



DIRECTADVISORS
Fiduciary and Prevailing Wage Solutions



WHO WE ARE

Fiduciary investment advisors, consultants, and plan service coordinators.

DirectAdvisors provides independent ERISA Fiduciary Investment Advisory Services and plan consulting services for 401(k) and 403(b) retirement plans. We were once third-party administrators; we use that experience to be the intermediary between you and your third-party service providers. 100% of our advisory and consulting practice revenue comes from retirement plan services. Unlike other practices that make retirement plan service a part of what they do, it is ALL that we do! And it's what we have been doing here in Albany, New York, since 2001.

Our retirement plan services team includes Accredited Investment Fiduciaries, Certified Financial Planners, and professionals credentialed by the American Society of Pension Professionals & Actuaries. In addition, The Centre for Fiduciary Excellence (CEFEX) has awarded DirectAdvisors a CEFEX Fiduciary Certificate of Registration. This prestigious certification is only given to companies that adhere to a standard representing best practices in the industry.



WHAT WE OFFER YOU

Peace of mind so that you can focus on your business.

Think of us as the quarterback to your retirement plan. We help you to manage all of the pieces so you don't have to. Retirement plans (401(k), 403(b), Defined Benefit Cash Balance) have lots of moving parts: plan documents, custodians, recordkeepers, third-party administrators, investment decisions, employee counseling, etc. As experts with decades of experience, we will save you time and money and make the right choices the first time.

HOW WE DO IT

Our transparent open business model strips away unnecessary complications and related cost.

We accept ERISA fiduciary liability for investment-related decisions so you can focus on running your business, not your retirement benefits.

Because we are not affiliated with any other company, or paid on commission, we can help choose the best players for your plan in all areas: investments/mutual funds, third-party administration, recordkeeping, custodians, etc. — and we will work with all the service providers to make sure your plan runs smoothly.

What we don't do is sell investment or insurance products to you or your employees.

Our end game is always focused on your employees. That's why we take the time to meet with each and every employee on a one-on-one basis to make sure your employees are doing everything they can to prepare for a comfortable retirement.

SERVICES PROVIDED

- Plan design consulting
- Consulting on ERISA compliance and testing matters
- Investment management (ERISA 3(38) Fiduciary)
- Annual fee benchmarking
- One-on-one employee meetings
- Fiduciary governance
- Vendor/provider search assistance
- Quarterly performance reporting
- Employee education

To learn more, visit directadvisors.com or call 518.362.2119.



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