

The investment and fiduciary professionals

KidderAdvisers[®]

Think of us as your independent guide through the complexities and responsibilities of managing your organization's retirement plan, your own retirement plan, your succession strategy – even your own personal wealth. From fiduciary guidance to tax-advantaged planning, Kidder Advisers provides a host of services designed to help you and your employees succeed.

Help us make better decisions.

Help me protect myself and my employees.

Make the process simpler.

Help us control plan costs.

Tell me if my plan's really working.

We sit on the same side of the table.

Does your current advisor force you to make decisions and be a plan expert?
Are you uncomfortable with your fiduciary responsibilities and liabilities?
Are your employees participating? Is your personal wealth strategy on track?

Kidder Advisers is a full-service, independent, investment advisor and consulting firm focused on the retirement plan needs of businesses and nonprofits, as well as their owners, managers and employees.

Rather than off-the-shelf solutions, we leverage our relationships with many of the industry's major providers to develop personalized, transparent retirement and wealth management solutions that work.

We have significant experience in servicing all types of defined contribution and defined benefit plans – including 401(k), profit sharing, ESOP, cash balance, age-weighted, cross-tested, 403(b) and 457(b).

And guide you through all the choices.

Once we understand your needs, objectives and budget, we can create a single plan – or combination of plans – to match your specific requirements and expectations. The response we usually hear is, “I didn’t know you could do that!”

Kidder Advisers is a full-service, independent provider of retirement plan services. We can act as a broker, advisor or consultant for both qualified and nonqualified plans.

We add value by helping plan sponsors optimize tax deductions, reduce costs, educate employees, address fiduciary responsibilities and make appropriate investment choices. Every step of the way, we see it as our job to smooth and solidify plan processes, while protecting the needs of both plan sponsors and employees.

We have tools and processes for selecting appropriate plan vendors, benchmarking plan performance and resolving preexisting issues with the IRS or Department of Labor.

We create order from retirement plan chaos.

Select Appropriate Investments

Our proprietary tools and processes help you maintain investment due diligence and all supporting documents. Our independence enables you to access a full spectrum of industry-leading investment platforms and strategies.

Reduce Investment Fiduciary Liability

Most plan sponsors are ill-equipped to deal with ever-changing ERISA requirements and other potential liabilities. We help you save time and reduce personal risk, while protecting the interests of everyone associated with the plan.

Educate Your Employees

We help employees make the most of their plan by helping them understand how much they should be saving and how they should allocate their money among the various investments offered by the plan. We provide seamless processes for employee rollovers and distributions.

Measure Plan Performance

We help you assess and improve your plan by measuring participation levels, deferral percentages, investment results and more. We dissect all fees and compare them to industry standards.

Build a Better Plan

Ongoing regulatory changes make it critical to evaluate the legal, compliance and design aspects of your plan on a regular basis. We can provide tailor-made qualified and nonqualified solutions that optimize tax deductions and satisfy the needs of employers, employees, third-party advisors and regulators.

Document Everything

We help offer experienced processes and procedures that ensure the timely completion and distribution of all reports, as well as the satisfaction of all plan requirements.

Bridge the Retirement Income Gap

Will you and your key employees be able to live well in retirement? We can design a deferred compensation program to help you and your key employees overcome 401(k) restrictions, increase retirement savings, manage tax timing and facilitate succession strategies.

Address Continuity for Your Business and Heirs

Based on your needs, objectives and timeframe, we identify and develop effective, tax-favored, buy-sell funding mechanisms that benefit you and your successors, while providing continuity and confidence for your employees.

Build a More Effective Portfolio

Based on your risk tolerance, tax situation, income, expenses and expectations, we recommend appropriate asset categories, allocations and managers. Our independent perspective and time-tested processes enable us to build more effective portfolios on behalf of our clients.

Reduce Taxes and Optimize Income

Tax-free and tax-deferred investing opportunities, as well as tax-favored distribution strategies can clearly add value to your portfolio and estate. We develop retirement income funding and investment strategies that reflect our tax expectations. Then we develop tax-favored strategies for disbursing previously tax-deferred assets.

Create a Tax-Advantaged Estate

We consult with clients' attorneys, CPAs and other financial advisors to help structure more effective, tax-advantaged estate and wealth transfer plans. We are fluent in the development and administration of sophisticated trusts.

We help build wealth for you and your key employees.

The same experience, tools and resources we use to manage and grow clients' retirement assets position us well to serve the broader financial needs of plan sponsors, executives and their families.

As an independent, investment advisor and consulting firm, Kidder Advisers works with a wide range of professional money managers, investment families, alternative investment managers and life & annuity carriers to create effective, transparent, tax-favored plans and processes to help grow wealth, optimize income and address the financial future of your heirs.

We can create personalized deferred compensation benefit programs to help you recruit and reward key employees by working to bridge the retirement income gap.

We can work closely with you, your successors and your advisory team to design and fund effective succession plans involving family members, key employees or third parties.

All of this work is a natural extension of the retirement planning process, and we pursue it with the same attention to detail, integrity and transparency that we bring to our investment and fiduciary-related duties.

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