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Plan Smart. Smart Plan.

Helping you understand your fiduciary responsibility so you can meet all of the requirements mandated by the Department of Labor (DOL)

Being a Fiduciary Means You Have a Big Responsibility

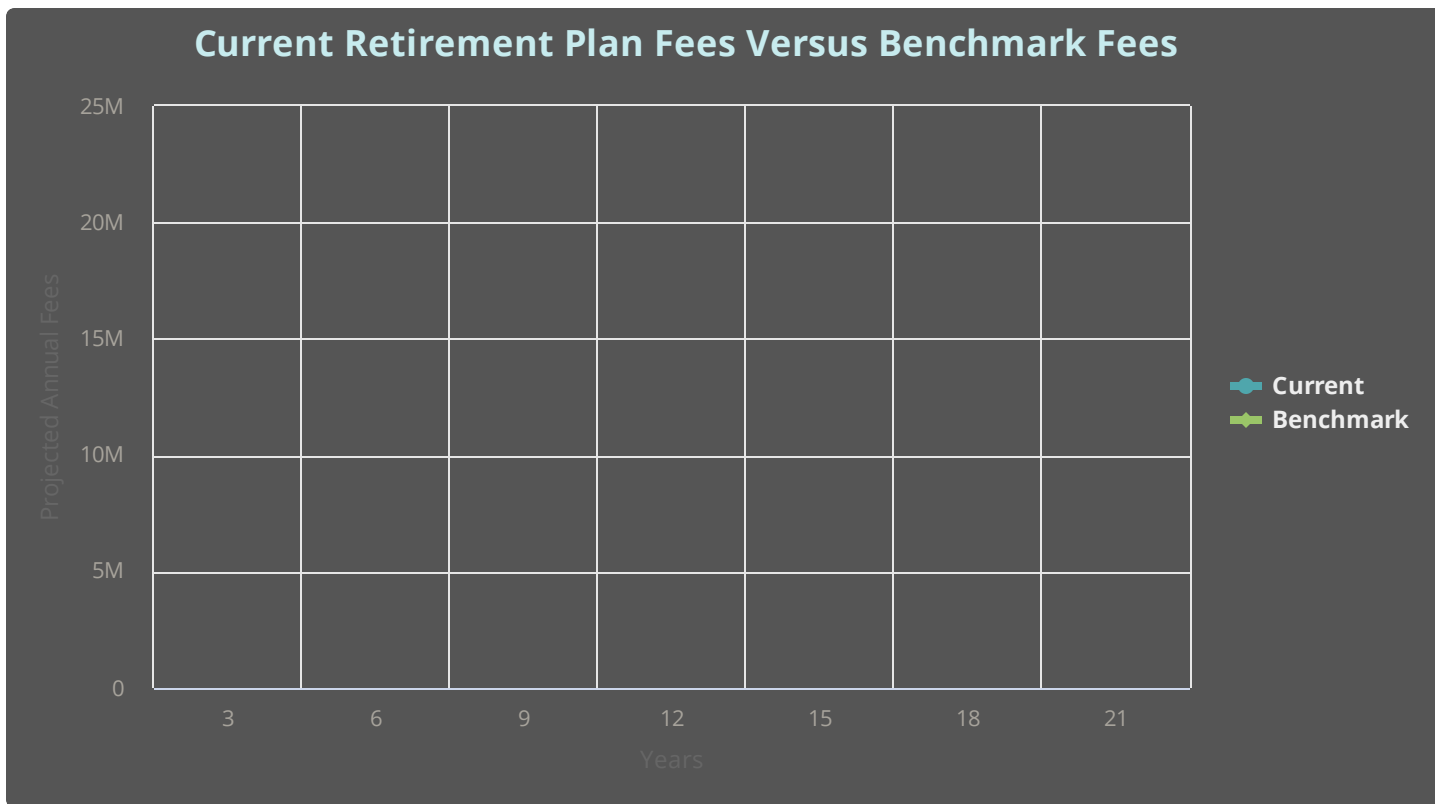
You might think your big-name bank or broker will bear the fiduciary responsibility, but **read the fine print.**

All of the known national retirement plan brokers we surveyed don't act as discretionary managers and they specifically reject in writing their status as a Fiduciary under the Employee Retirement Income Security Act (ERISA) guidelines.

[Take Our Awareness Test](#)
([fiduciary/fr-awareness-test/](#))

For example, a technology company
is potentially at risk for DOL
Enforcement...

The Plan Sponsors of this business could be held both professionally and personally responsible by the DOL for excess fees incurred by their employees.



A mid-sized technology company has grown tremendously since it started 17 years ago, but the Plan Sponsors haven't followed a prudent process. As a result, the chart above demonstrates the difference between the fees that the employees are paying versus the reduced benchmarked fees they should be paying.

Unchecked and over time, the excess fees can accrue to over \$37 million dollars. The employees are paying these excess fees which can significantly impact the success of their future retirement.

How Can You Be Assured You're Following a "Process of Prudence"

It's not only about avoiding fines. Following a process of prudence makes sure your employees have a retirement plan they can depend on.

Safe Harbor Partners

We're On the Same Side of the Table

We are not beholden to, represent or get compensated from brokers, mutual funds or any investment product or company. Our interests are aligned with yours, the Plan Sponsor, and the unified goal of delivering a compliant retirement plan to all employees. After all, the stakes are high:

November 2014 Study by **Center for Retirement Research at Boston College**
(<https://safeharborpartners.com/wp-content/uploads/Center-for-Retirement-Research-Nov-2014.pdf>)
states:

Households retiring in the future will be **LESS PREPARED** than those in the past.

National Retirement Risk Index shows **HALF OF TODAY'S WORKING HOUSEHOLDS** will not be able to maintain their pre-retirement living standards.

Study shows current savings hinges on

people's willingness
to **ACCEPT**
DECLINING
CONSUMPTION as
they age.

To bolster
RETIREMENT
PREPAREDNESS,
policies should be
adopted requiring
401(k) auto-
enrollment and
auto-escalation.

0:00

Why Us?

The Department of Labor recommends that if you don't have the knowledge, experience and skill you need to hire someone who does.

That's us.

Contact Safe Harbor

(https://docs.google.com/forms/d/e/1FAIpQLSdO0T-lxd8E4mbsvQdcLUWOx8XvobkexpUXCUE2rBH_HRAAdsg/viewform)

What We Deliver

Our Commitment to You

We Ask the Hard Questions

(about/)

We go beyond basic expense ratios, returns and Morningstar ratings. We interview actively-managed fund representatives, asking tough questions to gain key insights on fund operational structures, processes and investment proficiency.

Portfolio Management Solutions

(about/)

We manage comprehensive, diversified investment portfolios for employees who prefer not to manage their own accounts. We're here to help.

Course Corrections

(about/)

Regulatory changes happen quickly. We meet individually with Plan Sponsors to ensure you are meeting your fiduciary responsibility.

Contact Safe Harbor Partners


If you'd like to learn how Safe Harbor Partners can help you establish and maintain a process of prudence and provide a plan your employees can depend on, pick up the phone and dial **703.752.6007**.

 *Your name (required)*

 *Company name (required)*

 *Your Email (required)*

 *Phone Number*

 *Your message to Safe Harbor Partners*

Which is larger, 5 or 6?

?

Send Message

//

Remember...

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October 4, 2018

About Us

At Safe Harbor Partners, our goal is to help you understand your fiduciary responsibility so you can meet all of its requirements—and to ensure you have a prudent process in place for making investment decisions, as mandated by the U.S. Department of Labor.

Learn how [Safe Harbor Partners is different](#)

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