

PENSION & RETIREMENT PLAN SERVICES



PENSION & RETIREMENT PLAN SERVICES

Jumet Financial serves as a fiduciary investment manager to public and private retirement plans, building portfolios around each plan's funded status, liabilities, and risk tolerance. We work closely with plan sponsors, boards, and trustees to bring discipline, transparency, and consistency to the investment process — so that decision-makers can focus on governance while we focus on execution.

FIDUCIARY INVESTMENT MANAGEMENT

As a fiduciary, we are held to a standard of acting in the best interest of the plan and its members. Our approach centers on aligning investment strategy with each plan's specific funded status, liability structure, and risk tolerance, rather than applying a one-size-fits-all model.

FAQS

WHAT IS AN INVESTMENT POLICY STATEMENT (IPS)?

The IPS defines a plan's investment objectives, asset allocation targets, risk parameters, and manager oversight process. We help boards develop or refresh an IPS as a first step.

HOW ARE FEES TYPICALLY STRUCTURED?

Public pension engagements are typically fee-only, asset-based, and fully disclosed, with no proprietary product requirements. Exact fees depend on plan size and scope.

CAN YOU WORK WITH MULTIPLE PLANS SEPARATELY?

Yes. Where a municipality maintains separate plans (police, fire, municipal/non-uniform), we can support each individually or under one coordinated framework.

BENEFITS

FOR THE CITY / PLAN SPONSOR

A disciplined, transparent investment process supports funded status over time, reduces the administrative burden on staff, and gives trustees clear, regular reporting for governance.

FOR PLAN MEMBERS

Prudent, risk-aware management helps protect the long-term security of the retirement benefits police, fire, and municipal employees have earned.

ACTUARIAL & RECORDKEEPER COORDINATION

Jumet Financial coordinates directly with plan actuaries and recordkeepers to ease administrative workload and keep reporting aligned across all parties, reducing the coordination burden on city staff.

TRUSTEE & BOARD EDUCATION

We provide ongoing education for pension boards and trustees, including regular performance reviews, market updates, and guidance on the Investment Policy Statement (IPS) — helping boards stay informed and confident in their oversight role.

www.jumetfinancial.com

621 7th Avenue, Beaver Falls, PA 15010

Securities offered through LPL Financial, Member FINRA/SIPC. Investment advice offered through Jumet Financial via Western Wealth Management, a registered investment advisor. Tax Services offered through Jumet Financial Tax Services LLC. Jumet Financial, Jumet Financial Tax Services, and Western Wealth Management are separate entities from LPL Financial.