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## We care about Plan Sponsors and Participants

We are an independent retirement plan advisory firm offering a wide range of services to improve the retirement plan experience for both the plan sponsor and the participant. Our clients are our top priority and we operate with complete transparency, free from any biases or conflicts of interest.

# Fees, Fiduciary and Retirement Readiness are the keys to getting your plan On Track

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## Fees

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There's no such thing as a "Free" 401(k) plan, fully understanding all plan-related fees is essential. Out of control fees are a huge drain on retirement savings which is why having a low-cost plan is one of the most important things you can do to have a healthy retirement plan. Take back control of your 401(k) plan and stop paying excessive fees.

[Click here to see what high fees can do to your retirement plan.](#)

## Fiduciary

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Whether you know it or not, if you sponsor a 401(k) plan, you are a Fiduciary. We want to help manage your liability by being your 3(38) Fiduciary and taking responsibility for the oversight of your fees and investments in your plan. As a Fiduciary to your plan we have a contractual obligation to act in your best interest, free from any biases.

[Click here to see the Fiduciary Services we provide.](#)

## Retirement Readiness

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What's the point of having a 401(k) plan if participants don't get the advice that they need to make good decisions? Every participant in a 401(k) plan should be told; how much they need to invest, where to invest, and what their expected outcomes will be. Let us help you provide quality education for your employees and get them on track for retirement.

[Click here to see how we help participants plan for retirement.](#)

**Fees:** Unnecessarily high fees can substantially erode investment performance over time, leaving many prospective retirees with only a fraction of the balance they need for retirement and opening plan sponsors up to personal liability.

## How Fees Erode Performance

Over 30 years, higher fees can eat away half of your return<sup>1</sup>.

**FIDUCIARY:** Plan fiduciaries include anyone who uses discretion in administering or managing the plan and/or its assets. We put our own skin in the game and limit the liability of plan sponsors by signing on as either a 3(21) or 3(38) fiduciary. Below is an overview of the key differences between a non-fiduciary broker or salesperson versus our 3(21) and 3(38) service models:

**RETIREMENT READINESS:** We evaluate avenues of improving retirement outcomes at both the participant and the plan level. While effective plan design and investment selection build a strong foundation, individual participant education and customized allocation strategies help ensure participants make consistent progress toward their own unique retirement goals.

**Our Approach Focuses on the “Employee Lifecycles”:**

## **The Value of Personalized Managed Accounts:**

- 70% who received advice doubled their average savings rate (from 5% to 10%) and increased their asset diversification level (from 3.7 to 8 or more asset classes)<sup>2</sup>
- 92% who received advice stayed the course through the volatile markets of 2008-2009<sup>2</sup>
- The median annual return for employees receiving advice was 2.92% higher on average each year<sup>3</sup>
- Employees who got help with their retirement plan did better 87% of the time<sup>3</sup>
- A typical 45-year-old employee in an advice program was projected to have 70% more savings at retirement<sup>4</sup>

<sup>1</sup> Source is Fortune magazine, here: <http://fortune.com/2012/06/25/is-your-401k-ripping-you-off/>

<sup>2</sup> The New Rules of Engagement for 401(k) Success, Charles Schwab, June 2010.

<sup>3</sup> Help in Defined Contribution Plans: Is it working and for whom? Financial Engines, January 2010. Report assesses the impact of professional investment help, including target-date funds, managed accounts and online advice, during the three-year period between January 1, 2006, and December 30, 2008. It includes analysis of eight large 401(k) plans representing more than 425,000 individual participants with \$25 billion in plan assets. All returns reported in this research are net of fees, including fund-specific management and expense fees, and managed account fees where applicable.

<sup>4</sup> Help in defined contribution plans: Financial Engines/AON Hewitt Study, 2006 through 2010 (September 2011). Report expands upon January 2010 report referenced in prior citation and assesses the impact of professional investment help, including target-date funds, managed accounts and online advice, during the five-year period between January 1, 2006, and December 30, 2010. All returns reported in this research are net of fees, including fund-specific management and expense fees, and managed-account fees where applicable. Findings cited in studies do not represent a guarantee of future results. More recent data may alter this assessment.

## Services For Employers

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Whether you have a 401(k), 403(b), or defined benefit plan we offer a wide array of services that optimize outcomes while streamlining the administrative burden on plan sponsors. Our tools allow us to evaluate all aspects of the plan – from investments and fees to plan design and demographics – and work with plan sponsors to drive, track, and document improvements in each area. Below you will find a number of the tools and resources we can leverage as your plan advisor.

### **COST**

- Fee Transparency & Analysis
- Fee Benchmarking
- Fund Lind Up Comparison
- Vendor Selection

### **PLAN DESIGN**

- Industry Reports
- Retirement Outcomes Evaluator

### **FIDUCIARY SERVICES**

- ERISA Help Desk
- Fiduciary Investment Monitoring
- Fiduciary Vault
- Investment Due Diligence
- Investment Policy Statement Review
- Investment Committee Charter
- Compliance Calendar
- On Staff Attorney Experienced in ERISA\*
- Optimal Plan Design Assistance
- Benchmarking Analysis
- Quarterly Plan Sponsor Newsletter

### **RETIREMENT READINESS**

- Plan Health Check
- Personalized Investment Management
- Assistance with Distribution Options
- Enrollment & Education Meetings
- Quarterly Participant Newsletter

## OnTrack401(k) Team Bios

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### John Chandler



John co-founded OnTrack 401(k) in 2009 to provide plan sponsors with a transparent, cost-effective, and compliance-driven approach to retirement plans. Frustrated by the lack of clarity in the industry, particularly regarding fees, John's focus is on helping plan sponsors better understand the true costs of their plan and how those costs measure up to the level of service they are receiving. He believes that every plan, whether it has two participants or 2,000, deserves to be served by an investment fiduciary. OnTrack works side by side with plan sponsors large and small as we benchmark fees, track compliance obligations, and develop strategies to help improve retirement outcomes for all participants.

### Doug O'Rear



Doug co-founded OnTrack 401(k) in 2009. As a former public school teacher, he saw an opportunity to improve retirement outcomes by educating and empowering both plan sponsors and plan participants. Doug is keenly focused on ensuring that plan sponsors receive quality service and that they fully understand the various levers they can pull to accomplish their objectives, whether through plan design, fee structure, or investment selection. On a participant level, Doug's focus is on coaching participants to understand and engage with their retirement plan and to better understand the role it plays in their long term goals. Doug holds the Accredited Investment Fiduciary (AIF) designation and received a NAPA Award as a Top 50 Advisor in the US under the age of 40.

### Anne Olson

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Anne joined OnTrack 401(k) in 2015 after three years with a PLANADVISER Adviser. She graduated from Georgetown with a degree in economics and has long maintained a passion for health, wellness, and goal-setting. The retirement industry has proven to be an ideal field for combining those interests, particularly as the links between financial and physical wellness become increasingly apparent. On a day-to-day basis Anne works with the team to ensure streamlined, efficient operations so that our full focus is on the ongoing compliance, management, and success of your retirement plan.

## **Bryan Uecker**



Bryan has been a leader in helping plan sponsors and their participants pursue their retirement goals since 1987. Prior to joining OnTrack 401(k), Bryan founded and managed a national third-party administration firm with over 750 retirement plans (and over 1000 employment benefit plans overall), as well as a 401(k) audit firm and a 401(k) advisory firm. Bryan earned his designations as a Qualified Plan Administrator (QPA) and Qualified Plan Financial Consultant (QPFC) from the American Society of Pension Professionals and Administrators (ASPPA), and Certified Plan Fiduciary Advisor (CPFA)

designation from the National Association of Plan Advisors (NAPA). His breadth of knowledge and experience has served many plan sponsors around the country to confidently navigate the retirement-plan landscape by helping them design and select plans that work.

Bryan has achieved the distinguished Advanced Toastmaster Silver level through Toastmasters International; a certified Life Coach through the Life Mastery Institute; and Speaker, Teacher and Coach with the John Maxwell Team; each and all of these make him exceptionally well qualified to lead management teams through the boardroom decision process as well as connecting with diverse plan participants – from factory floor to executive team.

## Resource Links

- Tibble to Get En Banc Appellate Court Review\*

- Retiring Later Not a Reliable Retirement Strategy\*
- 401(k) Nondiscrimination Tests Explained\*
- SURVEY SAYS: Common Questions From Plan Participants\*
- 9 things you need to know about 401(k) fees\*
- Meeting Your Fiduciary Responsibilities\*\*

\*Third party individuals and entities are not affiliated with On Track 401(k) or LPL Financial.

\*\* For Plan Sponsor Use Only – Not for Use with Participants or the General Public. This information was developed as a general guide to educate plan sponsors, but is not intended as authoritative guidance or tax or legal advice. Each plan has unique requirements, and you should consult your attorney or tax advisor for guidance on your specific situation. In no way does advisor assure that, by using the information provided, plan sponsor will be in compliance with ERISA regulations.

## Contact Us

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Your Name (required)

Your Company (required)

Your Address (required)

Your Email (required)

Subject

Your Message

SEND



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