



AN INDEPENDENT ADVISOR CAN HELP YOU PROPERLY MANAGE YOUR DEFINED BENEFIT PLAN.

DEFINED BENEFIT CONSULTING SERVICES

Plan sponsors of defined benefit plans face significant challenges ahead in effectively managing appropriate funding levels based on the past promises made to their employees. When managed properly, defined benefit programs can be structured to optimally control their unique risks, while adding valuable economic benefits. *An independent advisor is critical to this process.*

Darren Limesand Financial is pleased to offer defined benefit consulting services to help minimize risk and improve the plan's funded status. Working with existing or frozen defined benefit plans, we provide objective advice and use best-in-class solutions to help your company and employees achieve optimal outcomes.

FULL-SERVICE CONSULTING MODEL

As a co-fiduciary to the plan, our investment approach is designed to identify the best opportunities from both an allocation and asset management perspective. An analyst from our research team of CFA charter holders, in conjunction with a dedicated plan consultant, work directly with the plan sponsor to ensure all plan level investment objectives and fiduciary considerations are met. Our full-service consulting model includes:

INVESTMENT STRATEGY	We will evaluate your strategic goals and objectives with regards to the plan and consult on how to best establish an asset allocation that is both well-matched and balanced against the benefit liabilities.
MANAGER SEARCH	Our proprietary Scorecard SM System covers over 20,000 funds and strategies in both core and specialty asset classes. Over 100 manager searches are conducted annually using quantitative and qualitative criteria to help identify the best managers for the given mandate.
ASSET/LIABILITY STUDIES	The strategic goals and objectives will direct how best to evaluate and/or structure the assets relative to the liabilities. This can be done in multiple ways: 1) target return approach, 2) duration matching/cash flow approach, or 3) volatility/tracking error approach.



DARREN LIMESAND AIF®

Darren Limesand is an independent advisor dedicated to helping business owners simplify and delegate their financial affairs. As an Accredited Investment Fiduciary® (AIF®), he understands that you have a responsibility as a sponsor and fiduciary to help ensure your company's 401(k) plan performance and success. He has partnered with Retirement Plan Advisory Group (RPAG), an alliance of accomplished advisors that is dedicated to serving retirement plans with strategic, expertly crafted consulting services. Robust technology, systems, and services help him create successful retirement plan experiences for plan sponsors and participants.



Please contact Darren Limesand, AIF® (darren@darrenlimesand.com) at 701-523-7000 for more information.