

# Bridging the Gaps

Between Good Decisions, Responsibilities, and Long Term-Rewards

401(k) & 403(b) Plan Services

## New England Retirement Solutions® LLC

We have a vested interest in our clients' success with their retirement plans. We are dedicated to providing a positive experience for their valued employees so that they can achieve their personal goals for their retirement. For the employer, our role is to help them understand their fiduciary obligations as plan sponsors and assist them by implementing procedures for successful stewardship of these plans.

Both employers and employees have needs that go beyond retirement plans. We work with a team of specialists at Corner Office Financial to provide additional financial resources. This includes employee benefits, voluntary benefits, financial planning, education funding, legacy planning, life insurance, and more. Every person, every family and every business has a unique situation with their own goals and objectives. By coordinating with the team at Corner Office Financial employees benefit from holistic and comprehensive planning to help them work toward their financial goals.

## Our Commitment

# We are committed to helping you keep your plan running smoothly and to adapt to changing circumstances.

## Reducing Fiduciary Risks

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With the establishment of a 401(k) or an ERISA 403(b) retirement program, a plan sponsor takes on fiduciary obligations to the plan participants. There are number of aspects to this obligation imposed by the ERISA, the law that governs such plans. Although it is important to take this seriously, employers need not make this a reason for not sponsoring such plans. The most effective way to protect oneself from liability is the implementation of a well-defined governance process operated in a continuance fashion. We understand that plan sponsors must invest their time in running their businesses and organizations, making it sometimes difficult to pay enough attention to retirement plan process details.

New England Retirement Solutions, LLC, is dedicated to assisting plan sponsors in carrying out their duties. We work on behalf of the plan, its participants and the plan sponsor in each step of a well-defined and continuous process. We take on the role of co-fiduciary with the plan sponsor. With respect to the plan's investment options, we offer to be the Investment Manager, taking on sole fiduciary responsibility for the same, and as a result we relieve the plan sponsor of this liability.

## Lowering Plan Costs

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Third party administrative services, record keeping platforms, plan audits when required, investment costs and advisor services are expenses associated with the operation of 401 (k) and ERISA 403 (b) plans. Having participants bear or share the cost of these is allowed provided they are reasonable considering the services provided. An understanding of any of the above that are assessed against the plan assets, and therefore the participants, is a fiduciary duty. It is not necessary to have the lowest cost but to evaluate the cost/value relationship of each component. Using benchmarking tools and our knowledge of the marketplace, we work with the plan sponsor to identify and weigh all costs. Armed with this information we are frequently able to make recommendations that reduce expenses while providing enhanced value to the plan and its participants.

## Improved Investments

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The menu of investment options is at the core of 401(k) and ERISA 401(b) Plans. After all, plan participants will be choosing their own personalized mix of these investments. A major benefit of these “self-directed” retirement plans is to allow each participant to do so in a way that is consistent with their investment time horizon, and financial goals and tolerance for account balance fluctuations along the way. We believe that sufficient choices need to be available to handle the unique needs of different participants. Both actively managed options and passively managed options should be available to accommodate different preferences. New England Retirement Solutions, LLC adheres to a well-defined process of picking, monitoring and replacing investment options for the plan. This exercise is carried out with the assistance of a technological solution that employs quantitative and qualitative metrics. The plan’s investments are monitored quarterly and the resulting reports are made available to the plan sponsor.

## Corner Office Financial (<http://cornerofficefinancial.com/>)

Be it financial planning or investment services, comprehensive retirement or business succession planning, employee benefit plans or long-term care solutions, our goal is to be your one-stop resource to preserve your personal and business financial well-being. Take control of your financial future today. Corner Office Financial, LLC is ready to assist you.

We take a disciplined approach – asking thoughtful questions, listening intently to your concerns, and collaborating with the team to create objective, and customized strategies. Our experience includes financial planning for families and for businesses.

Consult us for comprehensive services to help build and preserve your personal and business assets. We stand ready to develop, implement and maintain your financial health – for today and for the years ahead.

- Wealth Management
- Retirement Planning
- Insurance Planning
- Estate and Financial Planning
  
- Planning for the Affluent
- Long-Term Care Planning
- Business Succession Planning
- Employee Benefits

*"Prudent fiduciary process and positive participant experience are two sides of the same coin"*

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A specialty practice of  
Corner Office Financial, LLC

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