



Fiduciary Services for Retirement Plan Sponsors



Firm Profile

Established: 04/01/2010

Professionals: 3 principals

Average Experience: 25 years

Average Plan Size: \$5MM

Average Number of Participants: 150

A Partner with Proven Expertise

Portico Wealth Advisors provides fiduciary-level support and guidance as well as discretionary investment management services for retirement plan sponsors. As a trusted partner, we take an objective and proactive approach, bringing proven expertise to bear for you, your company, and your participants.

Our Services

§3(21) Co-Fiduciary Services

Working with us on a 3(21) basis, you will benefit from our expertise in fund selection, monitoring, and maintenance. We use an unbiased process to select high-quality, low-cost, institutional-class investments. As an independent organization, Portico has access to the entire universe of over 8,000 mutual funds.

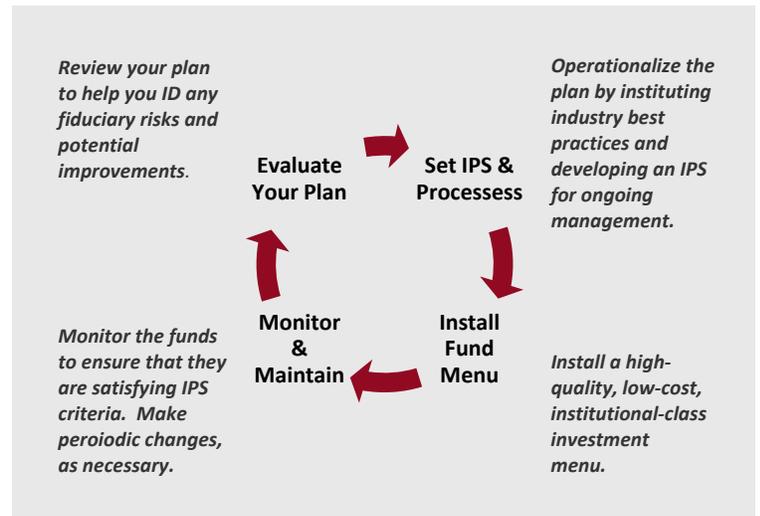
As a co-fiduciary, you will approve our fund selection(s), as well as any changes that we recommend to the plan's investment options on an ongoing basis.

§3(38) Investment Management

Choosing to leverage Portico as your §3(38) Investment Manager affords you the highest level of fiduciary protection. Our team of professionals will accept full responsibility for selecting the investments featured within your plan. We will also make changes to those investment options periodically. Your only obligation is to ensure that we comply with our duties as detailed in your plan's Investment Policy Statement (IPS).

Our Approach

As our client, you will benefit from a collaborative relationship that addresses—and anticipates—your retirement plan needs. In an vendor-driven industry, we set ourselves apart by acting as your true partner and fiduciary advocate.



Whether you select Portico Wealth Advisors as your §3(21) Co-Fiduciary or §3(38) Investment Manager, the interests of your company, your plan, and your employees will be well-served.

For Plan Sponsors

If you are like most of our clients, you do not want to have to become a retirement plan expert. We understand. That is why we offer a comprehensive suite of fiduciary services.

Plan Evaluation: Begin with a complimentary *Retirement Plan Diagnostic™*. This comprehensive analysis touches on over 100 points within your plan, including plan structure, fiduciary processes, investment quality, and total cost.

Fiduciary Processes: To date, DOL audits have focused largely on processes versus results. Making sure that you are employing industry best practices within your plan will prevent you from being exposed to unnecessary personal and corporate liability.

Investment Oversight: We favor high-quality, low-cost, institutional-class investments with absolutely no revenue sharing. As a §3(21) Co-Fiduciary, we will help you to build, monitor, and maintain a best-in-class investment menu. And for §3(38) clients, we will handle all of the investment decisions entirely, giving you the maximum amount of liability protection.

Regular Reporting: You will receive concise, timely reports throughout the plan year that will help you to better understand and shape your retirement offering.

For Participants

Financial Education: Before an employee can be expected to participate in a plan, they need to understand the basics. We offer a host of group and classroom education modules for beginners all the way up to advanced investors.

One-on-One Advice: Education helps lay the groundwork. But there is no substitute for one-on-one advice. Working directly with an advisor, who takes into account a broader view of an individual's finances, can make all the difference in terms of increased participation and retirement success.

Participant Experience Survey: If you want to know what's working within your plan... ask. Each year we poll your employee base, so that you know exactly what they value most about your plan.

What Sets Us Apart

Our clients value and appreciate the combination of traits that have made Portico Wealth Advisors one of the premier retirement plan consultants in the Bay Area.

Market Knowledge: We understand the retirement marketplace inside and out. We will help you avoid common pitfalls and make your retirement plan a true benefit for your employees.

Expertise: Our principals have over 80 years of combined experience advising plan sponsors and individuals. This dual focus makes us uniquely qualified to serve all of your retirement needs.

Independence & Objectivity: We pride ourselves on providing a 100% unbiased point of view. Our goals and those of our clients are completely aligned.

Boutique Service Experience: There is only one kind of relationship with Portico—the kind based on deep understanding and mutual respect.

It Starts with a Conversation

To learn how you can benefit from our expertise and fiduciary guidance, please contact us at **415.925.8700** or **401k@porticowealth.com**.

Summary of Services

- **Investment Policy Statement (IPS) Creation/Revision**
 - Develop and/or revise your Plan's IPS
 - Detail the processes and procedures for selecting, monitoring, and replacing investments
- **Investment Committee (IC) Formation and Leadership**
 - Establish/Run the IC that will provide prudent oversight for your Plan's investments, service, and employee education
 - Plan, attend, and create minutes for each meeting
 - Select/Recommend all investment options
- **Fund Due Diligence and Ongoing Monitoring**
- **Proprietary Allocation Models**
- **Employee Education and One-on-One Advice**
- **Executive Services**
 - Complimentary one-time financial plans
 - Reduced rates for ongoing portfolio management
 - Family discounts
- **Full Fee Transparency and Purity**
 - Provide all investment advisory disclosures for you and your participants
 - Avoid revenue sharing funds, unless specifically requested
 - Provide regular plan-level demographic reporting
 - Generate semi-annual investment reports that include performance of the fund menu, relevant fund metrics, "watch list" funds, and broad-based market commentary
- **Annual Participant Service Experience Survey**

