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Managing retirement plan complexity. Driving plan effectiveness.

Millennium Wealth Management Partners

UBS

The Millennium Wealth Management Partners, from left: Anna Goldberg, Jason Suciu, Joann Ziegler, Nikolas Gountanis, Paul Stepankovskiy, Michael Sondag, Brian Rubin, Aleksandra Nigro, Steven Zohn, Kathleen Collier, Matthew Pusateri, Dexter Reese

Clients see us as much more than just financial advisors. They see us as active allies who they can count on to meet the goals of their business and serve the best interests of their plan participants.

Responsible, attentive to detail and committed to always doing what's right for you, our team delivers retirement plan guidance focused on achieving your goals and objectives. We treat the concerns of your business and your employees as our own and deliver the retirement plan expertise that manages complexity and drives effectiveness.

Delivering our strength

With more than 20 years of industry experience, we provide:

- Customized advice, extensive resources and a proven financial process
- Investment guidance with the backbone of an ERISA fiduciary
- A tailored service experience from a dedicated team of consultants
- Insights from a global firm, one of the world's largest wealth managers

Experience with all types of retirement plans

Regardless of plan type, we offer the invaluable combination of industry knowledge, deep familiarity with a range of plans and investment due diligence:

- Qualified plans
- Nonqualified plans
- Defined benefit plans
- IRA-based business retirement plans

Your road map to a stronger plan

The personalized guidance of our plan management road map helps ensure we focus on pursuing the results that matter most to you and your participants:

- **Fiduciary governance.** We provide the advice of an ERISA fiduciary as you make your most important investment decisions. We also help organize key documents, assess or establish an Investment Policy Statement, provide updates on fiduciary issues and analyze fees and expenses.

- **Plan health.** We can help assess provider services and plan effectiveness, as well as introduce new strategies to enhance overall plan health.

- **Retirement readiness.** Education is key to preparing participants for retirement. Together, we will develop a customized education strategy specific to your needs.

- **Investment committee.** We help develop a formalized approach for satisfying the ERISA requirements for a prudent process that avoids conflicts of interest and prohibited transactions. As fiduciaries, we'll understand and implement standards, regulations and trust provisions, tap the knowledge of industry professionals and document due diligence.

Five steps to help maximize your plan

1. Discovery
- Review plan
- Suggest enhancements
- Identify plan success metrics

2. Investment Policy Statement (IPS) development
- Set objectives
- Identify investment vehicles
- Establish IPS criteria

3. Investment review
- Analyze menu
- Manager search
- Act as ERISA 3(21) fiduciary

4. Measuring and monitoring
- Create timely, customized reports
- Hold periodic review meetings
- Make actionable recommendations

5. Ongoing plan consulting
- Industry updates
- Fee benchmarking/ provider search