

Arnerich Massena

Bringing Your Company's Retirement Plan Into the Future

A group of leading retirement plan consultants at Arnerich Massena, led by 30-year industry veteran Terri Schwartz, offer their advice and expertise on managing your company's retirement plan.

What is Arnerich Massena's role?

As your investment consultant, we help with everything from retirement plan design and plan governance to selecting and monitoring your plan's investment options, as well as vendor management and plan benchmarking. We also offer participant education and fiduciary education.

We are a fiduciary to your retirement plan, which means we take responsibility for acting in your participants' best interest in all of the services we provide. Ultimately, their retirement security is our objective.

If you had one piece of advice for employers sponsoring a retirement plan, what would it be?

The industry has shifted so much and the landscape is constantly evolving. If we had one piece of advice for plan sponsors, we would encourage them to seek assistance. The level of skill, sophistication, and knowledge required to manage a retirement plan is often beyond the scope of what an employer can do. As a fiduciary, one of the best actions you can take for your plan is to find experts to help. Look for companies that are a good fit with your organization; you want experts who are willing to listen and who share your goals.

Our consultants are seasoned professionals who have spent years working with retirement plan sponsors and are laser-focused on serving the best interests of your participants.

What retirement plan features do you recommend to plan sponsors?

There are a number of plan design features that can help improve participant outcomes. How a sponsor designs their plan depends on their situation, goals, and participant population. We help sponsors identify the features that will best suit their plan. Currently, automatic features, which use participant inertia to their benefit, are popular. White labeling is another option, making it possible to provide a sophisticated menu of investment options but present it in a simplified manner that makes it easy for employees to invest their savings.

How would you help a plan sponsor bring their retirement plan into the future?

Employees are faced with many difficult decisions, and having to manage their retirement plan is a lot to ask of them. There are numerous plan design features that can make saving, investing, and overall decision-making easier for participants, ultimately resulting in better participant outcomes.

Our goal as your investment consultant is to help create a plan that provides the best possible opportunities for your employees to achieve a secure retirement, while being manageable for you as the plan sponsor. We are there to act as your partner and advocate, making sure you and your employees are getting the most from your retirement plan. Contact us at any time to learn more.



Arnerich Massena's Institutional Consulting Team:

Ryan Cunningham, CAIA; Kathy Peterson, CRPC®; Terri Schwartz; Luka Arnerich; Corrie Oliva, CFA; Chris Van Dyke, CFA, CAIA

Investment services for
endowments, foundations,
corporations, and private investors
www.arnericmassena.com
tschwartz@am-a.com
503.239.0475

