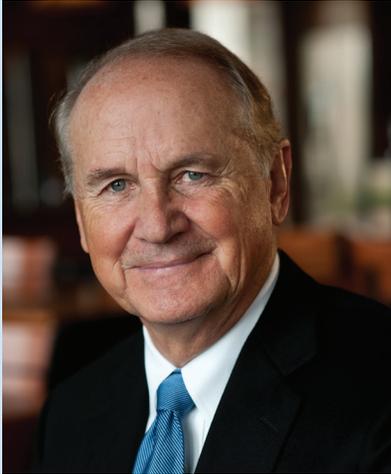


JULY

# Top Advisor

by PARTICIPANT OUTCOMES

JIM MARSHALL, Spectrum Investment Advisors



“Our models provide specific investment recommendations and represent our ‘best’ ideas at a given level of risk for participants, from conservative to aggressive.”

*Jim Marshall is president of Mequon, Wisconsin-based Spectrum Investment Advisors.*

## Baristas and Retirement Benefits

**OUR APPROACH TO ENSURING** successful participant outcomes involves the quantitative, qualitative and a bit of fun.

The qualitative portion involves our custom communication materials tailored to the plan, including Spectrum Investor Model Portfolios with the investment funds offered. Our models provide specific investment recommendations and represent our “best” ideas at a given level of risk for participants, from conservative to aggressive. They also serve as another tool in the process to break down barriers to helping employees make good decisions about saving for retirement.

We complement our education efforts with behavioral finance scientific research to implement plan design strategies that engage the behaviors most plan participants exhibit when it comes to finances (think automatic enrollment and escalation).

The qualitative portion involves the fun. To provide plan sponsors and participants with a unique learning experience, we incorporated a coffeehouse approach and developed the Spectrum Investor Coffee House Educational Series, featuring both brunch and lunch sessions and including baristas from the local coffee establishment. Since our first seminar in 2013, the series has been a great success, averaging 79 attendees per seminar.

We are currently preparing to host our 15th in-house educational seminar, and they’re not necessarily always focused on the 401(k). Past topics range from Medicare planning, investing strategies (including market updates and economic reviews), personal finance, estate planning, Social Security maximization and how to finance long-term care.

We’ve also featured general and inspirational human-interest speakers, including a former Navy Seal, retired NFL Hall-of-Famer and a nutritionist. The goal is to get participants interested and talking.

In addition to the coffeehouse series, we host an annual Retirement Plan Investment Seminar (in its 12th year) for plan sponsors, co-sponsored with the Wisconsin Institute of CPAs, which provides training through nationally recognized speakers and experts.

As an independent, professional retirement plan consultant and fiduciary, we help plan sponsors and participants make and execute decisions about retirement savings that achieve stated objectives and improved employee outcomes.

Our greatest opportunity is working with employers who are inspired to offer a current retirement benefit program for their employees and, with equal importance, implement strategies for employees to maximize the utilization of the program.

Independent investment research and advice as well as appropriate plan design and fiduciary support are key elements in our process, one that supports both the plan sponsor and the plan participant. We believe all retirement plan advisory services should fall under the fiduciary standard of care that put clients’ interests first. As such, we act in a fiduciary capacity as either a 3(21) or as a 3(38) advisor, and perform these functions while ensuring costs are reasonable for the services provided. ☐

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