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CASTLE ROCK

Independent Guide, Trusted Partner SM



Independent Guide. Trusted Partner.

Castle Rock Investment Company is a boutique firm that specializes in advising workplace retirement plans, including 401(a), 401(k), 403(b), 457, profit sharing, employee stock ownership, and defined benefit plans. We are an independent, woman-owned, SEC registered investment adviser formed in 2006 and located in Castle Rock, Colorado.

Our mission is to bring retirement security with simplicity and ease, and to assist employers in fulfilling fiduciary responsibilities. We invite you to use our expertise to your advantage.



*"We will be known by the tracks
we leave behind." Seawolf*

Because we are committed to the success of employers and their employees, we identify ourselves in writing as fiduciaries per ERISA's definition for each client. Our consistent commitment to ethical behavior is demonstrated through relationships with former and current clients, industry peers, and our local community — we intend to continue our legacy in perpetuity.

Services

Plan Sponsor Services

- Draft Plan Governance Documents
 - Board Resolution
 - Charter
 - Fiduciary Appointment / Acknowledgement
 - Investment Policy Statement
 - Meeting Minutes
- Fiduciary Training
- Review 408(b)(2), 404a-5, and 404(c) disclosures for completeness
- Review Plan Design Options

Plan Investment Services

- Assess Plan's Investment Objectives
- Design Overall Investment Structure
- Recommend Investment Lineup
- Recommend QDIA option
- Analyze Share Class Selections
- Support Investment Changes
- Provide & Review Performance Reporting
- Monitor and Recommend Investment Changes

Vendor Management

- Monitor Service Provider(s)
- Ensure All Fees are Disclosed
- Benchmark Fees and Services for Reasonableness
- Review Use of ERISA Spending Accounts
- Generate and Evaluate Service Provider RFP or RFI
- Support Service Provider Transition

Fiduciary Status

- Acknowledge Fiduciary Status in Writing
- ERISA 3(21) Fiduciary (Limited Scope)
- ERISA 3(38) Fiduciary (Discretionary)

Participant Solutions

- Develop Financial Wellness Strategy
- Provide Group and One-on-One Employee Meetings
- Render Individual Participant Advice
- Provide Complimentary Financial Planning Software

Plan Sponsor Services



Who's authorized to act?
When did we make that decision?
What's my liability?

- Draft Plan Governance Framework, such as:
 - Board Resolution
 - Charter
 - Investment Policy Statement
 - Meeting Minutes
- Fiduciary Training
- Ensure 404(c) Protection
- Evaluate 408(b)(2) and 404(a)(5) Disclosures
- Analyze Plan Design Options

Which vendors have the strengths we need?

How can we increase the value of our plan while staying in the budget?

Vendor Management

- Monitor Service Providers
- Ensure Completeness of Fee Disclosures
- Benchmark Fees and Value for Reasonableness
- Review Use of ERISA Spending Accounts
- Generate and Evaluate Service Provider RFP
- Support Contract Negotiation
- Consult Throughout Service Provider Transition

Plan Investment Services

Are our investment options best in class?

Are we offering the right types of investments?

How do we determine when to replace an investment?



- Assess Plan Investment Objectives
- Design Overall Investment Structure
- Review QDIA Option
- Analyze Share Class Selections
- Implement Investment Structure
- Build Model Portfolios
- Provide & Present Performance Reports
- Search for & Recommend New Investment Options

Participant Solutions

- Develop Education Strategy
- Lead Group and One-on-One Meetings
- Provide Complimentary Financial Planning Software
- Benchmark Progress Against Goals
- Render Participant Advice

Do my employees understand our plan?

Will my employees be able to retire when they grow old?

Our Commitment to You

- Act with honesty and integrity, and avoid conflict of interest, real or perceived.
- Ensure the timely and understandable disclosure of relevant information that is accurate, complete, and objective.
- Be responsible when determining the value of the services provided and the form of compensation; taking into consideration the time, skill, experience, and special circumstances involved in providing those services.
- Know the limits of our expertise, and refer our clients to colleagues and/or other professionals in connection with issues beyond our knowledge and skills.
- Respect the confidentiality of information acquired in the course of our work, and not disclose such information to others, except when authorized or otherwise legally obligated to do so. We will not use confidential information acquired in the course of our work for our personal advantage.
- Protect any relationships or responsibilities that are entrusted to us.



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We are located in downtown Castle Rock, Colorado. Please feel free to stop by and visit our offices to discuss your retirement plan needs.

Our Offices:

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