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An Uncommon Approach

to Retirement Planning in the Workplace

SYM Financial Advisors' collaborative and personal approach is a game changer for companies and their employees.

article by Donna Detweiler • photography by Jeffrey Crane

It's tough enough to be responsible for your own retirement. Imagine the pressure of overseeing the financial future of hundreds of employees.

Every day, business owners, CFOs and human resource professionals apply their talent to their chosen profession. They drive employee engagement, oversee capital structure and bring the magic that fuels their company's achievements.

Oddly enough, these same people often shoulder the less welcome obligation of decision making for their employees' retirement nest eggs.

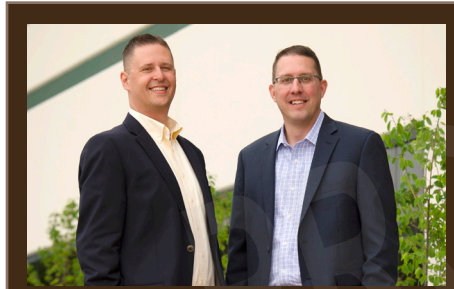
A Welcome Change

"I could probably figure out how to write advertising copy or replace my car's brake pads," says Tom Ackmann, vice president of SYM Financial Advisors, "but that doesn't mean I should do it." Ackmann recognizes that time spent off task robs strength from his primary purpose—the professional management of qualified retirement plans.

Likewise, an executive's ability to focus on his or her primary objective is often compromised by trying to implement a generic or poorly run retirement plan solution.

"If you are an employer and you're not looking into personalized management of your retirement plan, you owe it to yourself to consider some new options," says Ackmann. "Over time, the right partnership can make a real difference to your bottom line."

A successful program eases the stress of money management by providing customized advice and counsel for participants, a welcome change from the status quo of workplace retirement planning. SYM advisors stand out by their willingness to interact with individual plan participants. "Time and time again, the emotion on the face of plan participants is relief, born from having their own financial advisor working for their best interest, one who will stay involved and available," says Ackmann. Case in point: One SYM advisor just met



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individually with all 209 employees of a manufacturing company to consult in their personal investment decisions.

When Push Comes to Shove, Beware

Conflicted loyalties run rampant between advisors and clients in the business structure of most financial advisory firms. SYM avoids discord by being a fiduciary, which means its clients' best interests always win. Fiduciaries are legally bound to work for the good of clients, without exception. SYM receives no compensation from the sale of financial products and services are strictly fee-based. "We've been holding ourselves to the highest industry standard in this category for a long time," says Ackmann. "We strive to develop uncommon relationships that yield uncommon results. We can't do that if we're tempted to earn money by pushing certain investments."

Uncommonly Good Business Sense

From offices in Indiana and Michigan, SYM advisors serve corporate and individual clients across the country. A deeply experienced team creates the collaborative environment that characterizes all departments within SYM. "What sets us apart

from a majority of our competitors is our joint approach to serving client needs," says Ackmann.

SYM's qualified plan team works directly with businesses to design and implement thoughtful retirement plans, gathering information about goals, participation levels and challenges that may have hindered the success of the previous plan. And, SYM is no small player in this market: Their portfolio management, wealth management and qualified plan teams oversee more than \$1.7 billion in assets, making them one of the Midwest's largest independent, fee-based fiduciary wealth management firms.

A Lot on the Line

"Oftentimes, an employer's 401(k) plan is the only retirement savings vehicle an individual may have," says Ackmann. "Because there is so much on the line when dealing with a family's future, plan participants should know there is help and that we are willing to give it." With SYM at the helm, individual investors can say goodbye to the strategy of blind-picking their portfolio allocations each year. Investing doesn't have to be that way. And, once the plan is implemented, SYM advisors stay engaged and accessible. "We don't just disappear," says Ackmann. **▀**

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