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**Arnerich Massena Publishes New White Paper:  
*Retirement Plan Best Practices: Plan Design***

**PORTLAND, Ore.**, March 14, 2017 — Portland-based investment firm Arnerich Massena, an independent investment advisory firm specializing in retirement plan consulting services, endowment & foundation, private wealth management, and impact investing strategies, has published its latest white paper, *Retirement Plan Best Practices: Plan Design*. The white paper is the second in a five-part series outlining retirement plan best practices; the series began with plan governance and will also cover investment menu construction, plan monitoring, and participant education. *Plan Design* addresses retirement plan structure issues, discussing different plan design options and their considerations.

“How you structure your plan can have tremendous impacts on participant outcomes,” the paper states. The paper “examines the factors that you should consider as a fiduciary when making decisions about plan design, looks at how other plans handle different options, and identifies some best practices.” The *Plan Design* white paper covers:

- Plan enrollment & eligibility
- Employer match considerations
- Automatic options
- Loans & withdrawals
- Roth contributions
- Fee equality
- Bundled versus unbundled approach comparison
- Traditional versus discretionary consulting

“Many of the decisions plan sponsors make when designing their retirement plan have long-term and powerful effects on their employees’ retirement savings,” notes Terri Schwartz, managing director of institutional services and business development. “To make those decisions, they need to be aware of all the options and what their peers are doing in the marketplace. Our goal with this paper is to help employers make the decisions that will lead their participants to retirement readiness.”

Contributors to the paper include Ryan Cunningham, CAIA; Corrie Oliva, CFA; Jillian Perkins; Terri Schwartz; and Chris Van Dyke, CFA, CAIA.

A downloadable version of *Retirement Plan Best Practices: Plan Design* is available at <http://www.am-a.com/about/research.htm>.

**About Arnerich Massena**

Founded in 1991, Arnerich Massena is a Portland-based independent investment advisory firm servicing corporate pension and profit sharing plans, private clients, endowments, foundations, charitable organizations, and trusts and estates. The firm provides traditional portfolio management and investing for clients, and is also widely known for successfully investing in high-impact areas like water resources, sustainable agriculture, fishing, healthcare, and clean energy technology. Arnerich Massena strives to be a business that exemplifies both corporate citizenship and professional service, and has received awards for its innovations in corporate philanthropy. More information is available at [www.arnerichmassena.com](http://www.arnerichmassena.com).