

Retirement Plan Advisory Services

Everything we do is about helping your employees with their investment management decisions—and helping you manage the entire process smoothly.



Overview

Sentinel Pension Advisors, Inc. (SPA) was established to assist plan sponsors with the responsibility of retirement plan investment management. A plan sponsor has the fiduciary responsibility to oversee the investment of their retirement plan in the same manner as a “prudent-expert.” Many plan sponsors are seeking qualified investment advisors to share that responsibility. As a co-fiduciary to your company’s retirement plan, SPA will establish and manage a process to select, deselect, and monitor investments offered to your plan’s participants.

Service Highlights

Diagnostic Plan Appraisal. We will evaluate your plan’s current investment offering by benchmarking the investment return, risk and expenses to its peers and relative indices, by providing an assessment of asset class overlap or gaps and by evaluating the overall investment offering to the plan’s current investment policy statement.

Develop Investment Policy Statement. SPA will develop an Investment Policy Statement that is consistent with ERISA §404(c).

Manager Investment Selection Process.

Our investment manager research and selection process is designed to select the appropriate asset managers for each asset class to be represented within the plan. Our quantitative screening ensures that each manager meets superior standards for style consistency, risk adjusted performance, consistency of performance and low expenses. Our experienced analysts further assess the philosophy behind the numbers, the process by which it is implemented and most importantly the people who manage the portfolios.

Monitor & Measure. Once the plan’s investment policy has been established and the investments have been chosen, we will continue to subject the funds to a comprehensive performance attribution analysis to ensure that each investment continues to demonstrate the performance and asset class characteristics that it was selected to provide.

Trustee & Investment Committee Meetings.

When appropriate, we will arrange a meeting with the Plan Trustees to document the performance of the plan’s

investments and to make any recommendations that may be appropriate for changes. These meetings are documented and become part of the Plan's Due Diligence file.

Participant Counseling. Provide employee group communication services to plan participants. Meetings will be done on-site at the client's work facility. Individual meetings are also available.

Lifestyle Portfolio Management. Sentinel Pension Advisors will create three Lifestyle Portfolios from the funds offered in your Plan. Each portfolio will be designed to meet a specific risk-return profile. Lifestyle Portfolios allow investors the opportunity to choose one fully diversified investment solution that is designed to match their individual goals, risk tolerances and time horizons. Each portfolio invests in a diversified mix of funds carefully chosen by Sentinel Pension Advisors. As an all-in-one solution, Lifestyle Portfolios are designed based on targeted asset mixes of cash, fixed income and equity funds.

Facts & Figures*

- Over 175,000 plan participants served
- 1,700 retirement plans administered
- 1,500 health & welfare plans administered
- \$6.5 billion in assets under recordkeeping administration
- \$4.8 billion in assets under brokerage & advisory services
- \$150 million in premium under insurance brokerage & insurance advisory services

Contact Us

For more information or a full proposal, call us at 800-436-6689. Or visit us online at sentinelgroup.com.

- Boston, MA
- New York, NY
- Long Island, NY



Investment advisory services offered through Sentinel Pension Advisors, Inc., an SEC - registered investment advisory firm.

*As of 12/31/17. These figures are unaudited. First Use: 2/6/2019 | FC-134-06092011