



Qualified Plan Overview

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*Securities and Investment Advisory Services Offered Through M Holdings Securities, Inc. A Registered Broker/Dealer and Investment Adviser, Member FINRA/SIPC.
Greenberg & Rapp Financial Group, Inc. and Eagle Rock Wealth Management, Inc. are both independently owned and operated.*

Who We Are

At Eagle Rock Wealth Management, Inc., a Greenberg & Rapp Company, it is the impact we have on peoples' lives by which we judge our excellence and our integrity. We always remember that we are in the business of helping our clients grow and protect the financial future of their family, generational assets, and businesses.

Founded in 1994, Greenberg & Rapp Inc., started as a life insurance practice. As a result of the partners' shared vision and unwavering commitment to their clients, our firm has evolved into a full-fledged financial services firm specializing in wealth accumulation, preservation, and perpetuation. Amidst a constantly changing financial landscape, founding partners, Ronald Greenberg, Thomas Rapp and Patrick Maguire, have embedded one unchanging constant into the ethos of their company: Our success is aligned with the success of our clients.

With over 260 retirement plans, our 40 employees provide a firm wide commitment to service, education, and support. Eagle Rock Wealth Management, Inc. acts as advocates for their clients, serving as a liaison between the various providers, TPA firms, and investment committees to design qualified and non-qualified plans based on plan sponsor specifications

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Services, Processes & Tools

3(21) or 3(38) Fiduciary Service

While no plan sponsor is truly able to sign-off on their fiduciary responsibility in terms of investment selection, having an outside expert as a 3(21) or 3(38) fiduciary can help limit liability and offer expert guidance that plan sponsors need today. Depending on how much control an investment committee desires, Eagle Rock Wealth Management, Inc. can either steer the board through their decision making or take 100% control of the investment selection process.

Plan Integration

With our trusted partners, Eagle Rock Wealth Management, Inc. seeks to help the business owner articulate the plan's needs. Through the consultative process, the team seeks to make the plan as employer and employee friendly as possible. From plan design to platform choice and payroll integration, Eagle Rock Wealth Management, Inc. strives to be ahead of the curve in terms of making plan administration as easy as possible. The decades of experience the Eagle Rock Wealth Management, Inc. team, and its trusted qualified partners, bring to the table, help to establish a practical and successful retirement program. Plan sponsors may be looking for added tax benefits where our team can design a Cash Balance plan or even a Deferred Compensation plan to suit those needs.

Trustee Reviews

Eagle Rock Wealth Management, Inc. conducts trustee reviews for clients on an as needed basis to review plan design and metrics for success. Through continuous monitoring and execution of planned strategies, the qualified plan team works to proactively alert committees on fund criteria, participation metrics, and litigation that may be on the horizon. During these plan reviews, our team will review your plan's operational metrics such as participation levels, deferral percentages, loans, non-discrimination testing, enrollment, and communication services.

Plan Benchmarking

By benchmarking the plan by national averages, Plan Sponsors are able to see how their plan and advisors match up to the market. We benchmark the provider fees, services, investment expenses, diversification of investment menu, monitoring plan complexity, and participant success measures of your plan using industry leading research. This service satisfies the fiduciary obligations under both ERISA and the 408(b)(2) fee disclosure rules. We then make recommendations for any changes to your plan to reduce costs and improve service for your participants.

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Services, Processes & Tools cont'd

Fiduciary Investment Reporting Monitoring

Our team offers investment tools to easily and intuitively monitor the investment options within the qualified plan. These tools serve as a basis for comparisons vs. the peer group as well as recognized benchmarks in the mutual fund universe. By maintaining close communication with mutual fund family portfolio managers and representatives, we seek to clearly understand the universe of mutual funds and select funds in which we see potential for out performance over a long-term time horizon. Eagle Rock Wealth Management, Inc. seeks to utilize the lowest cost funds available to provide the participants with institutional exposure to the markets while minimizing expenses.

Plan Sponsor Support

Another distinguishing factor of Eagle Rock Wealth Management, Inc. is the annual contact we have with plan administrators. We work with plan administrators to keep them updated on their plan's compliance filings for top-heavy and ADP/ACP testing, 5500 filing, safe harbor and profit-sharing calculation and contributions, 401(k) plan audits and any other issues. Eagle Rock Wealth Management, Inc. has successfully helped during plan mergers, acquisitions, Department of Labor Audits and plan transitions.

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Investment Services

In building an ideal defined contribution plan, you must have investment options and strategies that will be understood by participants and efficiently designed from a risk and cost perspective. Once our firm and your plan's committee have developed a plan design that is beneficial to the plan sponsor, plan committee, and participants, it is equally important to make sure you have the most suitable investment solutions in place so that monies contributed to the plan are efficiently managed to increase return, lower risk, and keep costs low.

Our team monitors and tracks every fund we add to a retirement plan and makes changes as necessary if a fund starts to underperform and fails to meet our criteria for a specified time frame. This ensures that the participants always have the ability to choose amongst high quality investment options. Our team evaluates not only each manager and fund against a number of relevant metrics, but also evaluates how the various managers and funds fit together as a coherent whole

Investment Policy Statement (IPS) Support

Our firm believes that the best practice is to tailor a plan's Investment Policy Statement to the needs of the plan participants and Plan Committee ("Committee"). Our team will work with the Committee to develop a concise Investment Policy Statement. Clear standards will be outlined and included for how investments are chosen, how they are measured, and what will trigger placing a manager on a watch list or removing outright from the plan. The roles of all interested parties will be clearly spelled out. At a minimum, this will ensure that members of the Committee will understand what is required of them. During our Trustee Reviews, our team will review the Investment Policy Statement with the Committee and make any modifications as necessary.

Investment Research and Fund Selection

Our team is constantly monitoring the universe of investments to identify funds that may be superior to current holdings in regard to cost, performance, or appropriateness to objectives. Using third party software (e.g. FiRM, Fi360, Morningstar, etc.), our industry experience, modern portfolio theory, and speaking with fund management teams, our dedicated team is able to vet different investments and managers against one another to create a sound investment menu.

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Participant Services

Eagle Rock Wealth Management, Inc., offers a wide variety of services to plan participants including: group education sessions; one on one meetings; webinars; retirement projections; and individual financial planning. Our firm also has a dedicated 401(k) hotline that will be made available to all plan participants to speak to our team members.

Group Educations

Eagle Rock Wealth Management, Inc. will meet with plan participants of your plan as often as required. Our team of Certified Financial Planners and retirement specialists will perform on-site educations for participants, at any of your company's locations within the 50 states. During these meetings, our team will review all aspects of the 401(k) and retirement planning, from the enrollment process to commentary of the fund menu, and an overview of the financial markets and intricacies of retirement plans using our proprietary Questions & Answers booklet.

We believe that coordinating enrollment meetings and providing ongoing investment education for participants is a valuable part of our service. If enrollment and/or education teams from the service provider are necessary, we will coordinate those efforts. We also provide supplemental educational materials if desired.

One on One Planning

Plan participants have the opportunity to meet with our team to discuss their individual

allocations and long-term financial goals. Participants can review their allocations, deferral amounts, and ask specific financial planning questions. Our team will work with everyone on determining suitability of investments and developing a holistic allocation. If participants have other qualified or investment accounts outside of the 401(k), our team will work one on one to create a complete financial picture.

Our firm offers personal customized financial and estate planning for employees. These one-on-one sessions have proved beneficial to participants as our experienced team has been able to encourage positive savings habits and speak to participants in a private setting.

401(k) Hotline

Plan participants will have access to our 401(k) hotline, where they can call day or night to speak to our team. The hotline has proved to be very valuable to participants and plan sponsors, as our team is here to assist all participants in retirement saving. The hotline comes at no fee to the participant or to the plan; it is part of our added value of services that we provide.

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