

Corporate Retirement Plans – Investment Counsel, Plan Compliance, Participant Outcomes

About The Firm

Hubbell Consulting, LLC is an independent, fee only, professional service firm engaged in the practice of Investment Counsel as a Fiduciary under ERISA, Plan Design and Compliance Consulting, and Employee Solutions exclusive to employer sponsored retirement plans. Hubbell Consulting is privately owned by and is guided by three driving principles:

- **Independence** – Hubbell Consulting is not affiliated with any investment management company, brokerage firm, or financial institution. Being independent aligns the firm directly to our clients' interest.
- **Objectivity** – The firm's independence and fee only structure of retainer or project fees (not asset based fees) ensure no conflicts of interest.
- **Focus** – Hubbell Consulting brings over 30 years experience in the design, funding, and administration of corporate retirement plans. The founder's expertise, commitment, and passion is employer sponsored retirement plans and serving as a trusted advisor to clients.

Hubbell Consulting, LLC is a Registered Investment Advisor solely to sponsors of defined contribution plans (e.g. 401(k), 403(b), 457 arrangements) and defined benefit pension plans.

Practice Areas

Investment Counsel

Hubbell Consulting, LLC is a Registered Investment Advisor exclusively to plan sponsors of defined contribution plans and defined benefit pension plans. We accept engagements as Investment Counsel and contractually acknowledge our fiduciary role under the Employee Retirement Income Security Act of 1974 (ERISA).

Services for **defined contribution** plans include:

- Help plan sponsors formulate retirement plan investment objectives
- Determine appropriate asset classes and select investment managers
- Construct investment policy statement
- Educate plan committee on ERISA fiduciary responsibility and liability
- On-going quantitative and qualitative analysis of plan investments
- Issue quarterly monitoring report of plan investment analysis
- Advise plan committee of recommended investment changes
- Search for investment managers, custodians, and recordkeepers

Services for **defined benefit** plans also include:

- Conduct asset allocation/liability modeling
- Recommend portfolio strategies and investments
- Search for investment managers, custodians, and actuaries
- Procure terminal annuities in compliance with Department of Labor's Bulletin 95-1

Plan Consulting

Corporate retirement plan consulting is both an art and science. It requires years of experience, technical expertise, and the ability to creatively combine both to derive the optimal solution.

Plan consulting services we provide include:

- Benchmark current defined contribution and/or defined benefit pension plan design
- Conduct cost/benefit analysis of current plan(s) vs. alternatives
- Audit plan operations and administrative processes for compliance
- Review plan reporting and testing requirements for accuracy
- Analyze all components of fees for investments, custody, and third party services
- Audit plan for compliance with ERISA section 404(c)
- Conduct compliance review of fiduciary governance requirements of ERISA
- Advise on retirement plan legislative and regulatory matters

Participant Outcomes

The ultimate goal for Plan Sponsors is to achieve retirement security for their employees. The strategies, tools, and delivery platforms to achieve this goal are evolving rapidly. Hubbell Consulting is focused on developing client specific solutions through ongoing analysis of industry resources, evolving technology, and proven “retirement readiness” strategies.

Employee solution services we provide include:

- Analyze employee "retirement readiness" statistics
- Evaluate employee education and investment advice strategies and mediums
- Conduct due diligence on investment advice arrangements required under ERISA
- Review appropriateness of automatic enrollment for plan participants
- Formulate specific education or advice programs and goal metrics
- Source and evaluate effective education materials, advice providers, and resources
- Ensure participant education material complies with Department of Labor Bulletin 96-1
- Coordinate logistics and implementation of employee programs and workshops

Please visit www.hubbell-llc.com for profiles of the professional staff – all whom have at least 15 or more years experience dedicated in the field of corporate retirement plans and investments.