



401(k) SOLUTIONS

BY RAYMOND JAMES



Offering a retirement plan can be complicated, but it doesn't have to be. With the **SHRM 401(k) Solutions by Raymond James**, you can minimize the level of effort and time commitment while providing an innovative retirement solution for you and your employees.

Offset Fiduciary Liability by Hiring Prudent Experts

Did you know that 2020 was a record-setting year for litigation under the Employee Retirement Income Security Act (ERISA)?¹ Increased scrutiny of hidden fees and underperforming investments, particularly for smaller plans, is expected to continue. Through this program, Raymond James takes on full responsibility for the selection and monitoring of investments made available to your employees*.

Save Time to Focus on What You Do Best—Run Your Business

Wouldn't it be great to knock things off your to-do list? SHRM 401k Solutions by Raymond James empowers you to shift full responsibility for your Plan's investment line-up* to Raymond James. Save yourself precious time to focus on the levers that grow your business and leave the due diligence, manager selection and investment monitoring to professionals.

Improve Your Employees' Financial Health

73% of employers said that reducing employee stress was a key objective for 2020². And now more than ever, mental, physical and financial health are intertwined. What is your organization doing to make employees' financial lives more secure? The SHRM 401(k) Solution

by Raymond James gives employees access to the tools, resources and competitively priced investments necessary to make meaningful progress towards their personal financial goals.

Evaluate Cost Structure by Having Providers Compete For Your Business

If you don't know what you and your employees pay, don't blame yourself. The retirement industry has historically made it difficult to measure, manage and benchmark plan costs. We are committed to 100% fee transparency, and offer all plan sponsors a digital marketplace to shop for recordkeeping services. For some, we are actually able to keep total costs the same or lower, while adding these time-saving services!

Now is the Time to Establish the Right Plan for your Employees in a Post-COVID World

If you have not evaluated your plan the last few years, you should. We can help you give your retirement plan-and your employees' financial future-the time and attention it deserves.

It's Your 401(k), The Easier Way.

1. "Exposing Excessive Fee Litigation Against America's Defined Contribution Plans," by Euclid Specialty December 2020

2. Franklin Templeton's "Voice of the Workforce" survey, 2020

*As set forth in, and subject to, applicable agreements

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[Raymond James IFS Form ADV 2A](#)

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