

Aprio Retirement Plan Services

Investment Management

Start with the IPS

Oftentimes, prospective clients tell us they have an Investment Policy Statement (IPS), however, after asking a few questions, they find out their IPS is extremely vague, lacks quantitative criteria or simply doesn't exist; which can lead to poor performance, too many investment options and employee dissatisfaction with the plan.

Our IPS provides you with a written policy that has both clear and specific criteria to properly evaluate funds and a process for the ongoing monitoring. We use a proprietary software to apply the IPS criteria only to the funds your provider allows your plan to access; there's little point to comparing your investments to those which your plan is not able to access.

One of the quickest ways to land yourself in hot water is to offer a retirement plan with no written process in place that outlines how investments are selected and monitored.

Continue with objective analysis

UNIVERSE OF FUNDS

The "Universe of Funds" is typically thought of as the approximately 27,000 funds in the Morningstar database.

Funds Available on Your Platform

Your recordkeeper limits the number of funds available

500 funds available to your plan

Your recordkeeper likely offers your plan access to a limited number of funds

Asset Class Selection

Exclude complex or specialized asset classes

IPS CRITERIA
Defines specific asset classes for your plan. (Large Cap, Mid Cap, Risk based, etc.)

Other IPSes offered to evaluate the funds available to your plan against all funds in the universe. Our proprietary software allows us to evaluate, sort and rank your funds against only those offered by your provider

Apply Quantitative Criteria

Criteria is applied to funds in each asset class

Fund manager tenure
-Size of the fund
-3-year performance
-Expense ratio

Our selection criteria effectively reduce the number of funds available for selection.

Sort and Rank

Remaining funds are ranked based on performance and fees

-Passing funds sorted and ranked
-Lowest cost fund in each asset class is selected

Your Plan's Fund Lineup

Only one fund in each asset class is selected

The result is a condensed lineup with low-cost, high-performing investment options!

For more information on Aprio Retirement Plan Services, contact:



Michael Saulnier, C(k)P®, CPFA
Director, Retirement Plan Services
Michael.Saulnier@Aprio.com
[770.353.5908](tel:770.353.5908)