



**GREENRIDGE**  
WEALTH PLANNING  
PLAN GROW PRESERVE

# Defined Benefit and Defined Contribution Plans

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IN THE REGISTERED INVESTMENT  
ADVISORY SPACE

*Unlike banks and insurance companies, we have no sales quotas, bonuses, or proprietary products. We are our reputation, where transparency leads the way.*

*We are fiduciaries!*

FIDUCIARY FINANCIAL ADVISORS HOLD A RELATIONSHIP OF TRUST WITH THEIR CLIENTS AND ABIDE BY FIDUCIARY DUTY. FIDUCIARY DUTY IS THE ETHICAL OBLIGATION TO ACT SOLELY IN SOMEONE ELSE'S BEST INTEREST. IN THEORY, THIS SHOULD MINIMIZE CONFLICTS OF INTEREST AND MAKE A FINANCIAL ADVISOR MORE TRUSTWORTHY

# Your Fiduciary Responsibility Becomes OUR Responsibility

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- Make decisions that are in the best interest of members of the plan using the “prudent person” rule
- Follow the summary plan description.
- Diversify the investment options within the plan.
- Minimize expenses to defray the costs of the plan and its investments.
- Monitor the investment performance and replace an investment that is no longer appropriate for the plan
- Monitoring all contributions (employee and employer).
- Educating plan members on investment options within the plan.
- Making sure the plan document is being updated to incorporate any changes to the plan and changes in the law that would affect or influence the plan.

# GRWP for Your Retirement Plan

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We understand how to help businesses maximize the intention of their retirement plans.

Taxes – If tax efficiency is your goal, then we will help to educate you on the options you have to create the plan that is right for your business

Retention Plan – A financially sound employee is less likely to look for the next opportunity. It's the advisory firm's job to entice them to contribute and build for their future. That is our expertise.

Our service – We will outline the need of the business before you hire us, we will create an annual plan to service your employees, and we will hold all of the professionals you need to make the plan run accountable.

# The GRWP Resources

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Robert J. Mascia, CFBS, CEO

- Certified in Business Succession Planning
- Certified Family Business Specialist
- Registered Investment Advisor
- Years in Finance 22

Jordan Kaufman, CFA, CFP

- Certified Financial Planner
- Chartered Financial Analyst
- Registered Investment Advisor
- Years in Finance 18

Robert Greulich, CPA

- Years in Accounting 14

Matthew DiPerri, CPA

- Years in Accounting 14

Stacia Lupinacci, Director, Client Relations

# The Professionals Involved

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**The Plan Sponsor** (typically the employer), when acting as a fiduciary, is responsible for ensuring the plan is operated solely in the best interest of participants.

**The Trustee/Custodian** holds the plan assets, receives contributions and makes disbursements from the plan at the direction of a plan fiduciary (typically the plan sponsor). A trustee may also be hired to assume a broader role, with discretionary authority, to manage and control the assets of the plan. Frequently, the recordkeeper serves in this role.

**The Financial Advisor** works with the plan sponsor to select and monitor the plan's investments as well as provide employee-related services, such as enrollment and ongoing education. The advisor may act in a nondiscretionary 3(21) or a discretionary 3(38) role.

**The Recordkeeper** maintains and tracks participant accounts, produces quarterly statements, and provides web and phone access to those accounts.

**The Third-Party Administrator (TPA)** assists the plan sponsor with plan document design, conducts compliance testing and prepares Form 5500. For "bundled" plans, the recordkeeper also serves in this role, but for "unbundled" plans, the TPA is a separate firm.

**Additional Service Providers**, depending on the plan, could offer the plan a variety of specialized or supplemental services, such as a valuation expert, fiduciary service company, accountant, auditor or attorney.

# Types of Platforms

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**Pooled** - Typically better for smaller company's, these plans are managed in a single account on behalf of all participants. Investment Advisor takes on the risk of the investment selections. Participants get quarterly statements, and the TPA is the recordkeeper of the plan to make sure all participant account values are accurate

The rule of thumb on these plans is typically to be more conservative since ages and risk tolerances are rarely uniform across the board.

**Participant Directed** - Most 401(k) plans. Participants get their own accounts and decide their own investments based upon the selection that the trustee and investment advisor create for them.

Funds are not comingled, and there is a recordkeeper that has the framework to run these plans such as Vanguard, Fidelity, American Funds and many more. Trustees reduce their exposure through 3(21) or 3(38) fiduciary agreements as well as by having the investment advisor give investment direction through enrollment meetings, annual education and individual investment advice.

# Types of Plans

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**Defined Contribution Plans** - Participant decides what they want to contribute with no guaranteed payments in retirement

401(k) and 403(b) Plans

Safe Harbor

Profit Sharing

New Compatibility

SEP IRA

SIMPLE IRA

KEOGH Plans

Employee Stock Ownership Plans (ESOP's)

**Defined Benefits Plans** - A lump sum or payment guarantee at retirement

Keogh

Pension Plan

Annuities



# Which plan is best for your company?

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## Contact us:

Main: 973.554.1770

150 River Rd | Ste I-4A | Montville | NJ | 07045

[myplan@grwealthplan.com](mailto:myplan@grwealthplan.com)

[www.grwealthplan.com](http://www.grwealthplan.com)

