



Retirement Solutions: Statement of Services

FINANCIAL PLANNING TO HELP YOU NAVIGATE THE ROAD AHEAD



The main objective of Ford & Associates Wealth Management is to understand and address the evolving needs of employers like you. Our goal is to design a benefits program that helps you attract and retain top talent, prepare, and educate your employees' financial future, and to be an invaluable resource for the entire organization.

ONBOARDING

Perform an in-depth needs assessment to help determine whether your current program is working effectively to meet employee and organization requirements and objectives.

Identify, prioritize, and triage areas in need of attention short- and long-term.

Engage with organization's benefits vendors to establish a working relationship, set objectives, and develop framework to collaborate and mutually support the organization.

ONGOING SERVICES



BENEFITS PROGRAM DESIGN

Continuously scan and assess existing and emerging products and services in the workplace benefits industry to understand what is available in the marketplace and help choose solutions that will effectively meet employee and organization requirement and objectives.



VENDOR MANAGEMENT

Review your current vendors and product features to assess effectiveness in all areas. Together we can explore additional areas for changes such as technology, administrative ease, customer experience and engagement, service, reporting, risk mitigation and compliance.

Vendor candidate selection

Perform diligent search to identify alternative vendors that may better address you and your employees' needs. Based on mutual agreed upon evaluation metrics, we may choose to invite 1-3 leading vendors to deliver on-site presentations.

Monitoring program enhancements and innovation

Keep you up to date on the latest developments, trends, and legislation to help ensure you are offering the benefit programs for you and your employees that is complaint and most cost effective to meet your unique needs.

Service, support, and problem resolution

Provide a helping hand and source of support and information whenever you need assistance.



RETIREMENT PLAN OVERSIGHT

Plan design consulting

Focus on key components to help drive plan performance. Our team will proactively review the plan with you through your service provider and offer strategies and services for improving plan success metrics.

Investment selection, fund menu design and investment monitoring

Even with the most rigorous initial fund selection process, it is important to prudently monitor the investment options in the plan. Regular reviews focused on investment performance, fund fees, and suitability for your employees are important considerations in making investment decisions. Reviews generally include:

- Helping you select, monitor, and evaluate your plan's investment options
- Helping you to stay informed about new investments from your provider
- Evaluating performance of investment options
- Providing relevant benchmarking data
- Analyzing investment fees and expenses relative to plan services

3(21) Co-fiduciary

Our investment monitoring and selection recommendations are made on a non-discretionary basis. Our recommendations, while considered advice, require your plan sponsor approval. The plan's record keeper will only accept direction from the plan sponsor.

Other services

- Help mitigate fiduciary risk & liability
- Help increase participant satisfaction by simplifying investment decisions
- Help maintain participants' appropriate asset allocation strategy to meet their retirement goals

ONGOING SERVICES



EMPLOYEE ENGAGEMENT

Develop and/or oversee employee financial wellness offering

Working in concert with the vendor(s), promote employee communication and education programs to all levels and age groups to help employees get on track, stay on track to be more financially well. Programs feature personalized, highly relevant communications with clear, actionable next steps.

Coordinate/conduct education meetings

Education meetings provide an opportunity to help maximize employees understanding, utilization and appreciation for the benefits you provide.

Our team offers:

- *One-on-one consultation*
- *Rollover & distribution options*
- *College planning*
- *Asset allocation workshops*
- *Retirement readiness*
- *Benefits enrollment*
- *Budgeting*
- *Debt management*
- *Life-stage planning*
- *Estate planning*



MONITORING AND MEASUREMENT

Develop a framework of key performance indicators that help define benefits offering based on your organization's goals and objectives. We will focus on employee outcomes and program effectiveness, inclusive of:

- Employee wellness and "on track" metrics
- Program level benchmarking
 - Peer benchmarking—how does the benefits program compare to employers of similar size and company type
 - Fee benchmarking—ensure that you are receiving competitive pricing from benefits vendors, and that the fees charged for these services are reasonable

Monitoring providers and program enhancements

- Stay abreast of new features and best practices
- Implementation of agreed upon program improvements

Analysis and Review

- Regularly scheduled meetings
- Delivery and discussion of the results



GOVERNANCE AND STEWARDSHIP

Ford & Associates Wealth Management will help you consider and implement industry best practices to manage and mitigate your fiduciary responsibilities and risk, to increase plan knowledge for your employees. This includes, but not limited to:

Plans governed by ERISA

Assist with managing administrative tasks and fiduciary responsibilities

Establishing, training, and maintaining committee to oversee:

- The plan's investment options
- Plan decisions
- Service providers
- Plan fees

Documenting processes and procedures

Conducting a periodic audit of processes and procedures, including a due diligence review

Taking advantage of 404(c) protection

- Disclose that you intend to comply with 404(c) and allow for participant direction of all investment options
- Diversify your plan's investment options
- Monitor your plan's investment options
- Provide information to participants, and other disclosures that relate to any investment option:
 - Financial information
 - Operating expenses
 - Plan investment performance
 - Participant investment performance
- Establishing an Investment Policy Statement
- Establishing an Education Policy Statement
- Understanding and adhering to written plan document and ERISA
- Maintaining a written plan document that complies with the rules and regulations governing retirement plans:
 - Establish procedures to maintain and follow the plan document
 - Following all required regulatory procedures
 - » Satisfy applicable regulatory requirements
 - » Satisfy reporting and disclosure requirements
 - » Meet ERISA's government reporting requirements
 - » Disclose required information to participants and beneficiaries

OUR TEAM



Garrett Ford, CFP®, AIF® | Managing Partner, Financial Advisor

Garrett is the founder and managing partner of Ford & Associates Wealth Management. He started his career during college as an intern at Merrill Lynch, where he decided to pursue a career in financial services. He joined Acacia as a Financial Advisor in 2001 before joining the Principal® Financial Network and establishing Ford & Associates in 2004. Garrett's greatest reward is being a resource for his clients and helping them navigate their financial goals.

BSAB Finance, with a concentration in Financial Services from East Carolina University



Peter H. Webster, AIF® | Managing Partner, Financial Advisor

Peter joined Ford & Associates in 2017, bringing over ten years of financial services and strategic planning experience to the team. Helping his parents plan for retirement inspired him to become a financial advisor, and he has since built his career establishing authentic, lasting relationships while helping his clients plan for their financial goals.

B.S. Business Administration, Northeastern University



Hunter Looney, AIF® | Financial Advisor

Hunter joined Ford & Associates in 2022 after starting his career as a Financial Advisor at Morgan Stanley in 2017, followed by time as a retirement plan representative at Northwestern Mutual. Helping clients design a financial plan with a roadmap to achieve future goals is the foundation of his planning process.

B.A. Information Technology, Furman University



Christine Saylor | Client Service and Operations Manager

Christine joined Ford & Associates in 2019 after starting her career as a special education elementary school teacher. As a Client Service and Operations Manager, Christine collaborates with the team to provide an excellent client experience.

Dual Undergraduate Degree in Elementary and Special Education, Towson University.



Intended for Plan Sponsor use only.

Investing involves risk, including possible loss of principal.

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Let's get started.

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