

Civil Engineering Company Reduces Its Administrative Burden and Meets Compliance Deadlines

At a Glance

Situation

- An absentee advisor wasn't giving HMH or its employees the attention they deserved.
- As a growing company with a small operations team, HMH was struggling to keep up with retirement plan administration.
- The company's advisor failed to send compliance reminders, putting them at risk of missing important deadlines.

Results

- HMH receives on-demand support from Fisher\SMB, keeping the retirement plan running smoothly.
- The company has no trouble meeting compliance deadlines today.
- Fisher\SMB lowers HMH's administrative burden managing the 401(k).

Challenge

HMH Engineering has built its business on the strength of its relationships and a commitment to employees. With offices in Idaho and Montana, the firm initially set up its 401(k) with a local advisor, but when that advisor moved on and handed the plan off to someone else, the attention and support HMH received plummeted.

"He wasn't interested in us," said Alex Hall, Managing Member of HMH. "We didn't feel like we were getting what we paid for."

Hall wanted a retirement provider who showed up for him and his employees, delivering service and expertise that helped the firm maximize the value of its 401(k). That's why Alex and his team considered Fisher\SMB™.

Objective

Running a 401(k) plan can be complex. Most HR staff need help understanding how to manage their company's retirement plan, especially when it comes to compliance. An absentee advisor puts the company at risk during compliance season if they're not helping the company meet important deadlines.

Fisher\SMB's experienced team provides sponsor services to help small and medium-sized businesses keep their retirement plans running smoothly. This level of commitment is a big reason HMH chose Fisher\SMB.



Our Retirement Counselor has been a great asset to our 401(k) program. They provide guidance and clarifications as questions are presented, and as a trusted partner, they reduce the amount of administrative effort and oversight needed.

– Alex Hall, Managing Member, HMH Engineering



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Solution

From the beginning, Fisher\SMB showed up for Hall and his firm, providing information for employees about how to maximize their benefits, scheduling meetings, and answering questions. He also noticed that Fisher\SMB was more proactive than his previous provider when it came to notifying his firm of compliance issues and when to file paperwork such as Form 5500.

With Fisher\SMB, Hall felt that his company was finally getting what it needed from a retirement plan advisor. “The ability to build a relationship is most important to us. We like to develop relationships that are beneficial,” he said.

The company’s office staff liked that Fisher\SMB provided a go-to person for all retirement plan questions and needs. HMH now have someone they know and trust to look out for what’s best for the company and its employees. “It was a perfect fit for our company,” Hall says.

“The ability to reach out at any time and have somebody answer the phone and provide guidance for our forms that need to be submitted—the regulatory things—that’s where we saw the difference,” he said. The result is a retirement plan that Hall and his whole team have confidence in.

Results

- **Better Service**
Fisher\SMB is proactive about communications, regularly meets with HMH leaders and staff, and is available to answer questions at any time.
- **Stronger Relationships**
Fisher\SMB takes the time to understand HMH and its team and jumps in to help the company keep its plan running smoothly.
- **Compliance Confidence**
Fisher\SMB helps HMH feel confident that it is doing what it needs to keep its retirement plan compliant.
- **Reduced Administrative Burden**
HMH leaders and staff concentrate more on business activities than retirement plan admin with Fisher\SMB at the helm.

Our Investment Services

Fisher\SMB provides a dedicated team for all things related to the retirement plan. This includes fielding employee questions, assisting with plan compliance, coordinating with plan providers, and handling plan investments. The company holds a **96% Client Satisfaction rating¹** and a **97% Client Retention rating²** based on recent client surveys.



Upgrade Your Plan with Fisher\SMB

Contact us today to see how we can offer your company and employees the support you need to make your retirement plan a success.

[Schedule a Consultation](#)

¹Results as of 5/1/25. Client surveys were completed in the years 2019, 2021, 2023 and 2024. Client survey results are representative of client views at the time collected. Clients are not compensated financially or otherwise for participating in the survey. The survey was made available to all of our plans that are under the dedicated service model; however, we do not survey our group plan populations. Ratings before July 1, 2024 were achieved while still under Fisher Investments.

²All time client retention rate as of 1/1/24. The calculation is based on annual retention rate since inception on Non-Weighted AUM and defined as 100% minus the annual termination rate. The calculation for annual termination rate is AUM Terminations divided by BOY AUM and it is based on data from January 1, 2015 – December 31, 2023. Ratings before July 1, 2024 were achieved while still under Fisher Investments.