

# The Best Kept 401k Secret in INDIANA

OneAmerica,  
is headquartered in Indianapolis and  
is one of the most experienced  
retirement providers in the country



OneAmerica is one of the largest and most experienced 401k & 403b providers and is headquartered right here in Indiana. A Hoosier since 1877, they have provided retirement plans since the 1960's and regularly win top industry awards for their products and services.

Owned by clients, not shareholders, OneAmerica regularly puts service and integrity over profit. For over 145 years OneAmerica has worked for a better Indiana and actively supports over 100 Indiana non-profits. OneAmerica is a strong supporter of Indiana business, philanthropy and the arts – making it a better place to live, work and play.

I'm Mike Grimme, Managing Partner of ClearPoint Financial Partners, an independent retirement consultant and author of "An Employer's Guide to a Retirement Plan that Works." While our firm works with most major recordkeepers, I feel Indiana based employers have a unique opportunity to work with a company in their own back yard that can provide unmatched local service, access to leadership and operates under a common set of Hoosier values.

I invite you to take a closer look at OneAmerica Retirement Services, either through a personal behind the scenes tour or by joining an exclusive retirement roundtable with leaders from other Indiana based companies.

## Creating Better Retirement Plans - Employer Roundtable

*Agenda of topics to be covered (click to register)*

- Uncovering hidden and confusing fees
- Fiduciary best practices from an ERISA attorney
- Growing trend of ESG investing
- Trends with target-date portfolios
- Financial Wellness program benefits and implementation



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## Retirement Roundtable Creating Better Retirement Plans

We are inviting a select group Indiana based employers to join a discussion on how to create better 401(k) and 403(b) plans with leading retirement experts. Roundtable participants will be HR or finance executives with oversight responsibilities for their organization's retirement plan.



### Agenda

#### Creating Better Retirement Plans - Employer Roundtable

- **Uncovering hidden and confusing fees** - many employers don't know all the fees their employees pay inside their retirement accounts. Excessive fees can add up to tens of thousands of dollars for a single employee and create unneeded liabilities for employers and plan fiduciaries. Learn how to find and lower hidden fees within your retirement plan. Conversation leader: Mike Grimme, Managing Partner, ClearPoint Financial Partners
- **Fiduciary best practices** – answering questions like, “who is a fiduciary?”, “what are a fiduciary's duties to the plan?”, and “how can employers better manage fiduciary liability?”, is important to any employer sponsoring a retirement plan. Hear fiduciary best practices and practical steps to limiting fiduciary liability. Conversation leader: Mike Grimme & OneAmerica
- **Investment trends: ESG investing and target date portfolios** – Environmental, Social and Governance (ESG) investing is becoming more popular with employees and employers. Learn what ESG is, what employees think and guidance to employers on adding them to retirement plans. Target-date funds have become the biggest asset class within retirement plans, with over 90% of new contributions going to these portfolios. Learn the unique factors fiduciaries should consider when evaluating target-date funds, including glide-path, passive/active/blend and strategic equity targets. Conversation leader: Mike Grimme & Rachael Brumund, VP Fidelity Institutional
- **Financial Wellness programs** – engage employees on their financial lives beyond the retirement plan. Studies have shown that stress caused by student debt, childcare expenses, taking care of aging parents and more, prohibit employees from participating in retirement plans – and often interferes with job performance and satisfaction. Hear how your organization can implement and benefit from a financial wellness program. Conversation leader: Peter Dunn, a.k.a. Pete-the-Planner

[Click here for more information or to register](#)