

THE HOME BUILDERS ASSOCIATION OF CHESTER AND DELAWARE COUNTIES INTRODUCES A 401(k) PARTNERSHIP

Plans are not one-size-fits-all.

The HBA has recognized that from high fees to poor customer service, many of our members are under-served by their retirement plan service providers.

This can mean time away from your business focus and financial worry for your employees.

So, we set out to find a better solution and partners to provide services to our members, allowing you and your employees more financial freedom with plans tailored to you.

Great Valley Advisor Group and Vestwell have partnered with the HBA to provide:

- Easy plan administration
- Transparent fees
- Minimized risk and maximized efficiency



Great Valley Advisor Group serves as your plan's 3(38) fiduciary investment advisor. Its primary focus is to aid plan sponsors in managing their fiduciary duties and improving retirement plan outcomes through a focus on liability control, plan committee and employee education, cost reduction, vendor management assistance, and improvement of plan-related operations.

Plan services include:

- ✓ Individualized plan design assistance by an accredited investment fiduciary
- ✓ A menu of non-proprietary, low-priced, and competitive fund options considered in plan design
- ✓ Employee education and guidance from experienced professionals, either on-site or virtually, to help maximize their savings dollars
- ✓ Routine fee analysis and benchmarking reports detailing the total cost of your plan compared to peer groups
- ✓ Compliance assistance so that the fiduciary liability will no longer fall onto you

Securities offered through LPL Financial, Member FINRA/SIPC. Investment advice offered through Great Valley Advisor Group, a registered investment advisor. Great Valley Advisor Group, Vestwell, HBA and LPL Financial are separate entities



Vestwell is a high-tech and high-touch digital platform built to deliver an optimal experience for you and your employees. Its toolkit includes a variety of features that allow for easy oversight and management of your plans.

- ✓ Seamless onboarding with tools like the intuitive onboarding "task tracker"
- ✓ An ever growing list of leading payroll provider integrations for clean and automatic information transmission, mitigating any errors
- ✓ Full 3(16) fiduciary oversight that relieves you of heavy administrative duties, leaving you more time to focus on the heart of your business
- ✓ A comprehensive company dashboard to digitally oversee onboarding, payroll, eligibility, and administration
- ✓ Interactive participant dashboards so your employees can manage contributions and investment elections easily
- ✓ Product tier options, including the option for safe harbor provisions otherwise costly to small businesses, to promote affordability and customization



You are free to focus on your business, confident that you have assistance with the administration, plan design, compliance, and fund selection in alignment with fiduciary standards. GVA and your selected partners assist with the reporting and operational functions, so you have more time to focus on the core areas of your business.



Streamlined plan administration

3(16) Fiduciary Administration (optional Service)

- Fiduciary role overseeing plan administration
- Review of loans, hardships, and distributions
- Review all deferrals and investment changes
- Plan clean-up, including terminated employees
- Sign-off of Form 5500 and year-end filing



Other Administrative Duties & Roles

- ERISA and relationship support
- Audit and year-end support
- Handling of all notices and disclosures
- Year-end and audit support
- Plan design illustrations
- "Plain English" disclosure language

