

We understand the challenges of having multiple service providers for your retirement plan



If you have several providers for your retirement plan, it can be confusing and time consuming. A bundled approach with a single provider can bring savings, peace of mind and increased employee participation.

Your Top Challenges

- 1 Inconsistent employee education
- 2 A lack of strategic plan design consulting
- 3 Insufficient recordkeeping & administrative support
- 4 Limited investment selections & absence of independent investment oversight
- 5 No fiduciary training & support
- 6 Inadequate compliance resources
- 7 Inability to provide a valuable & cost-effective retirement program
- 8 Additional insurance expenses & minimal assistance with plan audit support

DID YOU KNOW?



Employers may be liable to pay **MILLIONS OF DOLLARS** in tax consequences and penalties due to the lack of provider accountability¹

Your Objectives



Protection

- Fiduciary oversight
- Compliance support
- Investment guidance



Competitive & Cost-effective Program

- Plan designs to attract and retain top talent
- Strategic oversight to achieve goals
- Mitigate risk and reduce costs



Administrative Ease

- Operational support to ensure efficiencies
- Plan management resources
- Reliable and consistent service experience



Employee Retirement Readiness

- Engagement strategy to drive action
- Effective education, resources and communications
- Improve retirement readiness and advance financial wellness

¹Retirement plans administered by multiple providers often experience persistent processing errors and compliance issues due to the lack of provider accountability. If revealed during an IRS audit, they can result in plan disqualification. The tax cost and associated penalties could run into the millions of dollars for the employer.

Your Solution: USI Consulting Group Direct Solutions[®] Bundled Services

At **USI Consulting Group (USICG)**, we developed our Direct Solutions bundled services program to help our clients mitigate the day-to-day challenges of managing multiple providers for their 401(k), 403(b) or 457 plan. Direct Solutions is mutual-fund-based, which eliminates additional insurance expenses and improves employees' abilities to meet their retirement goals.

Through Direct Solutions, USICG is in a unique position to provide a fully integrated, cost-effective solution by serving as both your full-service recordkeeper and co-fiduciary advisor. Key features include:



Robust Recordkeeping & Comprehensive Administrative Services

From a seamless transition to ongoing administration and fiduciary support, we make it easy for employers at every step of the process.



Proactive, Client-centric Support & Consulting

Dedicated team of specialists who oversee the implementation of your plan and provide ongoing administration and consulting, including plan design strategies.



Independent Approach to Investment Guidance²

Experienced professional advice, diversified investment options and co-fiduciary support to help clients meet their goals.



Customized Employee Education & Resources

Proven strategy to engage employees year-round to take action to be retirement ready, including individual counseling and interactive online resources.



Regulatory & Compliance Support

Team of experts who analyze the potential impact of legislative and regulatory changes, simplify complex compliance issues and mitigate risk.



Plan Design Benchmarking

Proprietary analytics to optimize your retirement plan design features to meet your organization's objectives and boost recruiting and retention efforts.

USI Consulting Group is your trusted partner and our Direct Solutions bundled approach helps employees save for retirement, alleviate administrative burdens and drive efficiency for your retirement plan.



Single point of contact



Offer cost-effective, competitive plan to attract and retain talent



Secure protection and mitigate risk through fiduciary oversight



Ease administrative burden, saving time and money



Enhance employee education and improve retirement readiness

² Investment advice provided to the Plan by USI Advisors, Inc. Under certain arrangements, securities offered to the Plan through USI Securities, Inc. Member FINRA/SIPC. 95 Glastonbury Blvd., Suite 102, Glastonbury, CT 06033. Both USI Advisors, Inc. and USI Securities, Inc. are affiliates of USI Consulting Group.



Experience You Can Trust

4,000+ clients across the U.S.

\$36.4B in assets under advisement²

650+ retirement specialists with deep expertise

45+ years of experience delivering retirement plan solutions

98% client retention rate

Top 10 provider of DB plan administration and outsourcing nationally³

As of May 1, 2023

³ USI Consulting Group has been recognized as one of the 10 largest defined benefit administration service providers in PLANSPONSOR's 2021 Defined Benefit Administration Survey, as measured by both participants and numbers of plans fully outsourced.

Let us help you design and administer a retirement program that meets your needs.

Request a quote today