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## Wiser 401(k)



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Funding retirement is crucial in today's financial environment. As a business owner, you want to provide for yourself, certainly. But you also want to allow your employees to have the opportunity to provide for themselves.



Offering a company-sponsored retirement plan provides several benefits. It allows you to attract and retain good employees. It allows them to save more efficiently. If profit sharing is included within the plan, it allows you to reward your employees for their efforts in helping you achieve business success.

The right 401(k) plan can help you accomplish these goals and more. You need a plan that is reasonable in cost, with transparency in fees. You want a partner that will share your need to protect yourself with fiduciary responsibility. Your also need a plan that fits your business size.

## The Wiser 401(k) Difference

Wiser Wealth can provide a 401(k) plan that meets and exceeds your needs. Our goal is help people save more efficiently and gain the knowledge they need to become financially independent.

We have teamed up with The Online 401k to provide a plan with the following benefits:

- **Indexing** - Using index funds, such as exchange traded funds (ETFs) offers lower cost, better diversified investment options compared to traditional mutual funds.
- **Fiduciary Responsibility** - Wiser Wealth serves as co-fiduciary with the plan sponsor. As plan sponsor, you are required to structure your 401(k) plan in the best interest of your participants. Wiser Wealth shares this responsibility with you by providing sound and impartial investment and plan recommendations, and through on-going monitoring of the plan.
- **Plan Sponsor Support** - We walk with you each step of the way in setting up your plan, educating your participants, and guiding you as you make plan decisions.
- **Professionally Managed Models**
  - In addition to individual index funds participants may select, Wiser Wealth has designed target risk models to provide participants with a ready-made set of investment options optimized for their investment goals.
- **Employee Education** - We provide initial and ongoing employee education. We will present plan features and benefits and assist with plan enrollment. We also offer lunch and learn sessions on various topics, such as budgeting, saving for retirement, and behavioral finance.

## Lunch & Learn Topics

- Saving for Retirement
- Asset Allocation
- Creating a Budget
- Debt Elimination
- Just Say No to Annuities
- Estate Planning and Revocable Living Trusts
- Top 5 Tax Saving Tips
- Choosing a Financial Advisor
- Indexing vs. Mutual Funds
- Teaching Kids about Money
- Behavioral Finance - How Not to Shoot Yourself in the Foot

#### Our Process

1. Discovery
2. Set-up & On-boarding
3. Plan Presentation & Enrollment
4. On-going Employee Education
5. Plan Review & Monitoring

- **Focus on Small Business** - Wiser Wealth understands the unique needs of small businesses when it comes to retirement plans. Many companies ignore the small business market. We think you deserve the same opportunities afforded to larger firms, and provide it to you with better service.
- **Ancillary Services** - If participants desire financial services outside of the retirement plan, we are available to offer them tax preparation, financial planning, estate legal services and budgeting assistance.

#### The Wiser 401(k) Process

Our process begins with discovery. We sit down with you and discuss your needs, review any current plan in place, and identify goals.

We walk you through the set-up and on-boarding process with The Online 401k. We help you develop a plan document, summary plan description and investment policy statement.

Once the plan is in place, we start employee education. We begin with a welcome letter/email to introduce the plan and announce a presentation meeting, and provide an opportunity to sign up for individual meetings.

At the presentation meeting, we outline plan features and benefits, answer questions, and discuss the enrollment link provided by The Online 401k.

We then meet individually with each participant to enroll in the plan, choose investment options, and answer any questions specific to that individual.

On-going, we come in on a semi-annual basis or on demand to present lunch and learn sessions to increase employees' financial knowledge.

On an annual basis or on demand, we conduct plan reviews with you, the plan sponsor, to make sure the plan continues to meet your and your employees' needs. This enables us to revise the plan as necessary in a timely manner.

#### Investment Options and Model Portfolios

We share your responsibility to provide quality investment choices to your participants. While our firm sees long term value in using low cost index funds, we can also provide mutual funds that may be in your current plan. Wiser Wealth will also provide our custom target risk index model portfolios to allow your participants to access professional money management at no additional cost.



## Who is Wisier Wealth Management

Wiser Wealth Management is a private registered investment advisory firm located in Marietta, Georgia. We provide comprehensive services for our clients, including portfolio management, financial planning, estate and business legal services, tax and accounting services, and business retirement plans.

We are a fee-only firm. We do not sell products that pay commissions. This is different from fee-based firms, which do sell products in addition to their fee-based services. Being fee-only means our decisions are not clouded based on which product offers the highest commission.

## Fiduciary Responsibility

Fiduciary responsibility is what sets us apart from banks, brokerage houses, and insurance firms. Having an advisor who takes on fiduciary responsibility ensures that you receive unbiased advice. We have worked hard to make sure that our business practices are in line with your best interests.

Fiduciary responsibility mandates that Wiser Wealth do the following:

- Find the most efficient and cost effective solutions.
- Act prudently in your best interest.
- Abide by a code of ethics.
- Disclose any conflicts of interest.



## The Online 401k

The Online 401k is a third party provider offering plan administration specifically geared towards small business 401(k) plans. They are the central hub that allows Wiser Wealth and your company to integrate on one platform.



Portfolio Management ♦ Financial Planning ♦ Estate & Business Legal Services  
Tax Preparation ♦ Bookkeeping & Payroll ♦ Business Retirement Plans

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