



## Retirement Plan Specialists

### **What We Do**

Blue Ocean Strategic Capital, LLC welcomes the opportunity to build a long-lasting relationship with you by providing a comprehensive solution to your company's retirement plan needs.

Blue Ocean Strategic Capital (BOSC) has been in the wealth advisory/retirement plan business for over 16 years. As an independent Registered Investment Advisor, BOSC provides unbiased and independent investment solutions and individualized service for both plan sponsors and employees. Our extensive experience and independence will provide a customized solution that fits both your needs and your budget.

We offer leading-edge technology and features, a strong commitment to participant service, a consultative, hands-on focus, and excellent fund choices at a reasonable price. We will deliver a high level of service and accountability to your plan, which is exactly what you should expect for such an important employee benefit. This solution will allow you to make the most of your plan while having a close working relationship with a local presence.

As a Registered Investment Advisor (RIA), we serve in a role as client fiduciary placing client needs above all else by offering objective investment and financial planning advice on a fee only basis. Rest assured, we have no products to sell, no hidden agendas and our fee structure is simple and readily transparent. As such, our company has aligned itself with clients and to serve their best interests, objectively and without bias. We believe our client-focused structure, fee-based approach and objective investment decisions positions us squarely on the same

side of the desk as the client. This differentiated approach also separates us from our competition by providing a holistic approach to financial services and overall wealth management.

Our team is talented, experienced and committed to serving you and your needs.

## **Comprehensive Retirement Plan**

A company's retirement plan is a critical component of its overall benefits program as it unites employees with the company both personally and financially. BOSC's objective has always been to deliver a retirement plan product that meets both employer and employee needs.

We have qualified plan experts who can provide a comprehensive solution for plan design, recordkeeping and administration, compliance, reporting, and participant education.

At BOSC, we want to know what clients value most in their retirement plan relationship. Our goal is to understand the issues that make a difference for the plan sponsor and employees, and which issues may be less significant.

BOSC helps you eliminate many of the administrative burdens that accompany retirement plans. State-of-the-art recordkeeping system and administrative services keep track of the necessary information for a successful retirement plan.

For the plan sponsor, this means:

- Prompt processing of contributions
- Timely initiation of plan disbursements
- Timely & accurate participant statements
- Loan inquiry, modeling and initiation available online (if desired)
- Eligibility tracking
- Hardship distribution processing
- Plan design, consulting and document services

## **Compliance Services**

Plan Administrators oversees and coordinates the following tests at plan year-end as a part of our standard service.

- Actual Deferral Percentage Test (ADP)
- Actual Contribution Percentage Test (ACP)
- 415 Annual Additions Limitation Test
- 416 Top Heavy Test

## **Investments**

BOSC gives careful consideration to the investment selection process for retirement plans. This is to ensure that your participants are pleased with their options, and that the investment choices offered meet the needs of all participants. As a Registered Investment Advisor, we act in a fiduciary capacity to your plan and participants. Furthermore, since we are an independent firm, we are not beholden to one or a few fund families. This allows us to offer the industry's top fund managers in each asset class, selected from numerous mutual fund families. The result is a list of mutual funds that resembles an all-star team in each respective investment category.

Investment choices for your plan are selected using the following criteria:

- No front-end or deferred loads
- Performance ranking in 3 & 5 year time frames in top 30% of investment category
- Consistent annualized performance history
- Alpha (risk) measure consistent with top performers in respective category
- Stringent style consistency standards (no style drift from large to mid or growth to value)
- Management tenure of at least five years or assignable track record available
- Reasonable expense ratios within the respective peer categories and based on manager performance

The fund choices are monitored on a consistent basis for adherence to the above criteria. Our research has shown that outperformance of index benchmarks is attainable over the long term when quality managers are identified and consistently used.

Diversification is extremely important, as evidenced by the offering of several fund categories represented on the list. However, risk and liability is also a concern, thus, the limitation to high quality, consistent performing, non-sector related (oil, technology, real estate, etc.) funds. Our quarterly meetings with participants can also serve as a reminder for proper diversification and for investment assistance when presented with each of the participant's relevant investment factors.

## **Conclusion**

### **1. Maintain a competitive edge**

Employees view their retirement plan as a key component of the overall benefits program and as a critical vehicle to build financial security. The plan can also be an important employee recruiting and retention tool.

### **2. Get more from your provider**

BOSC's expertise, service philosophy and independence are what set us apart from our competition. As your retirement plan team, we will provide an array of services to protect the integrity of the plan and make sure it is an effective vehicle through which employees can invest for retirement.

### **3. Service is the key to success**

BOSC will be both visible and accessible; providing the focus and attention you need to make the most out of your plan.

### **4. Transparency is paramount**

BOSC believes that transparency is extremely important. We disclose all of our fees. Any fund fee discounts or rebates go directly to you, the plan sponsor to offset plan administration expenses in an effort to keep your costs as low as possible.