

RULES & REQUIREMENTS OF A 401(K) PLAN

GUIDANCE & SUPPORT

The rules and requirements of a 401(k) plan are complex and can be intimidating, but Frontier is here to help you with guidance and support from our team of experts.



AS A PLAN SPONSOR, YOU HAVE GOALS AND PURPOSES FOR YOUR RETIREMENT PLAN:

- ▶ Attract and retain quality employees
- ▶ Help your employees achieve their retirement goals
- ▶ Manage your own retirement goals as owner and employer

AS A PLAN SPONSOR, YOU HAVE FIDUCIARY RESPONSIBILITIES OF:

- ▶ Vendor selection
- ▶ ERISA and regulatory compliance
- ▶ Participant education
- ▶ Investment options
- ▶ Monitoring ongoing cost of plan services and investment

AS A PLAN SPONSOR, YOU NEED SOMEONE TO:

- ▶ Listen and assist in articulating your goals
- ▶ Assess your current processes
- ▶ Navigate and guide you to avoid fiduciary related liabilities

AT FRONTIER WE USE A TEAM-CENTRIC APPROACH TO ASSIST YOU AND YOUR EMPLOYEES IN REACHING YOUR RETIREMENT GOALS.

- ▶ Using an open architecture platform, our Advisors provide you with a customized investment solution specific to your plan.
- ▶ Our dedicated 401(k) specialist will assist you in managing your 401(k) plan, coordinating with you, the advisor, recordkeeper and your employees.
- ▶ Our one-on-one employee education not only focuses on investment selection but also on plan participation and establishing retirement goals.

This communication is for informational purposes only. This is not intended as nor is it an offer, or solicitation of any offer to buy or sell any security, investment or product.