

About Us

Northwest Asset Management is an independent Registered Investment Advisor (RIA). Our firm is comprised of five financial industry professionals, whose combined 84 years of industry experience, knowledge, and skills join forces to offer quality services to organizations and individuals. Northwest Asset Management has been servicing retirement plans in the state of Washington for over 12 years.

Our Competitive Advantage

Full Service Plan Management

Our full service plan management solution streamlines the administration process by assisting you in all areas of Plan administration such as; plan operations, fiduciary risk management, regulatory compliance, employee communication and advice, investment selection, review and monitoring. Our goal is to simplify our clients' lives through a responsive, integrated approach. We provide you with a dedicated account manager to assist you in every aspect of the Plan.

Co-Fiduciary Acknowledgment

We assist in the selection and monitoring of Plan Investments and accept responsibility as Co-Fiduciaries for this function, reducing your Fiduciary responsibility and the associated liability. We have \$1,000,000 Fiduciary Liability Insurance coverage and we will accept our Co-Fiduciary liability in writing.

Chartered Retirement Plans Specialist (CRPS)

Nelly Mubashi holds the Chartered Retirement Plans Specialist (CRPS) designation. CRPS designees provide you with an understanding of how to establish and maintain an efficient retirement plan and ensure regular compliance with plan rules. CRPS designees focus almost exclusively on retirement plans and retirement planning.

Fee Transparency and Benchmarking

We will provide you with a revenue neutral platform, which means that we only get paid based on our fee-based service agreement no matter what fund is offered in your plan; eliminating conflict of interest. We provide a comprehensive analysis of your Plan's fee structure, which includes fee benchmarking or comparison with similar plans of the same size. Total fee disclosure allows you to evaluate whether or not all fees for the plan are reasonable. This ERISA fiduciary requirement has been the subject of numerous lawsuits and will no doubt soon be reinforced via regulation or legislation.

Open Architecture Model

We have an open architecture business model, which allows us to offer the best plans available nationwide at the lowest cost. We assist you with Plan design and selection of service providers in areas such as recordkeeping, trust services, custody and Plan audits.

Plan Services Include:

General Plan Maintenance

- Reduce the burden on the company's internal staff in running the plan by providing ongoing Plan Sponsor support in areas such as administration, operations, compliance, Investments, plan design and general problem-solving.
- Regulatory updates and compliance. We work with you to meet the ongoing regulatory and compliance needs associated with qualified plans.

Investment Advisory Services

- Oversee the investment process: selection, monitoring, replacement, etc.
- Increase investment quality through consistent due diligence.
- Fiduciary committee investment education.
- Fund manager search.
- Fund menu design.
- Asset allocation modeling.
- "Watch-list" and fund replacement protocol.
- Investment analytics.
- Customized reporting to help you measure results and demonstrate a prudent evaluation process.

Fiduciary Services

- Investment Policy development and update.
- Establish Fiduciary Due Diligence Process.
- Act as Investment Co-Fiduciary to the Plan (Acknowledgment in writing).
- Quarterly fiduciary committee meetings.
- As needed Fiduciary consulting meetings.
- 3-Year vendor review and evaluation.
- Fee and Plan benchmarking – nationwide comparison.
- Training of investment committee members regarding duties and obligations as Plan fiduciaries.
- Establishment of investment committee bylaws.

Employee Services

- Fiduciary Advisors. We provide investment advice to plan participants.
- One-on-one participant investment education.
- Model portfolio construction.
- Group education and enrollment meetings.
- Help create, update, and administer a targeted employee communication program (quarterly newsletters, education meeting, etc)
- 1 hour per calendar year free personal financial planning for all employees
- Ongoing employee support via phone or in person (rollovers, loans, 401k questions, etc)