MANAGING AND DESIGNING COMPANY RETIREMENT PLANS

HELPING YOU AND YOUR EMPLOYEES SAVE FOR THE FUTURE

You and your colleagues have worked hard to create and manage a sustainable business. You want to continually improve the business, yet you know that you and your employees have only limited years that you can continue working, and you want to start preparing for the time when you leave your career. You know, by creating and implementing the right retirement plan, you can help yourself and your team prepare for life after work.

For over two decades, SJS Investment Services has helped design cost-effective retirement plans for many types of businesses while helping participants save more in tax-efficient ways to increase wealth in retirement. We start with a comprehensive analysis of your objectives and capabilities. We then help you create a retirement plan, work with administrators and accountants, choose investments, and identify default portfolios. We also help educate participants about plan features and work with them to utilize the retirement plan in ways that fit with their long-term goals.

You work hard, and we want to help you turn that hard work into the life you envision for retirement.

COMMON QUESTIONS

- Who can we talk to that understands our priorities?
- How do we structure the plan to comply with regulatory rules?
- Which investments should we include within the plan?
- How do we decrease the costs of the plan?
- How do we encourage employees to save more?

SJS Investment Services®

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HOW WE HELP

Our goal is to provide the plan structure and implementation that helps increase wealth for the long term. We can help you:

- Evaluate retirement plan capabilities and partners
- Create an employer financial match that is safe-harbor compliant, motivates employees to save, and is financially feasible
- Determine well-diversified, low-cost, appropriate investment offerings
- Educate employees on investment options and what may be appropriate for each of them
- Identify defaults that automatically help employees save

WHAT YOU RECEIVE

- A client-first philosophy that "You come first. All the time. Every time." It isn't just a slogan. It's how we live our lives. It's how we were raised. Our team provides a major money center investment experience to you no matter where you live, where you work, or when you need it.
- As a Registered Investment Advisor (RIA), SJS is duty-bound to serve as a fiduciary, putting your interest first.
- The support of a team of professionals, with each team member applying their strengths to your situation.
- MarketPlus Investing®—our proprietary investment process, which incorporates academic advances in portfolio design with SJS' 25-plus years of investment experience to help you achieve your fiduciary obligations with institutional mutual funds with low costs in mind.
- A secure and personal MySJS online portal with 24/7 access for tracking goals, account balances, investment progress, financial statements, and tax documents.

SERVICES

- Risk management
- Cash flow management
- Investment management
- Liquidity management
- Regulatory review
- Collaboration with administrators and accountants

How Can We Help You?

Contact us to discuss your situation.

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