

Poinciana's Retirement Plan Services

Confidence. It can be difficult to find. As most retirement plan sponsors know, the rules aren't always clear. The options can be confusing. Plan administrators are frequently plagued with doubts and questions.

- ▲ We've had retirement plan products. Where can we get good advice?
- ▲ Is there an easier, more cost-effective way to manage our plan?
- ▲ What can we do to increase employee participation?
- ▲ How can we be certain we are meeting our fiduciary responsibilities?

There is a better way.

Poinciana looked at the retirement plan solutions available for small- to medium-sized firms and determined that these plan sponsors are poorly served. We decided to develop a smarter approach to managing a company-sponsored retirement plan. It provides you with a well-documented selection process, and a well-executed program that lowers your costs, lowers your fiduciary risk, gives you confidence and is designed to increase employee participation.

We operate on the premise that you should be able to understand the process so we make it simple and clear. From the start, we establish a relationship of open communication and transparency so you can make informed decisions. If there are issues with your current program, we address those and position your organization to move ahead safely and confidently.

The people who matter.

You care about the people who work for you. They rely on you. You want to provide them with a successful investment experience — one that won't leave you second-guessing. You want them to appreciate what you do for them and your commitment to their futures.

Employees naturally have anxieties over investing. The more comfortable they become with their options, the greater their level of participation. So we help remove their fears and improve their experience by educating them about the benefits and the ease of investing for retirement. Much employee anxiety hinges on the complexity of fund selection. So we design a variety of model portfolios that minimize their guesswork, yet still give them excellent options for long-term investing. The range of portfolios accommodates employees in the various stages of their careers and addresses their differing retirement needs.

Your advocate.

Poinciana works alongside you to maintain a well-structured program. We provide plan-level reporting and we ensure full transparency of administration charges and other fees. We are your liaison between your plan and its provider, offering leverage that you might not have as an individual company. You enjoy competitive pricing and a clear picture of your plan.

As time goes on, most plans go through adjustment and change. We help you to periodically revisit your objectives and your plan, assessing the need for possible adjustments and finding the right time to introduce plan changes.

Investing methods that fit.

Working with Poinciana puts you at ease because we are different. We aren't brokers or agents, but independent advisors. Our team listens to you. We look out for your best interests and give you objective advice because there are no financial ties between us and the companies or products we recommend. Our advisors understand that you want a strategy that fits your company's singular needs.

The relationship begins with an assessment of your current program and its performance. If there is room for improvement, you receive our recommendations. Should you need to change plan providers, we have selected several that provide outstanding services in the areas of record keeping, administration and participant reporting. You will also receive our suggestions for low-cost, well-structured investments. At every step your fiduciary responsibilities are addressed with proper documentation. We provide a written Investment Policy Statement for your plan and we share in the fiduciary responsibility by signing onto the plan as an investment fiduciary.

With Poinciana, you gain access to better investment choices — options normally available only to larger corporations and high net worth individuals. To help you manage your fiduciary risk, we recommend an investment strategy that meets the American Law Institute's standards for prudent investing. This means that portfolios are engineered for a disciplined and reliable approach to long-term investing, which makes a good foundation for your retirement plan.

Independent assessment.

Let us provide you with a no-cost, independent analysis of your current retirement plan. Poinciana has robust retirement plan services, scalable to address the needs of a wide range of qualified retirement plans. The types of plans include: 401(k), 403(b), profit sharing and defined benefit plans. Even if you choose not to utilize our services, your assessment can be kept on file as evidence that you are maintaining a watchful eye on your fiduciary responsibilities. Contact us today for details.

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