



SIGNATURE ESTATE & INVESTMENT ADVISORS, LLC®
Established 1997

Retirement Plan Consulting Services

The retirement plan industry is complex and influenced by regulatory changes, evolving product offerings, and investment volatility. At the same time, some employers are stretched thin and competing for talented workers. To help achieve better outcomes, employers often appreciate working with a specialist who can assist in managing this important benefit. We focus on creating and overseeing retirement plans designed to align with the needs of both employers and employees.

There are six components that we believe contribute to an effective retirement plan:



1. Employee Behavior

The key measures of a successful retirement plan often include employee savings and participation rates. Our education process is designed to use a variety of tools to help build financial understanding and encourage steps toward retirement readiness.

Only 24% of workers feel very confident that they will have **enough money** to **live comfortably** in retirement.¹



2. Risk Management

Assuming they have delegated tasks to service providers, employers can be surprised to learn they still maintain fiduciary responsibility and can be personally liable for breaches of their duties. We help you address some of this burden and support your fiduciary oversight responsibilities.

More than half (53%) of plan sponsors do not realize they are a **plan fiduciary**.²



3. Plan Design

There are two common approaches to plan design. Plans can be designed to encourage employee participation and support informed financial decisions. They can also be structured to help optimize contributions for owners and/or key employees. We help you customize your plan to align with your objectives.

85% of surveyed participants say retirement benefits influence their decision to **stay or consider a new opportunities**.³



4. Recordkeeping and Administration

As independent Financial Advisors, we are not tied to any particular provider or investment offering. We regularly review the services offered by providers and monitor industry trends to help identify partners that may align with your objectives.

Over 70% of retirement plans audited by the EBSA in FY 2024 were **fined, penalized, or required to reimburse for errors.**⁴



5. Investments

Plan sponsors can help manage fiduciary risk by offering a well-diversified portfolio of quality investments. They must follow a prudent process to select and regularly monitor investment options. We use both quantitative and qualitative factors to evaluate fund managers and their strategies, and we offer documentation intended to support the decision-making process.

Just 26% of participants are **very confident** in **choosing investments, saving for retirement, and improving their financial wellness.**⁵



6. Fees

Transparency is a core part of our approach to fees. To support you, we help review and clarify fees charged by your service providers. We also regularly benchmark fees to assess whether they are reasonable for the services provided.

36% of Plan Sponsors cannot recall how often they **review administrative fees.**⁶



We build customized plans that:

- Help drive employee participation.
- Aim to maximize owner and key employee contributions.
- Align with your business goals.

1. EBRI/Greenwald Retirement Confidence Survey 2025; 2. 2025 Defined Contribution Plan Sponsor Survey Findings, J.P. Morgan Asset Management; 3. 2024 Defined Contribution Plan Participant Survey Findings, J.P. Morgan Asset Management; 4. <https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/fact-sheets/ebsa-monetary-results>; 5. Voya 2025 Survey of the Retirement Landscape: Participant Perspectives; 6. 2024 PLANSPONSOR Defined Contribution (DC) Survey Asset allocation and portfolio diversification cannot assure or guarantee better performance and cannot eliminate the risk of investment losses. They are methods used to help manage investment risk. Signature Estate & Investment Advisors, LLC (SEIA) is an SEC-registered investment adviser; however, such registration does not imply a certain level of skill or training and no inference to the contrary should be made. Securities offered through Signature Estate Securities, LLC, member FINRA/SIPC. Investment advisory services offered through SEIA, 2121 Avenue of the Stars, Suite 1600, Los Angeles, CA 90067, (310) 712-2323.