



Five ways we can help

Why SHRM 401(k) Solutions by Raymond James may be the right fit for your organization

Did you know that American workers are 12 times more likely to save for their financial future if they are offered a savings plan through their employer? And today, access to a strong 401(k) plan is a prerequisite for many job candidates.¹

Offering a retirement plan can be complicated, but it doesn't have to be. Through SHRM 401(k) Solutions by Raymond James, you can minimize the level of effort and time commitment with an innovative retirement solution for you and your employees. A sound 401(k) plan is one more thing that can make your business great.

1. BUILD A SOLID FOUNDATION

Introducing a new benefit can be intimidating for employers, which is why it's critical to partner with a financial advisor who will lead you through the process. From teaching new plan sponsors about plan fundamentals, to evaluating service providers, choosing investments and educating participants, Raymond James is with you every step of the way.

The three key facets of retirement plan management that must be fulfilled include investment selection and management, fiduciary responsibility and recordkeeping – all of which can be outsourced through SHRM 401(k) Solutions by Raymond James. Securing your retirement benefit through us means you're hiring a firm that will assume a portion of your fiduciary responsibility and mitigate your liability.² When it comes to implementing a new plan, you'll have access to fiduciary governance, training and oversight; investment

SHRM®

401(k) SOLUTIONS

BY RAYMOND JAMES

Our goal is to help your employees make progress toward their financial goals while improving your fiduciary protection² and helping you reclaim your time.



Find out more or schedule a consultation with a retirement plan advisor today.

¹Building on Bipartisan Retirement Legislation: How Can Congress Help? American Retirement Association, Brian Graff, July 28, 2021

²As set forth in, and subject, applicable agreements

policy development; and 3(38) investment management, which means Raymond James will act as the discretionary investment manager and vet, select and monitor investment options for participants. Removing the heavy burden of solo plan management ensures quality and service – and prioritizes your employees. In short, you’ll be able to provide a comprehensive retirement benefit solution without the headaches.

2. IMPLEMENT A NEW PLAN AT THE RIGHT TIME (WHICH MAY BE NOW!)

Thanks to the SECURE 2.0 Act of 2022, there has never been a better time to start a 401(k) plan. Beginning in 2023, employers with 100 or fewer employees are offered enhanced tax credits to start a plan. Tax credits are not deductions; rather, they reduce your business’ tax liability dollar-for-dollar. Over a three-year period, for qualifying employers, that’s a potential credit of \$16,500³ plus available credits for certain employer contributions. And depending on the state, mandates may require you, as the employer, to offer a retirement plan.

3. GET MORE FROM PROVIDERS AT A COMPETITIVE PRICE

Raymond James is committed to 100% cost transparency – and as a SHRM member, you have access to a complimentary benchmarking tool to compare alternative providers. As a large financial services firm, Raymond James offers competitively priced investments and negotiating power with providers. As a new plan sponsor, you may feel overwhelmed managing all the moving parts of a 401(k) plan. Raymond James will coordinate with all parties to make progress on behalf of your employees.

4. ATTRACT AND RETAIN TOP TALENT THROUGH EMPLOYEE FINANCIAL WELLNESS

A 401(k) is a powerful and effective investment tool to save for the future, so having a retirement plan available as part of an employee benefits package plays a significant role in attracting and retaining top talent, potentially differentiating you from your competition in the job market. Yet for many small to mid-size organizations, costs and resources associated with other employee benefits can make offering a retirement plan challenging. Our digital financial wellness program, Enrich by Raymond James, offers your employees access to customized and meaningful resources for all aspects of their financial journey – from early career through retirement. Through SHRM 401(k) Solutions by Raymond James, we empower all of your employees to save for a brighter tomorrow.

5. DON’T GO IT ALONE

Implementing a comprehensive retirement program doesn’t have to be complicated or handled alone. From consultation on plan design to vendor due diligence and employee education, you’ll have the support to focus on materially improving your employee benefits. Through SHRM 401(k) Solutions by Raymond James, we act as an efficient extension of your team, adding competencies with competitive costs, and giving you back the time to focus on your strengths and the strategic priorities of the day. If you’re interested in prioritizing the financial future of your employees, we can help. Schedule a consultation today.

Find out how the right 401(k) partner can support you and your employees.

CORPORATE ADVISORS GROUP
QUALIFIED PLAN SOLUTIONS

RAYMOND JAMES

CORPORATE ADVISORS GROUP
1 CROSFIELD AVE., SUITE 102 // WEST NYACK, NY 10994

RAYMOND JAMES HOME OFFICE
880 CARILLON PARKWAY // ST. PETERSBURG, FL 33706

O 833.440.401K(5) // CORPORATEADVISORSGROUP@RAYMONDJAMES.COM

³Small businesses with up to 50 employees can now receive a federal tax credit for plan administrative costs up to \$5,000 in each of the first three years of a new plan. Additional credits are available for employer contributions to these startup plans. In particular, a credit of 100% of the contribution, up to a maximum of \$1,000 per employee, is available the first year of a plan’s creation; a credit of 75% of the contribution, up to a maximum of \$750 per employee, is available the second year; a credit of 50% of the contribution, up to a maximum of \$500 per employee, is available the third year; and a credit of 25% of the contribution, up to a maximum of \$250 per employee, is available the fourth year. These contribution credits are phased out for employers having between 51 and 100 employees at 2% per employee over 50 employees. Source: Raymond James, “SECURE Act 2.0: Changes to Employer-Sponsored Retirement Plans”

SHRM 401k Solutions by Raymond James is a branding name for the agreement between SHRM and Raymond James where Raymond James offers SHRM audiences with 401(k) retirement plan services. SHRM is a current client of Raymond James. SHRM receives cash compensation from Raymond James when a SHRM member, via introduction by SHRM, becomes a client of Raymond James. SHRM’s receipt of cash compensation creates an incentive for SHRM to market investment advisory services of Raymond James. Raymond James is not affiliated with SHRM. SHRM does not offer investment advisory services.

Visit shrm.org/401k for important information about Raymond James (ADV PART 2A) and how we work with Raymond James (SOLICITOR DISCLOSURE).

Securities offered through Raymond James Financial Services, Inc., member FINRA/SIPC or Raymond James & Associates, Inc., member NYSE/SIPC each a broker-dealer registered with the Securities and Exchange Commission (SEC). Investment advisory services offered through Raymond James Financial Services Advisors, Inc. or Raymond James & Associates, Inc. each an investment adviser registered with the SEC.