

RCM&D RETIREMENT SERVICES: OUR COMPREHENSIVE OFFERINGS

As a leading provider of retirement planning solutions, the RCM&D Retirement Services team offers a comprehensive range of services designed to meet the diverse needs of our clients. Discover how RCM&D Retirement Services can help you navigate the complexities of retirement planning and embark on the path towards financial security and success.

Questions?

Talk to a trusted advisor.

Rob Kotler | Retirement Practice Leader
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POOLED
EMPLOYER
PLANS

Allows employers of all sizes and different industries to join in one pooled employer plan instead of offering a single plan, utilizing on pooled plan provider (PPP), which serves as the designated 402(a) fiduciary, ERISA 3(16) plan administrator and ERISA 3(38) investment fiduciary.

ENHANCED
OUTSOURCING

RCM&D serves as your 3(38) Fiduciary Manager with the same responsibilities listed above, but the plan sponsor also delegates most administrative duties to a third party to help ensure ERISA compliance.

INVESTMENT
MANAGER
SERVICES

RCM&D serves as your 3(38) Fiduciary Manager on an ongoing basis and the Plan Sponsor designates RCM&D all responsibility for investment decisions. RCM&D will also complete the items listed above, as well as offering a full suite of participant retirement education and financial wellness.

INVESTMENT
CONSULTING

RCM&D serves as your 3(21) Fiduciary on an ongoing basis and both parties share in the fiduciary responsibility for investment decisions. Our team will also complete the items listed above, as well as offering a full suite of participant retirement education and financial wellness.

PROJECT
ONLY

RCM&D will evaluate the existing retirement plan provisions, indicate items for discussion due to legislation changes, peer trends, or concerns provisions are not achieving plan sponsor objectives, recommending changes as applicable, and conducting an RFP process to assess potential provider alternatives.

RCM&D[®]

A UNISON RISK ADVISORS Company