



Retirement & Wealth Solutions

Giving employees peace of mind for their financial future

Retirement & Wealth Solutions

Navia offers an all-in-one bundled 401(k)/403(b) retirement and wealth solution. Our solution offers a team of dedicated retirement experts, superior administrative service, comprehensive compliance and audit support, total fee transparency, and high-touch participant service to give you a robust retirement package. Our capable and seasoned team (50 years providing retirement plans) will partner with you to create a best-in-class retirement and wealth benefit that significantly reduces your administrative burden, and is tailored to your unique needs.

Common Challenges

Retirement and wealth plans are a valuable employee benefit, yet administrative and compliance requirements make them complex to manage. Common challenges we hear include:

- Cumbersome administration
- Complex compliance issues
- Inconsistent and impersonal service models
- Unengaging participant experience
- Limited plan design and investment flexibility
- “Pass the buck” customer service responses

Key benefits

- All-in-one bundled solution
- Dedicated client service
- Flexible and customized
- Comprehensive investment access
- Engaging participant education
- 100% US-based, live customer support

93%

of employees consider retirement planning assistance a priority when choosing where to work

Retirement & Wealth Options



401(k)/403(b)
Profit Sharing
Defined Benefit
Non-Qualified Deferred Compensation

ESOP
Indian Tribal Services: Specialty Plans
Advisor/Partner Support & Integration

Navia Retirement & Wealth Solutions

All-in-one bundled solution

Eliminate administration burdens

Navia handles it all by providing recordkeeping and plan administration/compliance functions, including 360° payroll integration, 3(16) fiduciary services, audit preparation, notice fulfillment, annual filings, and we can even sign the form 5500.

Flexible and customized

Avoid cookie-cutter solutions that don't meet your needs

Every organization is different, which is why Navia customizes plan design for all clients and adapt to changes as they happen.

Dedicated client service

Stop wasting time

All plans receive a dedicated Client Service Manager from a team of long-tenured experts, providing a "go-to" person that understands your plan and its needs.

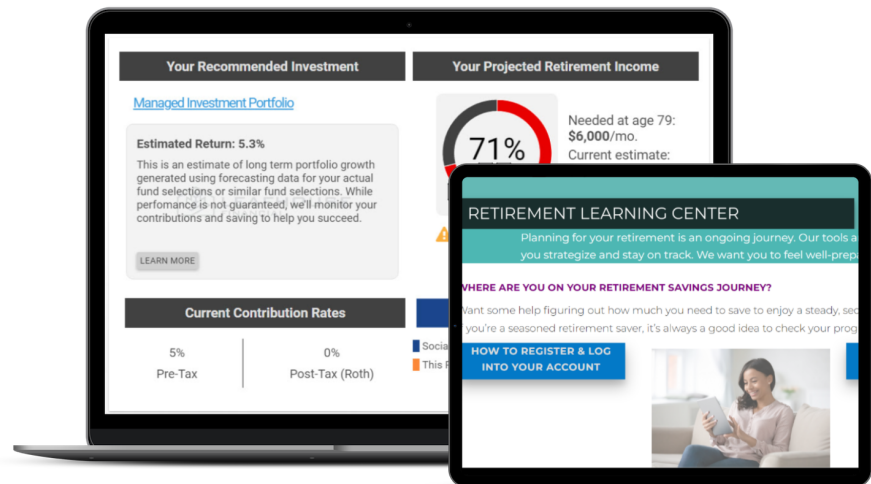
Comprehensive investment access

Don't worry about limited investment options

Utilizing open-architecture custodians like Schwab provides total investment flexibility in plan lineup construction. If it can be held in a retirement plan, you can access it.



A highly personalized and engaging participant experience utilizing iJoin provides an online enrollment process and a goal-based dashboard that encourages participation and helps your employees on a path to better retirement outcomes.



Retirement Product Features

Navia's clients have access to industry-best features and capabilities:

Employers

- Dedicated Client Service Manager
- Best-in-class compliance
- Flexible and customized
- Comprehensive investment availability
- Maintain current advisor relationship
- Eligibility monitoring and notification to employees
- Automatic enrollment/escalation determination
- Payroll integration
- Fully transparent fees
- Plan sponsor intelligence report benchmarking
- 3(16) legal document fulfillment

Participants

- A highly personalized and engaging participant experience utilizing iJoin
- Full online enrollment
- Free online investment advice
- Goal-based approach to engagement and investing
- Multiple financial wellness and advice tools
- Dedicated phone representatives to field participant inquiries and requests
- Managed account and lifetime income solutions
- Improved confidence in retirement readiness

Connect with us today

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navia health

- Health FSA
- HSA
- COBRA
- MEC
- HRA
- Direct billing
- Scheduled HRA
- Self-funded dental & vision
- Ben admin

navia life

- Daycare FSA
- Lifestyle
- GoNavia
- Adoption
- Education benefits
- Home office
- Retirement plans

navia compliance

- 5500
- NDT
- POP
- DOL IRS
- ACA reporting
- ERISA