SYM FINANCIAL ADVISORS

EMPLOYER-SPONSORED RETIREMENT PLANS

Since 1968, SYM Financial Advisors has worked to **anticipate clients' financial needs** and **deliver results**. As a fee-only independent Registered Investment Advisor (RIA) we bring depth and breadth to financial planning and investment management for individuals, business owners, corporate executives, medical and dental professionals, and to the design and implementation of employer-sponsored retirement plans.

- SYM is **wholly independent and employee-owned** with a long-term focus and commitment to the future.
- Our holistic approach is **high-touch and personal.**
- As a fee-only fiduciary and RIA, it is incumbent on SYM to avoid **inherent conflicts of interest** and choose **your best interest over ours.**
- SYM's Investment Committee is **deeply benched and diverse**, guiding over $4.8 billion in assets under management.*
- Headquartered in the Midwest, SYM **serves clients throughout the United States.**

Creating uncommon relationships and uncommon results in business by delivering high-quality retirement plans to employers' most valuable resource — their employees.

**as reported on our ADV 3/31/25*

WORKING WITH SYM

At SYM, we take our responsibility as your plan advisor personally. Business owners who feel driven to help employees achieve their own retirement dreams will find the same commitment from their SYM team.

YOUR RETIREMENT PLAN QUARTERBACK

SYM's Employer-Sponsored Retirement Plan team is one in a small segment of providers who assume **fiduciary responsibility** for their plans.

Our team partners with your core staff and acts as **your advocate** in matters related to the administration, communication, compliance, and design duties of your plan.

By freeing up resources, SYM allows you to focus on the management and growth of your business.

The best-constructed retirement plans must also be cost-effective and meet the highest level of compliance standards. As plan advocates, SYM will take a consultative and collaborative approach by managing each element of your plan through:

- **A thorough and no-obligation evaluation of your current plan**
- Flexible plan solutions **customized to your industry, company, and employee base**
- A team with **real expertise in all areas of group retirement plans** including third-party administration (TPA), compliance testing, government reporting, and investment management
- **Quarterbacking your plan team by** synchronizing tasks provided by other plan partners like TPAs, custodians, and fund companies
- **Proactive communication and outreach**, employee education, and individual meetings with new participants
- **Informed, unbiased investment selections with ongoing monitoring** by SYM's deeply-benched Investment Committee
- Access to the **full resources and expertise** of SYM's Wealth and Portfolio Management team

SYM makes no assumptions when assessing the feasibility of a new plan. Changing your plan is a recommendation we don't take lightly, and if we find that your existing plan is well-suited to your needs, **we'll tell you so.**

1 GETTING TO KNOW YOU

We don't wait for a commitment to start adding value. SYM engages right away by evaluating your existing plan for:

- Plan **competitiveness** based on best practices in plan pricing and design
- Appropriateness of plan **features** for your employee composition, level of investment sophistication, and other criteria important to you
- The **expenses and performance** of your chosen investment options
- **Employee participation** and programs that support **employee education**
- The effectiveness of current **TPA relationships** including communication and plan management
- Your plan's past **compliance and testing** performance and future preparedness

SYM does the "heavy lifting," freeing up your team's time to focus on your business.

2 TAKING THE NEXT STEP

SYM's early research, advice, and counsel prepares us to transition your plan quickly if and when you choose to move forward. Detailed transition planning minimizes potential disruption to you, your business activities, and your employees. Expect SYM to:

- **Identify and assign** all roles and responsibilities
- Draft an **Investment Policy Statement** (IPS) to guide the selection and oversight of investments
- Schedule **group enrollment and employee education** meetings for current and prospective participants
- Identify and track required **regulatory notifications** and reporting
- Coordinate with your various plan service providers with **SYM as project manager**

3 ALWAYS THERE FOR YOU

Over time, your SYM advisory team will become as familiar to you as any co-worker. As your plan partner and fiduciary SYM will act as your advocate and quarterback, coordinating every plan detail. Look to SYM for:

- Ongoing **enrollment and educational meetings** with plan participants
- Monitoring of **plan investments** and suggesting changes where appropriate
- **Industry-compliant documentation** of investments and processes
- **Regular meetings** between your SYM advisory team and you as plan sponsor
- Assistance with **adherence** to the Department of Labor's standards for retirement plans
- Insightful review of **annual tests and audits** and assistance with required responses and action steps

Time has a way of impacting even the best of plans. As your company's financial needs inevitably change, SYM's mission is three-part: To look out for you as plan sponsor, to look out for your plan, and to look out for your plan participants. Our proactive adjustments are designed to allow you to focus on running and building a successful company. For more information on partnering with SYM for high-quality, employer-sponsored retirement plans, reach out by phone at 800-888-7968 or visit sym.com.

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UNCOMMON RELATIONSHIPS. UNCOMMON RESULTS.

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