Rs

RETIREMENT

SERVICES

It’s not only about administering plans. It’s about identifying possibilities that help our clients achieve and exceed each and every goal.

We’re Hooker & Holcombe’s Retirement Services Group and we’re not your typical defined contribution provider. We are different because we bring you the undivided attention of experienced, local consultants combined with the recordkeeping support of Charles Schwab, a trusted leader in the financial services industry. Working together, we can offer you solutions you cannot get with an off-the-shelf plan.

Since 1980, Hooker & Holcombe Retirement Services has delivered recordkeeping and TPA consulting services to help plan sponsors identify, achieve and exceed their retirement plan goals. Our business philosophy – which embraces the sharing of intellectual capital to the benefit of our clients and their participants – has contributed to our clients' success and the firm's growth.

Hooker & Holcombe's Retirement Services Group offers:

- A dedicated team of experienced retirement plan professionals
- Assistance in managing your risk and minimizing your administrative time and costs
- Education and communication focused on providing easy to understand plan information and overall financial wellness

Our services include:

Recordkeeping

- Account details (balances, transactions) investment transfers and balance realignments
- Easy and convenient payroll processing
- Daily investment access
- Withdrawal and loan processing
- On demand statements
- Call center support
- Charles Schwab Bank trust and custody services

TPA & Consulting

- Plan design consultation and document preparation
- Compliance testing
- Plan fee benchmarking
- Form 5500 preparation and filing (if appropriate)
- Contribution calculations
- Participant education & communications

What's behind our services?

Every company has a list of services, but the list is only as good as the firm behind it. Our list of services is backed by decades of experience, technology, independence and client support that is second to none.

Experience

We've been helping companies of all sizes and in all industries identify, achieve and exceed their defined contribution plan goals for nearly four decades. Our consultative approach to plan management transfers to on-point advice and operational excellence. We continue to invest in resources so that you and your employees receive the most comprehensive solutions for your retirement plans.

Technology

We partner with Charles Schwab to deliver an easy-to-use portal for you and your participants. As a plan sponsor, direct access to reports and queries provide you with a holistic view of plan details. In addition to viewing account balances and fund selections online, participants have access to additional resources such as articles, calculators, videos and other learning materials that can help them better prepare for a comfortable retirement.

Independence

H&H is a privately held firm. We are not part of an insurance company, mutual fund company or other financial institution, so you can rest assured that we will always act in our clients' best interest.

Client support

We are well known for building strong and lasting client relationships. Our standard service model is customized to the needs of each client, ensuring that your plan is strictly managed in accordance with your plan document. Each client is assigned a dedicated service team so they get the same expert team members every time they need assistance. And, to support your investment and compliance requirements we have in-house Chartered Financial Analysts (CFA) and an Enrolled Retirement Plan Agent (ERPA) who is qualified to practice before the IRS on behalf of your plan.

When it comes to providing support for your employees, our knowledgeable service center representatives work closely with your plan sponsor to deliver consistent plan specific service for plan participants. Experienced representatives are available Monday through Friday during business hours to answer participant questions, assist with forms and to provide website assistance. Participants can also utilize our voice response and email systems 24/7, with calls returned within one business day.

Integrated offerings

We offer bundled and unbundled solutions that enable our clients to choose the level of service that best fits their needs. Customized programs range from TPA consulting and recordkeeping services for 401(k), 403(b) and 457 plans, to bundled packages including actuarial services and online pension administration, and independent investment advisory services if needed. We can also work with the investment advisor of your choice.

What are you waiting for?

Together, we can create a retirement program that you can deliver with complete confidence.
Learn more at **hhconsultants.com**

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

Retirement Services

TPA & consulting

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

Recordkeeping

- 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

Actuarial Services

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

Support Services Center

- Knowledgeable Service Center representatives
- Assistance with online technology
- Forms package audit
- Benefit Payment Services

Investment Advisory

- 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
- Financial wellness education
- Individual portfolio management

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