

# Retirement Benefits Planning



## Perspective

In today's environment, plan sponsors are finding it more and more difficult to keep up with the ever-changing landscape of company retirement plans, and many do not know where to turn to get the help they really need. The government has implemented changes over the years that worry plan sponsors, and education is lacking on how those changes could impact a plan. Retirement plan participant surveys demonstrate that most employees are behind where they need to be in planning for a confident retirement, and, in many cases, these employees are not being advised on what steps to take to catch up. That is why we have developed our team into a core group of Retirement Planning Specialists.

## Why Highland Trust Partners?

We provide plan sponsors and their employees with reliable consultation and planning services at the fiduciary, investment and education levels. We consistently strive to provide the best retirement benefit our clients can offer their employees.

The Highland Trust Partners team brings more than 60 years of combined experience in the financial services industry to each client engagement. Our team includes two CERTIFIED FINANCIAL PLANNER™ professionals, a Certified Retirement Counselor® and two Accredited Investment Fiduciaries® (AIF®), enabling us to provide your employees with a planning experience that many are not accustomed to receiving as part of their retirement plan experience.

## Our Mission

To ensure the health of retirement plans for plan sponsors and their participants by utilizing a process built around three service levels: Fiduciary, Investment, and Education.

## Our Core Values

Integrity  
Service  
Knowledge  
Objectivity  
Value

We will:

- Promptly, completely and candidly answer all of our clients' inquiries.
- Monitor and evaluate our clients' progress.
- Seek to anticipate the needs of our clients.

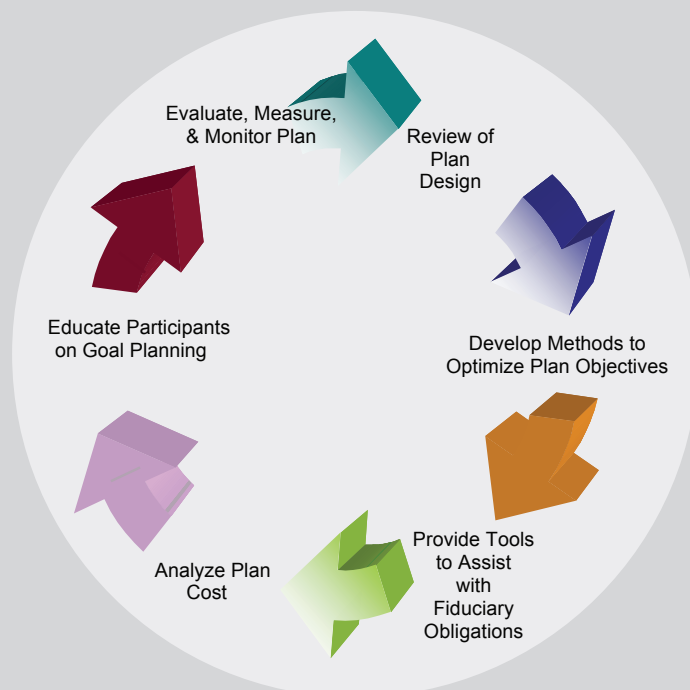
## Our Strategy

Highland Trust Partners has designed our practice to provide employers and employees with customized solutions with their retirement benefit. We pride ourselves of being agnostic with record-keepers, third-party administrators, and investment managers. Our strategy is to build what you need and service above and beyond your expectations. There are several differentiators in our practice that set us apart:

- We offer both 3(21) and 3(38) fiduciary contracts
- We can bill flat fee or hourly for consultation
- We have risk-based portfolios we manage for participants
- We use independent investment monitoring services to score performance
- We can arrange for participants to receive personal advice on their retirement planning
- We utilize Dave Ramsey courses to help educate employees
- We have ability to establish 3(16) administration contracts
- We manage a cloud storage fiduciary vault for plan sponsors
- We can establish an employee transition arrangement for separation of employment

## Plan Service Overview

Our methodology to analyze, customize, monitor, and benchmark retirement plans for plan sponsors and their employees involves a thorough process. It allows plan sponsors to not only receive advice, but provides a means to gauge results over time. For the areas of most concern to sponsors including fiduciary obligation and employee participation, our clients are not only made aware of shortfalls, but are provided an action plan.



# Retirement Benefits Planning Services

Our team can help you create a fully-customized plan to attract and retain talented people and enable your employees to build a foundation for pursuing financial independence. We have ability to operate under a 3(21) or 3(38) contract for fiduciary guidance and have various levels of pricing to provide your company with what is most appropriate.

*For a full list of fiduciary, investment and education services, see the reverse side of this page.*

- We provide both plan sponsors and their employees with an open line of communication to our team of experienced advisors and are diligent about addressing questions immediately.
- We developed our service model around our strengths which include our ability to serve as a 3(21) investment fiduciary for your plan.
- Our team has over 60 years of combined experience with defined contribution, defined benefit and non-qualified retirement strategies. We offer expertise across all aspects of company retirement plan design and management. Our advisors are highly experienced with key designations and certifications:

- ✓ CERTIFIED FINANCIAL PLANNER™ (CFP®)
- ✓ Accredited Investment Fiduciary® (AIF®)
- ✓ Certified Retirement Counselor® (CRC®)

To help achieve a successful retirement plan experience, we believe in a team approach with the plan sponsor, participants, benefits committee, administrators, payroll, CPAs, auditors, record-keepers, and all other professionals who have a role in the benefit. As advisors, our team will take the lead to choreograph all the key services that must be provided for the plan sponsor and the participants.



# Retirement Benefits Planning Services

Highland Trust Partners offer three levels of service to plan sponsors:

## PLAN FIDUCIARY LEVEL SERVICES

- Investment Committee Structure
- Fiduciary Oversight
- DOL Audit Test
- Compliance File Review
- Documentation of Progress
- Employee Notifications
- Plan “Design vs Needs” Assessment
- Annual Record Keeper Review
- Annual Administrator Review
- DOL/IRS/Congressional Bulletins
- Annual Sponsor/Trustee Meeting
- Benchmark Plan against Peers
- Establish, Track, and Document Plan Goals
- Fiduciary Assistance
- Cost Analyzer

## PLAN INVESTMENT LEVEL SERVICES

- Investment Policy Statement (IPS)
- Investment Lineup Design
- Allocation Models
- QDIA
- Fi360 Monitoring (Quarterly Performance Updates)
- Investment Removal/Addition
- Monitoring Internal Investment Expenses
- Economic/Market Reports
- Trends of Workforce to Economic Risks
- Capital Market Assumptions

## PLAN EDUCATION LEVEL SERVICES

- Customized Education Policy Statement
- Enrollment Meetings
- Participant “Retirement Survival” Kits
- Quarterly or Semi-Annual Education Forums
- One-on-one Meetings as Required (be accessible in-person, phone, email)
- Retirement Savings GAP Analysis
- 50+ Age Employee Preparation
- Provide Economic/Market Reports (in simple terminology)
- Financial Lessons (inflation, interest rates, social security, compounding, etc.)
- Personal Financial Guidance (insurance, banking, taxation, legal, etc.)
- Stress Test Financial Health
- Teach Record-Keepers Website
- Survey Employees Annually on Need





# Our Team Approach

We believe our personal and professional service combined with in-depth team support gives us a distinct advantage as we help you manage your retirement benefit.

With retirement benefits, it is not enough for a plan sponsor to have one or two professionals working on their and their employee's behalf. We have structured our team to each have a duty to your plan, and we work closely with the other professionals (payroll, accountants, administrators, record-keepers) you have hired to provide the level of service you and your employees deserve.

## Your Team

### Mark Cross, AIF®

Founding Partner

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Mark is an independent financial advisor and Accredited Investment Fiduciary,® (AIF,®). He

focuses primarily on retirement, estate, and investment planning. Mark takes great care in helping clients develop a plan tailored to their needs by simplifying the process, allowing them to make well founded, intelligent, and confident financial decisions.

Mark received a BS in economics with a concentration in finance from the University of Georgia. He began his financial services career in 1986, and brings more than 30 years of experience in the financial services industry to individuals, families and business owners seeking customized strategies as they prepare for or live in retirement.

Before establishing Highland Trust Partners — an independent financial planning and wealth management firm — in 2015, he managed a successful financial services practice at Wells Fargo Advisors for two decades and was a member of the Wells Fargo Advisors Premier Advisor Program which is based on performance and production criteria, and reflects a superior level of professional achievement.\* Mark joined Wachovia Securities, the Wells Fargo Advisors predecessor firm in 1993. Previously, Mark was a financial advisor and branch administrative officer with a regional investment company in Atlanta.

Mark is a sought-after speaker on a broad range of financial topics including personal investment planning and he's had articles published in the Athens Banner-Herald. He's a past member of the finance committee at Athens First Methodist Church and the Parent's Advisory Committee for Prince Avenue Christian School. He also teaches Partners Sunday School class and previously

served as president. Mark also serves as president of the board of trustees for Kappa Alpha fraternity at the University of Georgia and has served on the Advisory Board of the UGA College of Family Financial Planning. He's a former member of the University Greek Housing Steering Committee and the Investment Management Consultants Association (IMCA).

Mark enjoys spending time with his family as well as attending college athletics, playing an occasional round of golf, and hunting with his friends.

### Jason Norton, CFP®

Founding Partner

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Jason is a CERTIFIED FINANCIAL PLANNER™ and a founding partner of Highland Trust Partners. He

began his financial services career while still in college. A consumer economics major from Alpharetta, Georgia, Jason transferred from the University of West Georgia to UGA. Through an internship, he obtained a position with the Wells Fargo Advisors predecessor firm, Wachovia Securities. While the position began with some simple administrative responsibilities, things quickly changed.

# Our Team Approach

Following his graduation from Georgia, Jason had the option to join his family's cryogenics business. However, a position had been created for Jason on Mark Cross' team and he accepted. He was named a financial specialist and placed on the junior broker track. Following the completion of his Series 7 securities representative examination and the junior broker program, Jason obtained his CERTIFIED FINANCIAL PLANNER™ (CFP®) certification.

Jason is actively involved in the Athens community as past president of Rotary (2009-2010) and former president of L.E.A.D. Athens. He is also a member of the Investment Management Consultants Association (IMCA). He regularly returns to UGA to speak to undergraduate classes in consumer economics about investing and financial planning.

Jason and his wife, Christy, were married in 2008 and are the proud parents of their son, Drew, born in 2010.

**Chris Caldwell, CFP®,  
CRC®, AIF®, MBA**

Founding Partner, Director of Retirement Planning  
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Chris is a CERTIFIED FINANCIAL PLANNER™, Certified Retirement Counselor®, Accredited Investment Fiduciary® and a founding partner of Highland



Trust Partners. His primary focus is on corporate retirement plans, and retirement, financial, and

estate planning for families. Chris seeks to help families reduce financial stress by organizing their finances and developing strategies aligned with their goals and values. He helps businesses design retirement plans to help workers retire on time with the assets they require for retirement, through retirement plans that are noticed and appreciated by employees.

Based on experience, Chris knows that financial independence is the number one goal most people have for their lives in retirement. His clients rely on him to help them identify and overcome challenges along the path to retirement, anticipating and seeking to avoid obstacles that could come between them and their goals.

Chris received both his undergraduate and graduate degrees from the Terry College of Business at the University of Georgia. He began his financial services career in 1996 and has experiences in trusts, investments, insurance, and banking. Chris has concentrated his efforts over the years on enhancing his financial knowledge to assist clients by

the earning three accredited professional designations, which combined require over 30 hours of continuing education each year.

Before joining Mark and Jason to establish Highland Trust Partners, Chris was Vice President of Investments at Wells Fargo Advisors, LLC. Chris was one of only 300 advisors at the firm to be recognized in the Wells Fargo Advisors Retirement Plan Consultants Program, open to select advisors specializing in corporate retirement plans. Prior to Wells Fargo Advisors, Chris worked with Wachovia Securities, SunTrust Trust & Investments, and ING.

Chris has been a contributing writer to the Athens Banner Herald newspaper and Southern Distinction magazine. He is an adjunct professor at Piedmont College teaching several business courses and occasionally lectures to classes at the University of Georgia. He serves as a board member for St. Mary's Hospital, Highland Hills Retirement Village, Athens Rotary Club Foundation, and the Piedmont College Advisory Board.

Chris and his wife, Heather, were married in 1999 and have two children, Seth and Natalie.

# Our Team Approach

## Amy Parrish

Senior Wealth Advisor

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Amy has worked as a trusted advisor to families and businesses since 1992.

Amy develops close personal

relationships with her clients allowing her to understand and address their unique needs. It is her goal to help them be more purposeful with their wealth. Specifically, Amy specializes in financial planning, estate planning, planning for transitions, strategic wealth distribution, charitable giving strategies, asset allocation and the evaluation of investment managers.

Amy received her BA degree in political science with a concentration in global policy studies from the University of Georgia.

Amy enjoys spending time with her husband Bob and children, Lindsey and Brooks. As a family they are actively involved in their church, Athens First United Methodist. Amy has been and continues to be active in helping her community. She is a Past President for the Junior League of Athens, Athens Area Cancer Auxiliary, L.E.A.D. Athens Steering Committee and Prevent Child Abuse Athens. She is a graduate of Leadership Athens and had

a past appointment to serve on the Child Protective Services Statewide Citizen's Review Panel.

Amy has completed several marathons and two distance relay races. She enjoys socializing with friends and family through these types of events, local 5k races for charity and during training.

## Tomekia Jackson

Director of Operations

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Tomekia joined Mark, Jason, and Chris when they formed Highland Trust Partners

in 2015. As Director of Operations, her primary focus is management of the firm's day-to-day operations. She is the key contact for clients, serving client accounts and responding to inquiries, and is responsible for managing partners' calendars, budgeting office expenses, organizing seminars, and developing marketing strategies. Tomekia is also the team's website administrator and manages the firm's interns and receptionist.

Tomekia joined Wachovia Securities (which later became Wells Fargo Advisors) in 2005 as Client Associate for Mark and

Jason. Many of the duties she performs today, she performed while with Wells Fargo Advisors. Tomekia was recognized on many occasions for her diligent work ethic in assisting clients, training fellow Client Associates, and supporting other advisors when needed.

Tomekia has extensive experience in banking. Before joining Mark and Jason, she worked for First American Bank, Wachovia Bank, and Athens First Bank. She has held multiple positions including teller, customer service manager, and assistant branch manager. Tomekia's knowledge of banking transactions and lending is an asset to clients of Highland Trust Partners as well as to Mark, Jason, and Chris.

Tomekia and her husband, Anthony, have been together since 2004 and have a daughter, Megan, who was born in 2007. Tomekia has been involved with numerous charities over the years, with a particular focus on March of Dimes.

## April Giddens

Client Service Associate



April joined Mark, Jason, and Chris when they formed Highland Trust Partners in 2015. As Client Service



## Our Team Approach

### **April Giddens, cont.**

Associate, April works directly with Tomekia to address the needs of all the firm's clients, which include but not limited to opening accounts, distribution of funds, and scheduling meetings. April is also responsible for helping clients understand the firm's technology and addressing

problems with account access. April joined Highland Trust Partners after 3 years as Office Manager of another LPL office in Athens which was acquired by Highland Trust Partners. Prior, she worked for 4 years as an associate with a local Edward Jones Office. April's knowledge of the industry and client relations

is a tremendous asset to Mark, Jason, Chris, Amy, Tomekia, and the firm's clients.

April and her husband, Michael, were married in 1992 and have two sons, Joshua and Daniel. They actually have three children if you count their miniature Schnauzer, Scooter.



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