



Helping you and your employees make the best 401(k) choices

SMG Retirement Plan Advisors
UBS Financial Services Inc.
Washington, D.C.



Your trusted advisors for 401(k) plans



SMG Retirement Plan Advisors

Formed in 2006

Team of 7 seasoned professionals

Advising on over \$300M
in 401(k) assets

Team members in each
generation group

At SMG Retirement Plan Advisors, we specialize in providing advisory services for 401(k) plans. Our mission is to help employers and employees maximize the value of their retirement benefits while simplifying plan administration and providing general participant education.

Save time, save money and lower your risk

We know that managing a 401(k) plan comes with challenges, from fiduciary responsibilities to increasing participant engagement.

Our team helps you manage those challenges and reduce your burden by bringing you the following benefits:

- **Investment consulting:** including development of an Investment Policy statement, recommendation of investment options to include in the plan lineup and quarterly investment review, evaluation and reporting
- **Employee education:** we will review the Plan's current education program and recommend strategies for improving participation and education.
- **Program consulting:** which can include fiduciary support, recordkeeper searches, plan feature review, fee and analysis benchmarking and liaison services

The 401(k) team roles and responsibilities



“Many plan sponsors assume their recordkeeper or TPA provides advisory services and is in a fiduciary role, but these parties typically do not. That’s where we step in to help you ensure your plan is fully optimized.”

— Denny B. Goforth

A successful 401(k) plan requires collaboration among several parties, each playing a distinct role in the plan’s administration and success.

- **Plan Sponsor (Your Role)**
Serves as plan fiduciary, authorized signer and decision maker
- **Provider/Recordkeeper**
Provides participant website, manages participant activity and statements
- **Third-Party Administrator (TPA)**
Conducts plan testing, assistance in preparing 5500 filing documents
- **Plan Advisor (Our Role)**
Provides fiduciary support, guidance on investment monitoring, and education for employees

Our role as co-fiduciary

We share fiduciary responsibility on your 401(k) plans.

Avoid costly misconceptions about your plan

Many plan sponsors tell us they are happy with their current provider, not realizing that critical advisory services may be missing. These common misconceptions may be keeping you from optimizing the benefits of your plan.



As advisors, we aim to make your plan competitive, helping you and your employees.

Add value to your plan with advice and services

At SMG Retirement Plan Advisors, we provide valuable support in four key areas. Our services optimize your retirement plan so it works smoothly, is compliant with the rules, and helps your employees reach their retirement goals.



Plan administration/ fiduciary support

- Assist plan sponsors in fulfilling fiduciary responsibilities under ERISA regulations
- Provide guidance in maintaining and documenting compliance with best practices
- Conduct regular fiduciary reviews to ensure adherence to governance standards



Employee education

- Develop and implement employee engagement strategies to increase participation and deferral rates
- Deliver educational workshops, one-on-one sessions, and online tools to empower employees in making informed decisions about their retirement savings
- Assess impact of participant engagement strategies and help implement strategies to address participant educational needs



Management of investment lineup

- Review your plan's investment lineup to ensure it meets your goals and objectives
- Recommend changes to investment options based on performance, cost, and suitability
- In a discretionary role, make necessary adjustments to the investment lineup directly to align with plan policies and participant needs
- Draft and maintain the Investment Policy Statement (IPS) to provide structure and accountability for the plan's investment strategy



Plan benchmarking and monitoring

- Benchmark plan fees, services, and features against industry standards to ensure competitiveness
- Evaluate plan providers to confirm they are delivering optimal value for the cost
- Regularly monitor service providers and investment options, reporting findings and recommending adjustments as needed

UBS Financial Wellness

The UBS Financial Wellness program complements our advisory services by providing:

- **Comprehensive coaching**
Confidential access to UBS Financial Coaches
- **Financial education**
Seminars on budgeting, debt management, and retirement
- **Digital resources**
Calculators, personalized financial journeys and other tools
- **Innovative solutions**
Access to digital estate planning tools for employees

Please note UBS Financial Wellness requires a separate contract and fee structure.



Industries we serve

Our experience spans a wide range of industries, allowing us to provide customized 401(k) advisory services tailored to the unique challenges and opportunities within each sector.



**Non-Profits
and Foundations**



**Real Estate
and Construction**



**IT and
Communications**



**Government
Contractors**



Healthcare



**Specialty (Professional
Services, Retail, Manufacturing)**

Meet Your 401(k) Advisory Team



Denny B. Goforth, ChFC®, CFP®, CIMA®

Senior Vice President–Wealth Management
Wealth Advisor,
Retirement Plan Consultant

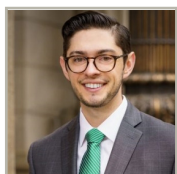
- Specializes in guiding companies through fiduciary responsibilities and investment strategies
- Experienced in helping employers enhance participant participation and meet ERISA standards
- Passionate about participant education and improving retirement readiness



Patrick Martin, CPFA™, CRPC™, CRPs™

Senior Vice President–Wealth Management
Financial Advisor

- Specializes in providing customized strategies to engage and educate employees
- Experienced in plan benchmarking, fiduciary reviews, and investment oversight
- Dedicated to improving retirement plan participation through engagement strategies



Justin Stankewicz, CPFA™

Senior Wealth Strategy Associate

- Supports operational needs and coordinates participant education programs
- Experienced in delivering smooth plan management and client education
- Provides guidance for onboarding and maintaining compliance



Mark Siegel, CPFA™, C(k)P®

Senior Vice President–Wealth Management
Financial Advisor

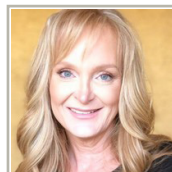
- Brings over 35 years of experience in designing and managing retirement plans
- Skilled in working with small and medium-sized businesses to optimize 401(k) plans
- Focused on delivering tailored plan solutions for diverse industries



Michael Carrig, CPFA™, CIMA®

Account Vice President
Financial Advisor

- Manages plan benchmarking to improve competitiveness and compliance
- Skilled in helping employers streamline plan administration



Jeanine Krall

Registered Senior Client Service Associate

- Oversees administrative processes, ensuring smooth onboarding and plan management
- Provides responsive approach to client and participant needs
- Experienced in coordinating plan operations for efficiency and compliance



Barbara Suthard

Senior Client Associate

- Leverages 27 years of experience in delivering high-touch operational and client support
- Focused on optimizing seamless plan administration and responsive service

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Let's build a stronger 401(k) together

With SMG Retirement Plan Advisors, you gain a dedicated team committed to improving your 401(k) plan and empowering your employees.

Contact us

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Plan sponsors are responsible for ensuring their plan's compliance with applicable rules and regulations, including, where applicable, compliance with the Employee Retirement Income Security Act of 1974 ("ERISA") and the Internal Revenue Code. Plan sponsors are responsible for all decisions regarding plan design and plan administration, including the adoption of any plan document and investment policy, the designation of default investment alternatives, mapping and converting plan assets, providing participant notices, adhering to applicable administrative requirements, and any decision to enter into the UBS Retirement Plan Consulting Services program, as well as an ongoing duty to monitor the program. Plan sponsors should consult with their legal advisor for advice regarding their precise duties, responsibilities and liabilities in specific situations.

Investment options for the program will be limited to those investments that have been reviewed by UBS and which are available on the plan's record-keeper platform. If a Client elects to include investment options under their plan that are ineligible for the program (e.g., employer securities, self-directed brokerage accounts, frozen accounts, etc.), UBS's services will not include a review of the investment performance or recommendations regarding whether a plan should offer or continue to offer any such investments as an investment option under the plan and UBS will not include the value of any such investments when calculating its fees.

Investment advice provided as part of the program may not be implemented through UBS. The plan's assets may not be custodied at UBS and UBS will not execute transactions for the plan or provide information regarding plan holdings and values.

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