CT Teachers' 403(b) plans

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The elements of success

The beautiful thing about learning is that no one can take it away from you.

As an educator, you know that learning can make a huge difference in a person's life. We share that same belief when it comes to helping Connecticut teachers identify possibilities, achieve goals and exceed their retirement expectations.

When it comes to helping those who make a difference in the lives of so many, it's important to us that we not only understand your school's financial goals, but also each person's unique challenges so we can set them on the right path to retirement readiness.

403(b) experts

Hooker & Holcombe has been helping municipalities with their retirement plans since 1956. Today, in addition to offering 403(b) plan administration and consulting services designed specifically for Connecticut teachers and administrators, we also offer wealth management and financial planning services to help them reach beyond what is expected from an employer-sponsored plan.

Our team is structured to provide plan sponsors with the information they need to efficiently manage their program, including:

- A dedicated representative to guide you and your participants through the set-up and enrollment process
- Two education platforms
  - Enrollment education and one-on-one sessions designed to help participants better understand the value of their retirement benefit
  - Retirement readiness education on topics such as saving for college or a large purchase, investing principles, Social Security readiness, Medicare and more
- A flexible investment menu with no proprietary fund requirements, including no-load mutual funds that are traded daily
- Full transparency of fees & expenses
- Independent resource, acting solely in our clients' best interest
- A secure website and voice response system
- PensionEdge® Service Center staffed with experienced professionals who can answer your participants' questions and provide assistance with forms and website inquiries
- Participant communications assistance

Fully customized solution

H&H has partnered with OMNI to bring you the best of both worlds. H&H is your resource for municipal 403(b) plan consulting and education, and will act in a consultative capacity to lead the transition process. OMNI, acting as the third-party administrator (TPA) and common remitter, offers technology and oversight that is unmatched in the industry.

Once your plan is in place and your goals are identified, your H&H team will focus on plan costs, participant data and administrative efficiencies to ensure your plan is operating at peak performance. We can work with your existing advisor, or we can provide expert fiduciary guidance on investment policy, compliance and fund selection through our highly-credentialed Investment Advisory Group.

Together, H&H and OMNI deliver a comprehensive 403(b) solution for Connecticut schools and their employees.

Let's talk

Take advantage of our combined expertise to create an exceptional 403(b) plan that works best for you and your employees. As an approved OMNI vendor, switching to H&H is fast and easy. Simply contact us to discuss your school's unique needs and how we can help.

Contact

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With over 60 years of experience, Hooker & Holcombe offers the solutions needed to identify, achieve and exceed your retirement plan goals. Our services include:

Actuarial Services

Core services

- Actuarial valuations
- Plan design & optimization
- Funding strategies
- Asset liability modeling
- De-risking solutions
- Experience studies
- Union negotiation planning
- Arbitration testimony

Pension Outsourcing

- Real-time reports, benefit calculations & estimates
- Paperless documents
- Configurable data access
- Worktrack feature
- Online newsfeed & communications
- Secure proprietary design
- No hardware or software to purchase

Investment Advisory

Institutional services

- Investment oversight
- Expense & performance audits
- Investment policy guidelines & objectives
- Asset allocation strategies
- Asset liability modeling
- Investment manager searches
- Fund evaluation & selection
- Performance monitoring & reporting
- Assistance with RFPs

Individual services

- Customized investment analysis
- Current cash flow analysis
- Comprehensive financial planning
- Ongoing portfolio monitoring
- Retirement income analysis & withdrawal strategies

Retirement Services

TPA & consulting services

- Plan document
- Plan demographic analysis
- Plan design consultation & preparation
- Compliance testing
- Form 5500 preparation & filing
- Contribution calculations
- Participant education & communications

Recordkeeping services

- Administrative forms audit & processing
- Data collection
- Benefit statements
- Management reports
- Daily or periodic valuations
- Loan, transfer, rollover & withdrawal determinations
- Retirement or termination payout calculations & vesting
- Processing investment trades

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