

Retirement Plan Advisory Services



At Little House Capital, our consultative and fiduciary-based approach enables each company the ability to deliver — one participant at a time — the solution, support, and on-going attention you deserve.



Overview

As an ERISA 3(21) and 3(38) fiduciary, Little House Capital, LLC (LHC) works closely with plan sponsors and shares their responsibility for the management of their retirement plans' investments by establishing and maintaining a process for selecting, deselecting, and monitoring those investments.

Service Highlights

Diagnostic Plan Assessment

LHC will conduct a detailed assessment of a plan's current investment offerings by analyzing and comparing the investment returns and risk profiles of those investments to their peer groups and relative benchmark indices. This assessment includes identifying asset class overlaps or gaps, examining direct and indirect investment expenses and evaluating the plan's adherence to its investment policy statement.

Investment Policy Statement

LHC will develop and implement an Investment Policy Statement that is consistent with ERISA §404(c).

Fund Selection Process

LHC employs a rigorous quantitative screening process to research and select the appropriate fund managers for each asset class offered within a plan. This process ensures that each manager meets superior standards in key areas such as trailing relative performance, risk-adjusted returns, style consistency, tenure and low expenses.

Monitor and Measure

After the plan's investment policy statement has been established and the investment funds have been selected, LHC will continuously monitor and measure the performance of those funds to ensure that performance is consistent with expectations and then make substitutions, as necessary.

Investment Review Meetings

At least annually we will meet with a plan sponsor and any related investment committee or trustee to review not only the performance of the plan's investments but also of LHC as investment fiduciary. Our singular focus is on helping plan sponsors and plan participants manage this process seamlessly and make prudent decisions