Retirement Plan Services

WHO WE ARE

Blue Rock Retirement Plan Services is one of the largest retirement plan consultants in the region. We have over $400 million in retirement plan assets under advisement (as of January 2021). We have an entire team focused solely on retirement plans. We're also a friendly, down-to-earth company that cares about helping you deliver a best-in-class retirement plan for your company and your employees.

PLAN DESIGN

Retirement plans that are the most impactful are consistent with your company's culture and drive successful participant outcomes.

- Use Courageous Plan Design™ consulting, including automatic enrollment, higher minimum deferral rates, automatic deferral escalation, employer matching programs, and loan and hardship provision limination.
- The PLANavigator™ system shows you high-impact plan design scenarios that maximize participant retirement income potential while minimizing employer cost.

FEE BENCHMARKING & PROVIDER NEGOTIATIONS

We provide thorough market analysis and guidance through exclusive B3 Provider Analysis™ technology.

- Compare competitive proposals within a live-bid environment.
- Gather 400+ data points from 100+ service provider platforms.
- Easily evaluate your plans, fees, services, and investments.

INVESTMENT ANALYSIS

We offer independent investment analysis through our proprietary Scorecard System, an easy-to-understand 10-point scoring system.

- A proven approach to researching and evaluating fund managers and investment strategies in a system that tracks nearly $400 billion in retirement assets and evaluates 40,000+ investment options across hundreds of provider platforms.
- We offer an easy-to-understand, 10-point scoring system. A Chartered Financial Analyst (CFA) charter holder-led research team conducts hundreds of money manager meetings annually and provides investment consulting as needed.

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TARGET DATE FUND CONSULTING

Use this thorough process to identify a “best-fit” target-date fund (TDF) series that is right for your plan.

- The Department of Labor (DOL) published a TDF tip sheet stating that plan fiduciaries must appropriate risk postures before selecting a TDF.
  - Our in-depth TDF suitability process evaluates plan-specific assumptions, demographics, and participant tendencies to identify a best-fit TDF for the plan.
  - We identify and compare off-the-shelf and custom options that match each client’s needs.

FIDUCIARY COMPLIANCE

We assist you with the guidance you need to stay within the law and keep your money safe.

- The Fiduciary Fitness Program™ (FFP) measures the health of your retirement plan and offers remedies through education, diligence, and intelligent processes.
- It’s a holistic approach to fiduciary best practices through the FFP’s Fiduciary Plan Review™, Fiduciary Diagnostic™, and 20+ fiduciary education and documentation modules.
- We have former practicing ERISA attorneys on staff.
- We can serve as either a 3(21) fiduciary or 3(38) fiduciary.

PARTICIPANT SERVICES

Highly-customized individual and group participant educational content is structured to optimize outcomes.

- Employee education staff members are accessible through toll-free phone and email helplines, group education, enrollment meetings, and one-on-one sessions.
- Advanced tools to enable participants to finally understand the choices necessary to reach their goals.
- State-of-the-art financial wellness program.
- Address near-term financial challenges so employees can make better long-term financial decisions.
- Incorporates a mobile app with advisor-delivered group and one-on-one education.
- End-to-end worksite advice.

RETIREMENT PLANNING SERVICES – AND MORE

At Blue Rock Avenue One, we’re committed to providing a personal and inspiring experience. We’re truly different. We like to think it’s refreshing. But to us, we’re just being us.

For more information, contact us at 302-660-3350 or visit bluerocka1a.com