

TOP 3 REASONS

to Hire an Advisor for your
Organization's Retirement Plan

ROCKLAND
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1

New Department of Labor regulations are now in effect

The regulation holds anyone who provides advice within a retirement plan to a fiduciary standard of care. While some of the leading mutual fund companies and insurance companies (recordkeepers of retirement plans) offer different variations of fiduciary services, in many cases, they do not provide comprehensive fiduciary protection. This is particularly true for plans under \$50 Million.

2

Fiduciary reviews have greater significance

When you partner with an independent fiduciary, you can delegate certain responsibilities and rely on experts to coordinate plan functions regarding compliance, investment reviews, and education and advice for eligible employees.

3

Plan design consultation and service provider searches

A plan advisor sits on your side of the table, almost acting as an extension of your HR department. They have the experience and expertise to help you maintain a current and engaging retirement plan design. An advisor can also work with you to conduct a new plan provider search if needed.

To learn more about Rockland Trust Investment Management Group's professional services practice, contact: Nancy.Chisholm@Rocklandtrust.com or Donald.Hause@Rocklandtrust.com

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