copper leaf
FINANCIAL

Retirement Plans Aren’t One Size Fits All

Customized Services

Copper Leaf Financial is here to help you create a company retirement plan that works as hard as you do. Everything we do is based on a simple fiduciary promise: to do what's right for you, your company and your employees, no matter what.

How Copper Leaf can be of service to you

Copper Leaf is a fee-only, fiduciary financial advisory firm. Our experienced advisors and client service professionals work closely with you to develop a customized retirement plan for your company. A plan that integrates your goals and your company's values.

How we can help you:

- Planning services to enable you to implement your long term financial goals
- Ease of administration for your human resources staff including education from the plan selection phase to annual employee training sessions
- Assist you in working with your record-keeper and third party administrator
- Provide comprehensive participant support

Most important, we offer a transparent, scalable fee structure.

Meeting owner goals

The selection and performance of your company's retirement plan is a critical component in the creation of a solid, long term plan.

There are many things to think about when exiting your business and/or retiring. The structure and stability of your plan does not need to be one of them.

Copper Leaf Financial works with business owners of **all size** companies to maximize contributions and invest wisely.

As a 401(k) plan sponsor you're obligated to pay only reasonable fees to your service providers. Oftentimes there are hidden fees that can be buried in fund expense ratios – these are fees that you do not have to incur.

As a registered investment advisor we are bound to a fiduciary standard of care, and required to act solely in your best interest. Our focus is on high quality, low cost funds with fully transparent expenses. No unnecessary hidden fees.

Copper Leaf has a keen understanding of how to maximize the benefits of a retirement plan for business owners. With the right plan in place you can achieve substantial retirement income for yourself while also providing significant benefits to your employees.

Next-Level Partnership

Providing support and partnership to HR

Your company's retirement plan is one of the most valuable benefits you can offer your employees. We partner with you, as the plan sponsor, to help you make sound decisions that protect the plan's value for today and tomorrow. We assist you to better understand and fulfill your fiduciary responsibilities to the plan by:

- Partnering with you in the selection of and communication with your plan's record-keeper and administrator
- Providing initial education on how the plan is set up, compliance and plan documentation
- Providing enrollment services for employees
- Providing tools for annual employee education

It's time to take a second look at your company's retirement plan

Is your retirement plan meeting your business goals?

Are you and your employees on track for retirement readiness?

Are the administrative and investment fees you pay reasonable for the services you receive?

Are you in compliance?

We can help you answer these questions and many more with a no-cost second look at your company's retirement plan.

The process is simple:

1. Contact us at info@copperleaffinancial.com to request a second look questionnaire.
2. Receive the questionnaire and direct contact information from one of our planners.
3. Complete the basic questionnaire and return it to us.
4. Receive an analysis of your plan's investment expenses. This includes an examination of all fees and commissions paid to your plan's service providers. The analysis will determine if the fees you are currently paying are unreasonable.
5. Obtain an unbiased recommendation for your current plan.

Helpful Resources

Department of Labor (www.dol.gov) offers the following tools:

Understanding Retirement Plan Fees and Expenses

Choosing a Retirement Solution for your Small Business

Meeting your Fiduciary Responsibilities

Selecting and Monitoring Service Providers

ERISA information

Compliance Assistance

Consumer Information on Retirement Plans

Internal Revenue Service
(www.irs.gov/retirement-plans)

SHRM – Society of Human Resource Management – www.shrm.org

Where Tax and Finance Meet.

33 Blair Park Road, Suite #201
Williston, Vermont 05495

225 South Main Street
Rutland, Vermont 05701

Phone: 802-878-2731 • Fax: 802-878-7197
www.CopperLeafFinancial.com