



WEALTH PLANNING RESOURCES, LLC
RETIREMENT PLAN CONSULTING SERVICES
Your Strategic Advantage in an Ever-Changing Environment

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Securities and advisory services offered through Commonwealth Financial Network®, Member FINRA/SIPC, a Registered Investment Adviser. Fixed insurance products and services offered by Firm Name are separate and unrelated to Commonwealth.

The material provided is for general informational purposes only and does not constitute either tax or legal advice.



HOW WE WORK WITH YOU

We are dedicated to:

Creating a reliable, seamless experience and improved outcomes for retirement plan sponsors and employees

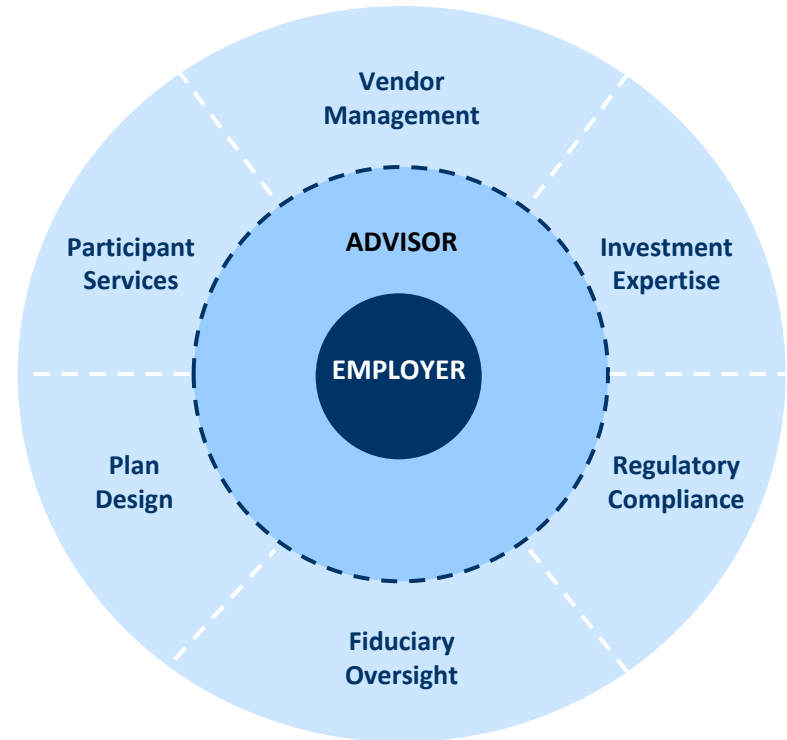
Implementing process-driven strategies to help you limit your fiduciary liability

Acting as your guide to help you manage changes in the regulatory environment

Offering advice and education to improve the retirement readiness of your employees

Helping you manage your relationships with third parties

Seamless Integration



HOW WE'RE DIFFERENT

Independence: What Ours Means for You

Our objectives are aligned with your best interests and those of your employees.

- An objective viewpoint
- Investment advice and selection free from proprietary product constraints
- A fully transparent fee structure
- Unbiased vendor and investment recommendations

Expertise: Specialized Designations That Benefit You

We're committed to standards of investment fiduciary excellence.

- **Accredited Investment Fiduciary® (AIF®)**
The leading designation for investment fiduciaries for both individuals and retirement plans
- **Certified Financial Planner (CFP®)**
CFP® professionals have met rigorous professional standard and have agreed to adhere to the principles of integrity, competence, fairness, confidentiality, professionalism, and diligence when dealing with clients.

THE WPR, LLC RETIREMENT PLAN SERVICES ADVANTAGE

Our primary goal is to help you manage risks, ensure that your plan delivers optimum investment options and services, and improve employee retirement readiness.

Seek to Maximize Your Fiduciary Protection

We acknowledge a written fiduciary status.

Enhance Investment Opportunities

We recommend an investment lineup that aligns with plan objectives.

Manage Plan Costs

We evaluate and monitor provider fees and services for reasonableness.

Designed to Optimize Plan Efficiency and Ensure Compliance

We focus on operational aspects, including plan eligibility, contribution modeling, and compliance.

Improved Retirement Readiness

We create a customized employee education program and offer individualized investment advice.

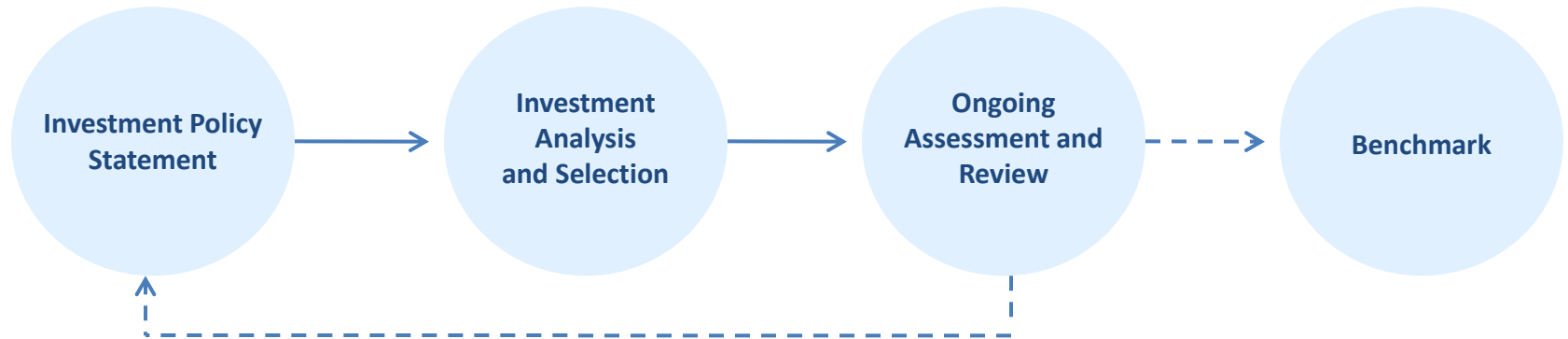
HELPING MAXIMIZE YOUR FIDUCIARY PROTECTION

As risk management specialists, we share your fiduciary responsibilities. We stand by you to help mitigate the potential risks and liabilities of a changing retirement plan landscape.

- Serve as a named co-fiduciary to the plan
- Formalize investment committee protocols
- Conduct ongoing fiduciary reviews
- Manage a fiduciary audit file
- Provide guidance on regulatory changes

PUTTING OUR INVESTMENT EXPERTISE TO WORK FOR YOU

We follow a proven, documented process to review investment offerings aimed at enhancing investment outcomes.



Establish guidelines for making investment decisions.

Evaluate the investment portfolio and recommend a balanced lineup that can offer broad diversification across asset classes.

Conduct periodic investment reviews to check that performance and expenses remain consistent with plan objectives and in accordance with the IPS; deliver written report.

Compare the plan to industry averages to identify areas for enhancement.

Diversification does not assure against market loss and there is no guarantee that a diversified portfolio will outperform a non-diversified portfolio.

DESIGNING A PLAN TO HELP MAXIMIZE SATISFACTION

We focus on designing a plan that can streamline your administrative responsibilities, maximize plan provisions, and promote employee satisfaction.

Plan Design

Employer contribution modeling and analysis

Review of plan eligibility and distribution provisions

Optimal use of “safe harbors,” such as 404(c) and default alternatives

Compliance with legislative and regulatory changes

Vendor Management and Due Diligence

Ongoing fee benchmarking and analysis against other vendors and plans

Vendor search services, including:

- Gathering responses, data, and pricing from several plan providers
- Analyzing costs, services, and investment choices
- Facilitating finalist meetings

HELPING YOUR EMPLOYEES MAKE BETTER DECISIONS

We provide advice and education to help your employees understand plan options, encourage participation, promote satisfaction, and feel confident about the decisions they are making toward their retirement readiness.

- Employee education program tailored to your specific needs
- Annual written communication plan
- Annual employee education calendar, including enrollment meetings and broad financial planning education
- Individualized investment advice
- Effective utilization of online tools and resources
- Ongoing assessment to track progress and measure results

Retirement Readiness Is Rebounding from the Record Lows

- 41% of workers are “not at all” or “not too” confident about having enough money for a comfortable retirement.
- 57% of workers report total savings and investments of less than \$25,000.

Source: Employee Benefit Research Institute 2015 Retirement Confidence Survey, April 2015, ebri.org.

OUR FIRM

John Steiger CFP®, AIF®, ChFC, AEP started his practice in 1993 and formed Wealth Planning Resources in 2007. The practice has been focused on working with closely held businesses, helping with their retirement benefit plans since 1993. Other services provided by WPR include: fee based financial planning for business owners and high net worth individuals, succession planning for businesses, and asset & risk management services.

Through our process, we support you in your fiduciary role. Your company will receive personalized service and involvement. We deliver an objective evaluation of your plan needs, targeted solutions, and investment analysis services.

Fiduciary Support for the Plan Sponsor

Plan Design & Provider Research

Commitment to Participant Education

High Touch Service Model



OUR ROLE

- **Keep plan sponsors/company owners informed and help simplify the management of their retirement plan.**
- **Help solve problems quickly and efficiently.**
- **Help participants understand the plan in SIMPLE terms and see the plan as an opportunity to provide them long term financial security.**

TYPES OF CLIENTS WE HELP

A growing digital marketing firm. They grew from a start up plan with 10 employees to over 70 employees and \$3M in assets. We held group meetings during open enrollment, met individually with employees to assist with enrollment and educate them about the plan. We helped with plan design to fit the needs of their growing company.

A high-end custom home builder. The goal of the company was to design a plan to help employees save for retirement. They grew from a small custom builder to one of the most prestigious home builders in the New England area with over 60 employees. We educated employees with various levels of 401(k) and investment knowledge. The plan has grown to over \$10M due to the commitment to employee education and dedication to making a match and profit sharing contribution for the past 10 years.

A boutique landscape architecture firm. Through careful plan design we have helped the owners make a generous matching and profit sharing contribution to their employees while they have contributed the maximum. The retirement plan is an important part of their annual tax planning and key to their eventual exit from the business. We meet with their employees individually to help them understand their benefit and educate on the investment choices.

Actual performance and results will vary. These examples do not constitute a recommendation as to the suitability of any investment for any person or persons having circumstances similar to those portrayed, and a financial advisor should be consulted.

OUR REGISTERED INVESTMENT ADVISER

We partner with Commonwealth Financial Network[®], established in 1979.

The nation's largest, privately held independent broker/dealer—Registered Investment Adviser

- Freedom to allocate resources where they're needed and to act in the best interests of advisors and their clients—not shareholders.

More than \$14 billion in qualified retirement plan accounts as of December 31, 2014

Infrastructure designed to work the way we do

- Investment choice, service, technology, and security