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Mission

- The ultimate purpose of your company retirement plan is to help your employees secure retirement income. At HMS Insurance Associates, Inc., our ultimate purpose is to help you optimize your plan to achieve that goal.

Needs Analysis

- Analyze participant data to diagnose overall plan health
- Assess understanding the importance of retirement savings as a part of the broader benefits package
- Monitor industry trends & recommend changes

Investment Strategies

- Promote investment diversification
- Conduct regular meetings to assess overall status of the investment program

Employee Education

- Explain retirement plan benefits and review options for employees
- Provide education for employees on the importance of contributing to a retirement plan
- Help employees determine if their retirement plan is on track
- Deliver holistic financial wellness solutions beyond retirement, including voluntary insurance benefits

Fiduciary Oversight

- Help mitigate risk by assisting in understanding and meeting fiduciary obligations
- Assist in designing and reviewing the Investment Policy Statement
- Perform regularly scheduled plan audits

Provider Due Diligence

- Evaluate plan provider's products and services relative to plan needs
- Experience with provider selection and state-of-the-art benchmarking tools, coupled with plan transition services
- Assist with plan design optimization to improve long-term returns and drive better outcomes

Service with Prescriptive Solutions

- Proactively recommend solutions to drive employee action and better outcomes
- Accessible and responsive to addressing plan needs
- Acts as an extension of the in-house retirement plan team

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