

# Employee Benefits Outsourcing & Consulting Services...

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The challenge of planning and maintaining competitive and cost effective **employee benefits programs** has never been more daunting. Employees want more choices in the way in which the benefits plan is tailored to meet their unique needs. And the costs associated with offering **competitive employee benefit plans** continue to escalate. We offer full service solutions to clients in the form of Employee Benefits Planning, Benefit Administration and Complete Employee Benefit Outsourcing Services,

- Employee Benefits Advisory
- Employee Benefits Reviews
- Benefits Outsourcing
- Plan Administration
- Vendor Negotiations
- Employee Education

- Dental & Vision Plan Assessments
  - Life, Disability, & Related Assessments
  - FSA/HRA Accounts
  - Medical Expense Reimbursement
  - COBRA Administration
  - Salary/Benefits Surveys
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*"L.R. Webber consistently works with us to help provide the best insurance coverage for our employees, while maintaining affordability. The staff are always available to answer the seemingly endless questions. I would highly recommend their services to anyone."*

# Retirement Plan Consulting & Investment Services...

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## *Protecting Plan Fiduciaries*

Most plan sponsors have not gone through any formal training in their role as an ERISA fiduciary, despite the fact that they are personally liable for the decisions they make and that one judge has said that ERISA is the 'highest law known to man!' All of our sponsor meetings begin with properly educating plan sponsors on their fiduciary responsibilities as established in Title I of ERISA – as a properly educated sponsor is a prudent sponsor.

## *Preparing Plan Participants*

ERISA law has evolved over the years with court cases and legislation. Now that 401(k) and 403(b) are the dominant retirement plan vehicles in America, greater emphasis is placed on sponsors to ensure their programs are successful. We know what does and does not work, and focus on activities that lead to successful outcomes! We have the intellectual capital to properly design, install and roll out these programs because we specialize in retirement plans. Our retirement plan advisory system helps to ensure employers' fiduciary compliance, and deliver a more successful and meaningful retirement plan for employees. Services include:

- Investment due diligence analysis
- Scorecard fund ranking
- Vendor searches and benchmarks
- Plan design and annual review
- Fee analysis and benchmarking
- Employee education and communication, including our proprietary **Report (k)ard**



"Every plan sponsor has unique goals and objectives. As a dedicated retirement plan consultant, L.R. Webber Associates, Inc. will create an ongoing service plan specific to each client's needs," says Booker Moore, President & CEO. "We will begin with a thorough review of the plan to ensure total plan costs are relevant to the services being received. Then, on an ongoing basis, we will examine the plan design with ideas to improve participation and operational efficiency."