and it is not to be construed as investment, tax or legal advice. Although the information has been gathered from sources believed to be reliable, please note that individual situations can vary. Therefore, the information should be relied upon when coordinated with individual professional advice. Registration with the SEC does not imply any level of skill or training.