

LOOKING FOR THE STRONGEST MITIGATION OF ERISA INVESTMENT LIABILITY AVAILABLE TODAY?

DID YOU KNOW...

That under Section 3(38) of ERISA, the Plan sponsor may potentially shift the liability for the investments in an Employer sponsored Plan to a qualified third party...

HOW DOES THIS WORK?

When IRON is engaged as the 3(38) Investment Fiduciary, IRON takes over all responsibility for plan investment management, including;

- Selection, monitoring and replacement of all fund options beginning with a mapping of current investments into IRON's recommended funds. All non-correlating investments will be mapped to the plan QDIA
- Plan Sponsor may select from an Active/Passive or passive only lineup. To provide an investment lineup that best reflects their participant dynamics, the sponsor has variable Target Date Fund glidepaths options.

WHAT DOES THIS MEAN?

- Potential transfer of Plan Sponsor liability for Investment related issues
- The Trustee's responsibility shifts to monitoring the 3(38) Fiduciary
- Both the Plan Sponsor and the selling Advisor / Broker are removed **entirely** from the Investment selection, monitoring and replacement process

IRON Financial has created one of the most cost efficient fiduciary solutions in the industry today.

IRON's methodology revolves around three central pillars:



CLARITY

- Plan Sponsor is engaged in a contractual relationship with IRON as the Investment Manager

FIDUCIARY PROCESS

- IRON creates a customized Investment Policy statement that roadmaps the investment methodologies
- Using proprietary methodologies, IRON selects a well balanced and diversified menu of plan investments and monitors those investments in a defined timeframe
- Replacement of fund options as necessary in accordance with the Investment Policy Statement

RESULTS

- Each plan receives a quarterly fiduciary Investment Review that details fund metrics, rankings at a plan level and actionable items for the next quarter

**NOW THAT YOU KNOW,
WHY AREN'T YOU
PROTECTED?**



HOW IRON FINANCIAL CONNECTS WITH YOU...

SHARED SERVICES

OUR Part

***Comprehensive
Retirement Plan
Protection***

YOUR Part

- Investment Policy Statement
- Quarterly Fiduciary Report
- Fund selection / Modeling based on Investment sophistication
- Fund Monitoring and Replacement
- Quarterly *participant* Newsletter

- Plan Sponsor guidance on Investment appropriate model
- Enrollment Meetings
- Education Seminars
- Creation and monitoring of Fiduciary file
- Assist the Plan Sponsor in the monitoring of service providers as required under ERISA
- IRA rollovers / In-service distributions
- Wealth management

A comprehensive qualified retirement plan solution designed to effectively shift a significant portion of the plan sponsor's and selling advisor's liability.

FOR MORE INFORMATION

Please contact IRON Financial

***"Individuals become fiduciaries
through appointment or function"***

