

# Higher Education - Retirement Plans

## From Dorm Room to Board Room

Your oversight extends to all aspects of your organization. Matters like hiring, diversity, safety, compensation, compliance, healthcare, and retirement benefits involve you. Often, they concern you. Leaders of academic institutions know that many of your colleagues are under-prepared for retirement, and even delaying retirement (with its own complications). Add to this the increased scrutiny of your retirement plan and increased demands on your time. You could use a partner to clear the confusion and lighten your load.

## Rely on an Industry Leader

We understand that retirement plan options can be confusing to evaluate, and increasingly worrisome to manage. The stakes for you and your higher-ed organization are increasingly high. Since 1993, organizations have relied on Highland as a fiduciary, and an objective advisor. We started our consulting practice advising retirement plan sponsors and, today, we're recognized as one of the largest investment consultants ranked by worldwide institutional assets under advisement.<sup>1</sup>

## Like You, Future Focused

Highland clients are served by credentialed specialists current on matters that influence plan success. We keep our eye to the future, monitoring proposed legislation and new regulations that can impact your world. And we'll equip you with best practices through a team of owner-associates who work together on your behalf. As your Investor Advocates® we'll champion your interests, simplify your obligations and collaborate with your recordkeeper, auditor, and other partners you depend on.

## Your On-Staff, Off-Site Resource

Periodic meetings are a given, but relationships are built in the time between. That's when issues arise and solutions are delivered. Highland's client-first commitment invites you to lean on us. Consider us your colleagues—on your side and just down the hall.



**Highland**

CONSULTING ASSOCIATES, INC.  
Investor Advocates®

*Client First.  
Every Opportunity.  
Every Interaction.*



One of the  
Largest  
Investment  
Consultants  
Worldwide<sup>1</sup>



\$18 B in  
Assets Under  
Advisement<sup>2</sup>



Advising  
150 Clients<sup>2</sup>



100% Employee  
Owned to Serve  
You with an  
Owner's Attention



Fee-Only  
Independence  
and Unbiased  
Advice



Co-Fiduciaries  
Since 1993



Experienced in  
Operating Asset  
Management  
as well as  
Endowments and  
Foundations

## Tailored to Your Organization

We believe that complete customization encompasses not only your plan investments, but also thoughtful plan design, governance matters, fee management, and participant communication as well.

And, while plan complexity makes change hard, our client-first culture and insistence on limited client-to-consultant ratios allow us to walk alongside you to simplify that process. We can guide you in the evaluation of ESG investments and are versed in the consideration of DEI policies. From enhancements in your investment offerings, to considerations of auto features, participant education and multi-employer plans (MEPs), let us be the investment thought leader you can depend on.

Our customization includes the level of service that suits your institution. Your Highland team will be fluent in the intricacies of your plan and plain-spoken in the counsel we offer to help you achieve success.

## Governance and Fiduciary Obligations

As your co-fiduciary, we don't shy away from plan complexities. We can equip fiduciaries to your plan and identify and mitigate risks to your institution resulting from confusing plans, excessive fees and other factors that may signal fiduciary breaches. Every quarter you'll receive an updated fiduciary checklist so that you can move ahead with confidence and clarity.

## Prepare for a Retirement Worth Dreaming About

Too many retirement plans limit academics' options due to sub-par investment options and layered, often obscured fees. Your colleagues shouldn't stay in the classroom because they can't afford to leave it. They deserve the unbiased counsel, world-class investment options and complete fee transparency that can let their retirement dreams take flight.

## Advising Organizations You Know

From global manufacturers to national retailers, professional service firms, hospitals, universities and foundations, Highland is relied on to provide impartial advice and client-first service. We retain 98% of our clients year-to-year as a result.<sup>3</sup> We invite you to hear about the expertise and service we've become known for from our clients themselves. Let us put you in touch with academic institutions benefitting from Highland's promise to be: *Client First. Every Opportunity. Every interaction.*

<sup>1</sup> – Highland Consulting Associates, Inc. is the 52nd largest investment consultant ranked by worldwide institutional assets under advisement as of 6/30/21 in Pensions & Investments 2021 Consultants Directory published by Crain Communications, Inc. on 2/1/22. There was no cost for inclusion in the rankings. A licensing fee of \$1,825 was paid for related logo use.

<sup>2</sup> – As of 12/31/21

<sup>3</sup> – The average annual client retention rate beginning 1/1/2010 excluding any client relationship terminated due to dissolution, merger, or acquisition.

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## Advocate

ad·vo·cate Noun /'advəkət/  
*One who pleads the cause of another.*

Since 1993, Highland has been hired for what we know, and not what we sell.

We describe that founding principle as "investor advocacy."

As Investor Advocates, Highland ownership, operational and compensation structures align with our clients' best interests.

We are not money managers and have no formal or informal ties to investment products of any kind.

**At Highland, our allegiance is to our clients.**