

Defined Benefit Plans

Retirement Consulting Services



RETIREMENT PLAN
ADVISORY GROUP

Where Ingenuity Creates Impact

Plan sponsors of Defined Benefit plans face significant challenges ahead in effectively managing appropriate funding levels based on the past promises made to their employees. When managed properly, Defined Benefit programs can be structured to optimally control for their unique risks, while adding valuable economic benefits. *An independent advisor is critical to this process.*

Chartered Financial Services, Ltd. is pleased to offer **Defined Benefit** consulting services to help minimize risk and improve the Plan's funded status. Working with existing or frozen Defined Benefit plans, our consultants provide objective advice and use best-in-class solutions to reach optimal outcomes for your company and employees.

Full-service Consulting Model

As a co-fiduciary to the plan, our investment approach is designed to identify the best opportunities from both an allocation and asset management perspective. An analyst from our CFA-led investment research team, in conjunction with a dedicated Plan Consultant, work directly with the plan sponsor to ensure all Plan level investment objectives and fiduciary considerations are met. Our full-service consulting model includes:

Investment Strategy	We will evaluate your strategic goals and objectives with regards to the Plan and consult on how to best establish an asset allocation that is both well matched and balanced against the benefit liabilities.
Manager Search	Our proprietary Scorecard SM System covers over 20,000 funds and strategies in both core and specialty asset classes. Over 100 manager searches are conducted annually using quantitative and qualitative criteria to help identify the best managers for the given mandate.
Asset/Liability Studies	The strategic goals and objectives will direct how best to evaluate and/or structure the assets relative to the liabilities. This can be done in multiple ways: 1) Target Return approach, 2) Duration Matching/Cash Flow approach or 3) Volatility/Tracking Error approach.