Are your retirement plan providers meeting your company’s, management team’s, and employees’ needs? Does your provider offer strong performance, investment choice, cost control, education, and reduction of fiduciary risk, while offering a high level of service? As a plan fiduciary, you owe your plan’s participants the best possible solution.
The term *ideal* is rarely used in the same breath as 401(k). While most companies agree that their 401(k) plan ought to provide maximum benefit for themselves and for their employees, sadly, very few plans accomplish this goal.

— Savant Capital Management
Common deficiencies explain why companies’ 401(k) plans consistently fail to maximize their employees’ retirement needs:

- **Lack of Knowledge.** Companies often face obstacles when trying to provide an optimal 401(k) plan solution. Simply put, they typically don’t know how to best improve their plan. They don’t even know what they don’t know.

- **Excessive Fiduciary Risk.** Companies typically fail to use a proactive and prudent documented process to manage fiduciary obligations. Too often, their advisor refuses to acknowledge co-fiduciary status in writing.

- **Lack of Objectivity.** Plan providers often fail to retain independent and objective third-party advice. Instead, their bank’s, broker’s, or agent’s conflicts of interests, biases, or self-interest, often motivated by commissions or revenue sharing, culminate in sub-optimal results.

- **Insufficient Transparency.** Absence of objectivity leads to insufficient fee and commission disclosures. This lack of transparency makes it frustrating and difficult, if not impossible, to determine true costs. Poor or mediocre investment options, often with excessive fees, get shuffled in with other, better options.

- **Needless Complexity.** Your management team is often overly burdened with complicated 401(k) administrative responsibilities on top of their countless other day-to-day tasks.

- **Poor Communication.** Poor advisor communication means employees do not receive adequate and timely information to make good and appropriate decisions.

**The Trouble with Most 401(k) Plans**

**Poor Plan Design and Communication**

**Lead to Poor Participation**

- **Disengaged.** Participants fail to apply prudent investing practices and miss the opportunity to become actively engaged in stewarding their retirement savings.

- **Misdirected.** Participants chase returns, fail to effectively diversify, and needlessly accept excess and uncompensated risk.

- **Disillusioned.** Participants distrust their company’s motivations, leading to poor participation and inadequate retirement savings.
If you could create the ideal 401(k) plan for your company and employees, what would it offer? Below are five key benefits that effective 401(k) plans offer when core characteristics and processes are built around the needs of your company, management team, and employees.

5 Ideal Benefits

Widespread Buy-in. Cost-effective investments, provided in a fully transparent context, increase participants’ willingness to contribute, and get excited about retirement savings. This enthusiastic buy-in results in increased employee retention and loyalty.

Satisfaction. State-of-the-art accounting, administrative technology, and optimal plan design mean your management team focuses on your people, not on paperwork. Both employee appreciation and management job satisfaction increase.

Security. Co-fiduciary protection reduces risk for trustees, investment committee members, your company, and other plan fiduciaries.

Peace-of-mind. The management team and employees sleep well at night, confident in the simplicity, ease, clarity, efficiency, and effectiveness of their 401(k) plan.

Higher Returns. Higher long-term returns that result from a prudent fiduciary investment process increase your employees’ financial security.
The **Ideal 401(k) Plan**\(^{SM}\) Strives for **Excellence** in Each of its Processes, Services, and Characteristics.

The diagram on this page illustrates *The Ideal 401(k) Plan*. The *outer ring* of the circle refers to processes and services, while the *inner ring* refers to ten specific characteristics of *The Ideal 401(k) Plan*. You should expect excellence in each of these processes, services, and characteristics.

Pursuit of excellence in each feature delivers *The Ideal 401(k) Plan*. 

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**Excellence**

*Savant Financial Solutions*
Key Attributes of the Ideal Advisor

**Company:**
1. Top Technical Expertise
2. Sophisticated Technology
3. Financially Stable
4. Access to Top Institutional Brand Name Investments

**Fiduciary:**
1. A Willing Co-Fiduciary
2. CEFEX Fiduciary Certifications

**Team:**
1. Significant Team Experience
2. Dedicated Relationship Manager
3. Proactive Regarding Legislative Change

**Fees:**
1. Fully Transparent Fee Arrangement
2. Fee-only Objectivity

**Responsiveness to Inquiries:**
1. Accessibility to Employees
2. Availability to Management Team

Savant's Five Key Processes

1. Savant Plan Design & Coordination Tools™
2. Advanced Daily Administration & Recordkeeping Technology
3. CEFEX Fiduciary Governance Process
4. Co-Fiduciary Protection
5. Savant Engaged Participant Education™
6. Participant-Friendly Provisions & Features
7. Brand Name Recognition
8. Cost-Effective & Transparent Investments
9. Top Investment Options
10. Managed Participant Choice

The Ideal 401(k) Plan™

The Ideal 401(k) Plan™

Savant Fiduciary Consulting

Savant Investment Consulting

Savant Participant Success Kit™
Effectively Implementing The Ideal 401(k) Plan

5 Savant Processes Integrate Into The Ideal 401(k) Plan

1. Savant Plan Design and Coordination Tools
   Assisting in packaging and administrating a 401(k) plan is as important as offering optimal investment opportunities. The Ideal 401(k) Plan provides technical counsel on effective plan design, best practices, implementation, and ongoing administration.

2. Savant Fiduciary Consulting
   Savant serves you as an acknowledged co-fiduciary. This relationship provides the opportunity to implement a fiduciary governance system modeled after Savant’s own CEFEX-certified 401(k) plan. In its fiduciary role, Savant both designs and implements a prudent investment process and manages ongoing due diligence.

3. Savant Investment Consulting
   It is critical that 401(k) plan providers offer your employees world-class expertise in all areas of investment planning and asset allocation. Savant designs top-fund lineups and broadly diversified model portfolios that comply with the Pension Protection Act of 2006 (PPA), ERISA, and section 404(c) rules.

4. Savant Participant Success Kit
   It is one thing to offer quality investment options and another to design systems and processes that assure effective stewardship of your employees’ assets. This success kit provides easy online account access, auto-rebalancing, auto-enrollment, SMarT™ elections, and an online participant success blog. For added assistance, the kit typically offers employees Qualified Default Investment Alternatives (QDIA) that use age to identify appropriate model portfolios.

5. Savant Engaged Participant Education
   Effective education involves one-on-one consulting for employees and an intuitive online participant interface. In your customized participant enrollment packets you will find risk-assessment and guidance tools. The learning toolbox includes written education and enrollment materials, online education, planning tools, and calculators.
1. **Optimal Plan Design.** A holistic process that recognizes the differences among employees, incorporates best-plan design practices, and leverages your company’s unique needs and preferences.

2. **Advanced Daily Administration & Recordkeeping Technology.** Cutting-edge technology and attention to detail enhance the results, efficiency, and communication central to an effective plan.

3. **CEFEX Fiduciary Governance Process.** A well-documented, prudent process helps manage investment decisions and policy according to certifiable fiduciary standards of excellence and best practices as offered by The Centre for Fiduciary Excellence (CEFEX).

4. **Co-Fiduciary Protection.** With the highest level of honesty, integrity, and skill, a fiduciary places the employee’s interest at the center of a prudent process. Co-fiduciaries help you mitigate fiduciary risk by acknowledging their fiduciary status in writing.

5. **Top Investment Options.** Fiduciary-based investment consulting provides employees a range of quality options designed to provide maximum returns given their personal risk preference.

6. **Cost-Effective & Transparent Investments.** Managing costs is critical. Effective fiduciary best practices assure that The Ideal 401(k) Plan participants understand their investments and their related costs.

7. **Brand Name Recognition.** This plan incorporates investment funds selected from the lowest-cost and most well-known fund companies—many that your employees will recognize and welcome enthusiastically.

8. **Participant-Friendly Provisions & Features.** Offering the right provisions and features encourages employees to participate and allows them to customize their portfolio to their unique personal needs.

9. **Interactive Participant Education.** A full-fledged educational kit and process provide ongoing multiple learning opportunities for each employee, in the manner they prefer, and at each stage of the process.

10. **Managed Participant Choice.** Choice is important. The ideal is to offer employees a convenient, turn-key range of portfolio options to empower them to make effective investment decisions.
The Ideal 401(k) PlanSM: Who Benefits?

Company: The Ideal 401(k) Plan delivers the optimal plan recognizing budget constraints, evolving company needs, and your unique company culture. An ideal plan attracts top talent and increases employee satisfaction and retention.

Management Team: Your management team wears many hats. The Ideal 401(k) Plan simplifies their lives by streamlining the multiple administrative responsibilities associated with retirement plans. Management can delegate the details while serving your employees and company with confidence.

Employees: First and foremost, your employees benefit from better results, appropriateness of risk, increased participation rates, lower costs, and a more confident path towards financial security.

The Ideal Advisor: A 401(k)’s many moving parts complicate its effectiveness. Finding synergy among the needs and priorities of the above three constituents is the defining attribute of the ideal advisor.
The Ideal 401(k) PlanSM offers a win-win-win (W3) solution for your company, management team, and employees.

The “W3” Principle:

The Ideal 401(k) Plan encourages better participation by delivering an organized, focused, and comprehensive investment and fiduciary solution. Savant is committed to enhancing your 401(k) plan.

Our integrated approach offers enhanced service and efficiencies while improving employee satisfaction and investment results. The Ideal 401(k) Plan provides select, low-cost investments within a fully transparent, well-packaged, and intuitive investment solution.

Optimal plan design and excellence in communication, security, investment opportunities, and increased participation define The Ideal 401(k) Plan. Effective fiduciary governance and documentation assure accountability and meticulous ongoing oversight. Safe-harbor provisions reduce your liability. Employees leverage Savant’s investment methodology that is typically available only to our private clients. Finally, continual education assists employees in determining their ideal investment options.

Savant serves you as a willing fiduciary. We eliminate conflicts of interest. The Ideal 401(k) Plan offers benefits to all three key constituents: your company, management team, and employees. The Ideal 401(k) Plan’s unique approach offers you efficiency, guides employees, and reduces risk—all while enhancing employee satisfaction and retention.
Savant is a fee-only Registered Investment Advisor licensed through the SEC. Founded in 1986, our mission is to help our clients maximize assets, enhance the quality of their lives, and achieve personal and financial goals.

Savant clients include investment stewards, retirement plans, trustees, not-for-profits, and high-net-worth individuals. Advising retirement plans, including 401(k) plans, is a core competency. We have assembled one of the most experienced team of retirement plan professionals in our marketplace.

Savant has consistently received local and national recognition. For the past seven years Savant has been named by Barron’s magazine as one of the 100 Best Independent Financial Advisors in the United States. In addition, Savant has earned a place on the Bloomberg/Wealth Manager/AdvisorOne “Top Dog” list for the past 10 years. Our hard work and commitment to provide the best service and value to clients has also earned us recognition by publications including InvestmentNews (one of the 50 Largest Wealth Management Firms in the Nation), Financial Advisor magazine (A Top-Growing Independent RIA), BusinessWeek (Most Experienced RIA List), Forbes (Top 50 Registered Investment Advisor), and The Washingtonian (Top Money Advisors List).

Savant is the first investment steward in the world to have its own internal employee 401(k) plan certified by The Centre for Fiduciary Excellence (CEFEX) as “meeting fiduciary standards of excellence and best practices.” Savant assists clients in fully complying with ERISA, PPA, and Department of Labor regulations.

We invite you to contact us to learn more about how we can serve your company, management team, and employees. You can also learn more about Savant, our team, and our firm’s unique capabilities at www.savantcapital.com.

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