



Our fiduciary capabilities enable us to be of enormous value to our clients, whether it's providing them with leading-edge ideas, vetting their decisions or enhancing their compliance efforts."



TEAM PHOTO

The Vierra Group

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The Vierra Group

Innovative, customized and fully compliant fiduciary solutions



“We add value. Many 401(k) plans are needlessly tied to the provider’s proprietary products—we embrace a greater universe to ensure you meet ERISA diversity requirements. We also benchmark plan performance and expenses vs. those of your competitors.”

– Roger Vierra, CIMA®
Senior Vice President–Investments



Your plans need to do right by your employees

Companies must navigate a maze of legal and regulatory requirements and invest considerable resources if they hope to provide competitive executive compensation and other employee investment incentive plans these days.

The Vierra Group is eminently qualified to design, implement and administer your 401(k), 403(b), 457, defined benefit and non-qualified retirement plans, as well as provide other institutional services, including cash and portfolio management.

Moreover, owing to UBS’s status as one of only a few full-service financial firms qualified to act as a fiduciary, The Vierra Group can provide the fiduciary oversight to ensure your plans’ investment programs remain on target and satisfy evolving legal and regulatory requirements, enabling you to deliver loyalty-building, financial peace of mind for your employees and successfully compete in the human resources markets.

Competent, ERISA-compliant value-added

Our investment programs feature full compliance with ERISA guidelines for investment suitability, menu diversity and plan participant education. But we don’t stop there.

We recognize the significant administrative commitments required to implement a plan, as well as the liabilities that an improperly implemented plan can present. So we work with you throughout plan implementation, providing you with advice in establishing your investment committee charter, helping you develop your investment policy and educational policy statements, even conducting the record-keeper selection process. We also provide your staff with educational resources to ensure your people stay informed on the regulatory landscape.

Best practices investment methodology

The Vierra Group follows industry best practices with regard to the investment programs it develops.

Our methodical, objective investment selection process draws from UBS’s’ expertise with open architecture investment platforms. This approach differs from many others’ in that it does not seek to limit your plan participants to proprietary products

We rigorously screen for a list of candidates that alone and together will meet ERISA suitability and diversification requirements. We meet face-to-face with the management teams of the penultimate candidates to ensure we fully understand their methodologies and how they go about minimizing exposure to risk. We then present a list of finalists for the consideration of your investment committee and assist the committee in assembling a plan investment menu that meets all ERISA diversity requirements.

Once your program is established, we commence monitoring to ensure plan components remain on course. And when we report on program performance, we benchmark your plan’s performance and expenses against those of your competition and similarly capitalized companies as well.

We are there for your employees

The Vierra Group values the opportunity to serve your employees. We believe it is our responsibility to help them and their families achieve greater financial security, which in turn will lead them to more fulfilling and enriching lives.

So we make it a point to be there for them. In the case of your 401(k) plan, for instance, we help with the formation of your plan’s educational policy statement and commit to specific education-related deliverables.

We provide plan participants with educational opportunities, as well as collateral resources. And we are able to leverage the UBS office network to ensure financial education opportunities are delivered to your employee sites throughout the U.S., and abroad too.

We are also there for your plan staff, keeping them apprised of regulatory developments, which in turn can help ensure participant inquiries get answered in a prompt and informed manner.

Value you can leverage into a competitive recruiting tool

The Vierra Group can knowledgeably, agilely help your plan fiduciaries attain ultimate goal of providing plan participants with a guided opportunity to live a well-funded retirement no matter the prevailing economic, legal and regulatory environments.

Combining our expertise, fiduciary capability and leveraging of UBS’s office and expert networks, The Vierra Group stands ready to provide your organization with innovative, customized and fully compliant plan solutions.