

PCS Retirement Platform Solutions

Cost Considerations for
Outsourcing Decision Makers

Focus on your core business

PCS Retirement Platform Solutions allow you to focus on what is core and critical to your organization while offering your clients the retirement plan services they need.

Our sophisticated range of solutions provide you with integrated systems and tools to grow your retirement plan business. You benefit from process improvements and cost savings.

By outsourcing your recordkeeping functions, you can move hard-dollar costs off your books, while still maintaining plan assets on your balance sheet, thereby enabling you to reduce operating expenses.

You can focus your efforts on enhancing existing client relationships and generating new retirement plan clients. And, PCS Retirement is experienced at helping firms transition from in-house to an outsourced solution for both you and your clients.

Cost Considerations for Outsourcing

- Daily valuation recordkeeping software cost savings
- Statement costs
- Morningstar license costs of approximately \$100,000 for many providers
- Enrollment books costs or fees
- SSAE18 audit costs typically \$15,000-\$20,000
- Error & Omission insurance premium decreases or eliminated
- Cyber security insurance premium decreases
- IT resource costs dedicated to recordkeeping are eliminated
- Employee costs associated with recordkeeping technology resources vs. client management
- Reduction in staff cost savings for wages, payroll taxes and benefits
- Cost of conversion/deconversions managers for new business or lost business
- 408(b) plan fee disclosure creation cost
- Annual review cost from outside service provider
- Cost of dedicated participant services representatives
- Continuous significant reinvesting into the daily valuation platform
- Liability cost reduction
- Marketing material creation costs

Potential value adds from PCS Retirement

- The Advisor Lab—prospecting, benchmarking, custom reporting tool for advisors
- Sales and marketing support from PCS sales and marketing team
- Content creation for drip campaigns to prospects and participants to increase participation
- GAP Analysis tool
- Financial Wellness platform
- Roth calculator
- Quarterly plan sponsor email reports
- Evergreen Enrollment books via PDF
- 404(a)5 reports
- Quarterly Plan Sponsor invoicing
- CEFEX Certified recordkeeping
- Integration with 35+ payroll providers
- Integration with Fi360, Envestnet, Black Diamond, Mint, Quicken, Living Balance Sheet, and more
- Online Model Management—at no additional cost—models can be DIAs
- Provide fact sheets, calculate returns, and regulatory documents for models
- Integrated Trust and Custody statements with recordkeeping system
- Participant level information on the certified trust statements
- Directed Trustee services at no additional cost
- Seamless recordkeeping and custody agreement—efficient for new business
- Customized branded proposal system via The Advisor Lab
- Branded email campaigns to sponsors and participants
- Dedicated internal sales support
- Dedicated external sales and relationship management support
- Dedicated client relationship management for recordkeeping administration support.
- Dedicated conversion manager support
- Flexible QDIA support
- Eligibility alerts
- Rollover Wizard into the plan
- Dedicated rollover support consultant to help with plan rollover into the plan
- Integration with Russell's Personalized Retirement Account in plan managed accounts
- Robust Reporting via Salesforce for customization for client, plan sponsors and advisors
- Private label for SIMPLE's, SEPS, Payroll Deduct IRA, HSA's and Non-ERISA 403(b)

A Clear Path to Your Retirement Program Success

Retirement Plan Industry Award Winner

PCS Retirement was selected as the 2019 Best-in-Retirement Business IMPACT Award™ Winner.



Among Fastest Growing Financial Service Firms

A testament to our value, PCS Retirement has been recognized by Inc. 5000, an exclusive ranking of the nation's private companies, as one of the fastest-growing financial service firms in the nation for 12 consecutive years.



Time Tested and Certified for Excellence.

CEFEX and Roland/Criss have certified us as adhering to ASPPA's high Standard of Practice for Retirement Plan Service Providers.

