

Hall Financial Wellness

4-Point Fiduciary Framework

Our proprietary approach to fiduciary excellence

1. Governance & Compliance

We don't just "check-in", we build a defensible paper trail.

- ✓ **Establishment of a Fiduciary Audit File:** We organize plan documents, meeting minutes and fee disclosures into a single, audit-ready digital vault.
- ✓ **Fiduciary Meetings:** Structured committee meetings with agendas and minutes to document the "prudent process" required by the DOL.
- ✓ **Investment Policy Statement (IPS) Review:** Annual review of the IPS to ensure it aligns with plan goals.

2. Investment Oversight

Using Fi360 Broadridge® Fiduciary Score, a nationally recognized gold standard for institutional retirement plan monitoring.

- ✓ **Quarterly Quantitative Scoring:** We evaluate every fund against Fi360 methodology of 9 distinct data points (e.g., manager tenure, alpha, sharpe ratio, peer group ranking).
- ✓ **Watchlist Management:** Formal "Watchlist" procedures for underperforming funds, ensuring a clear, documented path for removal or replacement.
- ✓ **Low-Cost Share Class Analysis:** Continuous monitoring to ensure the plan utilizes the least expensive share classes available for its size.



3. Cost Optimization

As plans grow in asset size, they often have pricing power they aren't using. We unlock it.

- ✓ **Annual Fee Benchmarking:** We compare your total plan costs (recordkeeping, advisory, and investment) against a peer group of similarly sized plans.
- ✓ **Provider RFP/RFI Management:** Every 3-5 years, we manage a formal "Request for Proposal" process to ensure your vendors remain competitive in both service and price.

4. Participant Engagement

Moving beyond "enrollment" to "retirement readiness."

- ✓ **Actionable Education:** We help your employees make better choices. By focusing on interactive, actionable seminars, we drive real results for your employees' futures.
- ✓ **One-on-one Consulting:** Direct access to a senior advisor for executive and employee consultations, a service typically unavailable at large-scale firms.

