

QUALIFIED PLAN ADVISORY SERVICES

The qualified plan landscape continues to evolve

There has been a significant shift away from Defined Benefit plans towards Defined Contribution plans. These plans are no longer simply a side benefit — they are critical for employees' financial well-being and security in retirement. As a result, more employees (and potential employees) are thinking critically about their employer's qualified plan offering, which creates the opportunity to build outcome-oriented goals and objectives to use as a key tool in employee retention. Similarly, the fiduciary responsibilities and duties of plan sponsors are becoming more complex and specialized, a potential trap for the unwary and a reason to seek out a sophisticated partner for support and risk management.

Improving plan outcomes together

Ryan Financial Group works closely with plan sponsors to analyze, create, and implement a customized, strategic plan to improve participant outcomes and strengthen overall financial wellness. This includes strategies and opportunities focused on your plan participant's actual behavior, including:

- Automatic enrollment
- Automatic contribution escalations
- Target date fund inclusion
- Qualified default investment alternative ("QDIA")
- Plan re-enrollment
- Simplify and focus investment fund lineup

Ryan Financial Group is a third generation, independent investment advisory firm with significant experience in retirement plan consulting and executive benefits strategy. We are employee-owned and fully independent, so we retain our ability to place clients' interests first and control our own culture and destiny. We are also not wedded to any particular firm, recordkeeper, or fund family. We pride ourselves on working with clients to craft a benefits strategy together; simplifying and distilling complex information into a plan that makes sense.



Plan sponsors

Partnership with Ryan Financial Group offers a variety of customized services, including:

- Retirement plan design and implementation of industry best practices to improve outcomes
- Fiduciary assistance and risk mitigation
- Investment policy development and maintenance
- Documentation and reporting
- Institutional caliber approach to manager/fund selection AND monitoring and ongoing due diligence
- Third party provider fee benchmarking and ongoing RFIs/RFPs

Plan participants

Ryan Financial Group supports your plan participants with:

- Ongoing employee/participant education
- Financial wellness and retirement savings strategies
- Resources for high level overviews on asset allocation and funds in the plan
- Investor behavior studies and discussions
- Customized support to empower better decisions and improve outcome

To learn more, contact
**Ryan Wahlund, Director of
Business Development.**

 651-253-7735

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MEET OUR TEAM

John Ryan III, CFP, AIF

Managing Director and Partner

John is Ryan Financial Group's corporate retirement plan specialist that works closely with both management teams and plan participants, leading the process as it relates to implementing best practices in governance, plan design, and participant education. Prior to joining Ryan Financial Group, John spent over a decade with one of the nation's leading retirement plan providers in a variety of senior roles, providing valuable insights into industry best practices.

Greg Stalsberg, CFA, CAIA

Chief Investment Officer and Partner

Greg leads Ryan Financial Group's investment process as it relates to market research, asset allocation, manager due diligence and monitoring, portfolio construction, and building fund/manager lineups inside retirement plans. Prior to joining Ryan Financial Group in 2016, Greg spent over a decade at Slocum & Associates, a leading institutional investment consulting firm that, at the time he left, advised 130 clients representing ~\$125 billion in assets under advisement, many of whom had multi-billion dollar retirement plans; Greg led the firm's manager due diligence efforts in both hedge funds and global equities.

Ryan Wahlund, JD

Director of Business Development

Ryan leads Ryan Financial Group's business development initiatives, cultivating relationships and deepening the firm's experience and ability to help business owners, management teams, and organizations achieve their financial and employee-related goals and objectives. Additionally, Ryan builds strategic relationships with key third party service providers and stays on top of best practices in the retirement plan space. Prior to joining Ryan Financial Group, Ryan worked at Marsh & McLennan Agency (MMA), where he helped business owners and executives develop strategic risk management solutions tailored to their company's specific needs and objectives. Prior to MMA, Ryan practiced law with Peterson Habicht, PA, where he worked as a commercial litigator and business attorney.



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