



BENCHMARK
PRIVATE WEALTH MANAGEMENT

Complimentary 403(b) Review from Benchmark Private Wealth Management

Benchmark Private Wealth Management would like to review your foundation and charities 403(b) plan at no charge. We think this is an opportunity for Benchmark Private Wealth to help your foundation and its employees.

The recent Supreme Court ruling which added protection for investors in 401(k)/403(b) plans directly affects your organization. It is now crucial that plan sponsors and fiduciaries perform an independent review and analysis of your 403(b) plans.

Under the federal Employee Retirement Income Security Act, charities and foundations that sponsor 403(b) plans have a "fiduciary responsibility" to act in the best interest of their employees. Studies have shown that even a small difference in 403(b) investment fees can result in the difference of tens of thousands of dollars of savings.

Our independent review and analysis will help you benchmark your plan by identifying strengths and weaknesses. Our analysis and review encompasses four areas the DOL has been highly critical; participant fees, all plan fees, monitoring risks of your plan's investments and the quality of your plan's investments. Your plan committee can use this information as a fiduciary to your plan. It is important to periodically review your plan's services, available funds and fees to ensure they are reasonable with other comparable plans.

[Read the Supreme Court ruling of *Tibble v. Edison*](#) to more fully understand the implications to your 403(b) plan. Recently, MIT, NYU and Yale have been sued and accused the plan fiduciaries of breaching their fiduciary duties to monitor their 403(b) plan's investments, services and fees. [Now is the time to take action and have an independent review of your 403\(b\) plan](#) (<http://www.thinkadvisor.com/2016/08/15/suits-against-nyu-yale-duke-over-403b-fees-a-sign>).

While there is much more to discuss, we would be happy to have a call or meeting at your convenience. Reach out to us with any questions at info@benchmarkpwm.com or (214)-474-2190.

*Benchmark Private Wealth Management products are not FDIC insured, may lose value and are not bank guaranteed.

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