


The background of the advertisement features a photograph of two men in business suits standing in a bright, modern office environment. The man on the left is gesturing with his hand while speaking to the man on the right. The image is partially obscured by a light blue overlay at the top and a solid teal overlay at the bottom.

The investment and fiduciary professionals

KidderAdvisers

We sit on the same side of the table.
And guide you through all the choices.



From fiduciary guidance
to tax-advantaged planning,
we work to help you and
your employees succeed.

Does your current advisor force you to make
decisions and be a plan expert?

Are you uncomfortable with your fiduciary
responsibilities and liabilities?

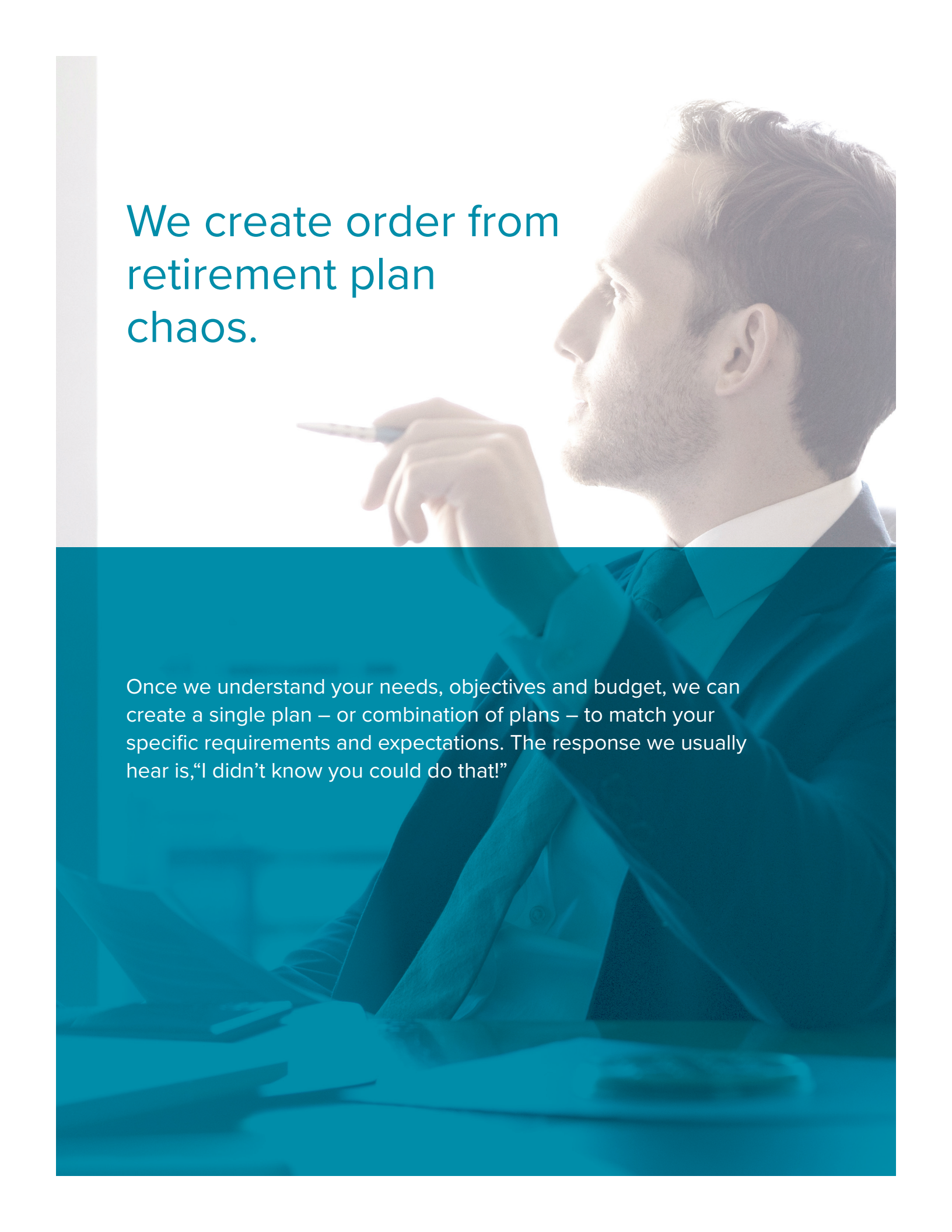
Is your personal wealth strategy on track?

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.

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

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).

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.

A man in a dark suit and white shirt is shown in profile, looking upwards and to the right. He is holding a pen in his right hand, resting his chin on it. The background is bright and out of focus. The bottom half of the image is covered by a solid teal color, which serves as a background for the second text block.

We create order from
retirement plan
chaos.

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 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.

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

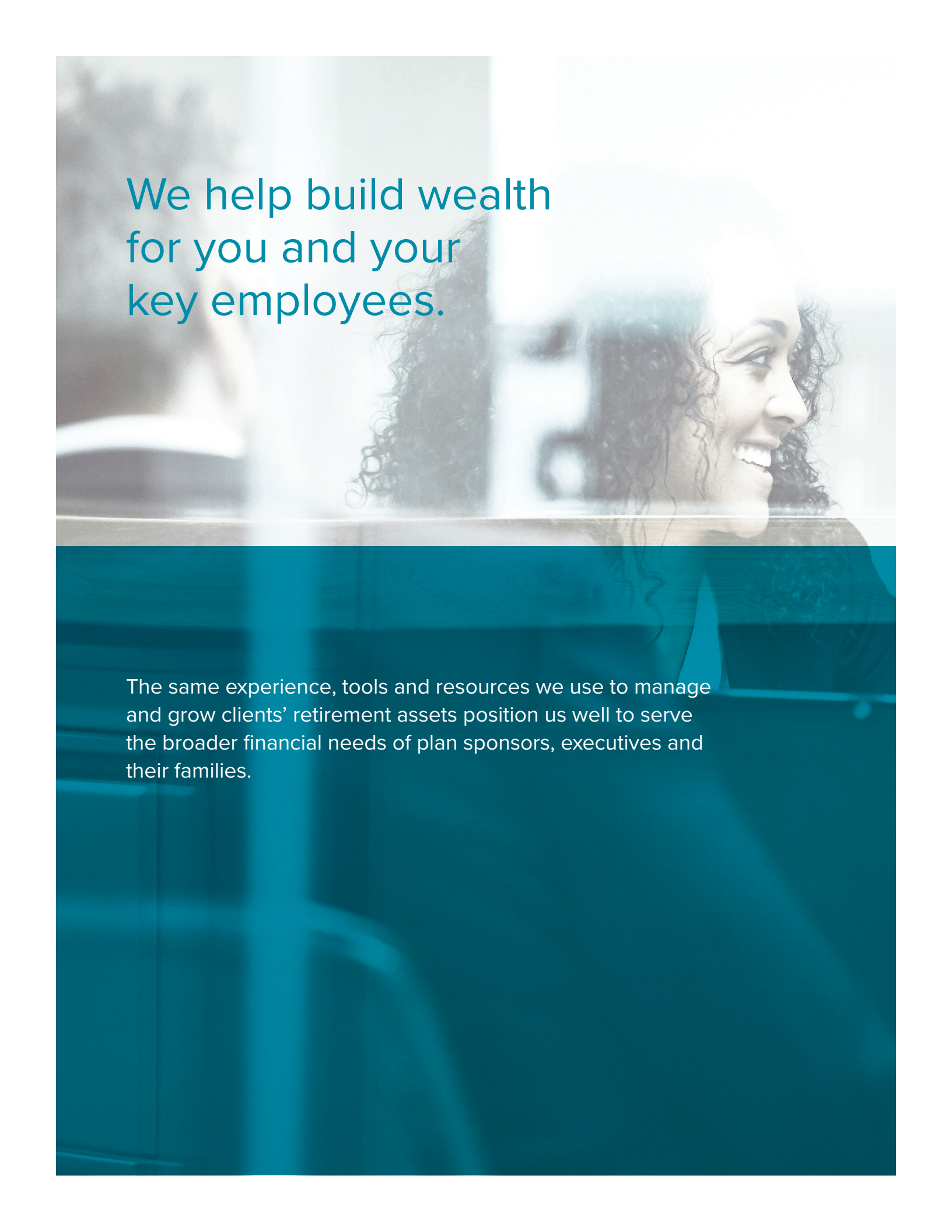
We help you assess and improve your plan by measuring participation levels, deferral percentages, investment results and more. We dissect all fees and compare them to industry standards.

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.

A woman with dark, curly hair is smiling and looking out of a window. The scene is bright and airy, with natural light coming from the window. The image is used as a background for the text.

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 advisory 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.

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.

The investment and fiduciary professionals

KidderAdvisers

Kidder Advisers, Inc.

2555 106th Street
Urbandale, IA 50322
Ph. (515) 254-2277

kidderadvisers.com

The information given herein is taken from sources that IFP Advisors, LLC, dba Independent Financial Partners (IFP), IFP Securities LLC, dba Independent Financial Partners (IFP), and its advisors believe to be reliable, but it is not guaranteed by us as to accuracy or completeness. This is for informational purposes only and in no event should be construed as an offer to sell or solicitation of an offer to buy any securities or products. Please consult your tax and/or legal advisor before implementing any tax and/or legal related strategies mentioned in this publication as IFP does not provide tax and/or legal advice. Opinions expressed are subject to change without notice and do not take into account the particular investment objectives, financial situation, or needs of individual investors. This report may not be reproduced, distributed, or published by any person for any purpose without IFP's express prior written consent.

Securities offered through IFP Securities, LLC, dba Independent Financial Partners (IFP), member FINRA/SIPC. Investment advice offered through IFP Advisors, LLC, dba Independent Financial Partners (IFP), a Registered Investment Adviser. IFP and Kidder Advisers, Inc. are not affiliated.