Protect Your 401(k) Program

Less Work
Limited Liability
Lower Fees
This Plan Can Be Yours

Capital Investment Companies together with MillenniuM Investment & Retirement Advisors have teamed up to help plan sponsor fiduciaries manage their 401(k) plans. The MillenniuM team has developed a prudent process for plan design, implementation and maintenance to help benefit the plan sponsor and ALL participants.

A detailed process is applied for ALL plans regardless of size or age. Yet because each company is different, we tailor solutions to account for each unique circumstance.

Through MillenniuM, Capital's financial advisors have full access to ERISA/compliance professionals, pension consultants, IRS enrolled agents, Qualified 401(k) Administrators (QKA), Accredited Investment Fiduciary Analysts (AIFA), Certified Public Accountants (CPA) and ERISA attorneys.

Services Include

- Create a governance, process and documentation program that can help reduce risk.
- Off-loading to an ERISA Independent Named Fiduciary many of the required plan duties, including completing and documenting the numerous required annual and quarterly tasks to keep the plan compliant.
- Benchmarking and monitoring investments while monitoring revenue sharing & other hidden fund expenses.

Steps

1) Educate responsible plan fiduciary on complex DOL/ERISA rules, governance and compliance.

2) Perform a due diligence review that examines and benchmarks your plan's investments, fees (hard & soft dollar) and current compliance with DOL/ERISA rules.

3) Present findings utilizing the most current, easy to understand reporting software.

4) Recommend and implement adjustments and processes to keep the plan in compliance.

Does Your Plan Do This?

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Advisory Services Offered Through Capital Investment Advisory Services, LLC
Securities Offered Through Capital Investment Group, Inc. and Capital Investment Brokerage, Inc.
Members FINRA and SIPC