

# Roswell Marine Case Study

Roswell Marine radiates energy, ingenuity, and a people-first mindset. At their Rockledge, Florida headquarters, the laid-back vibe mirrors the innovation behind premium marine audio systems, wake towers, and accessories. With 160+ employees and global locations across Europe, Australia, Canada, and Asia, Roswell has spent nearly 30 years making life better on the water. Founded in 1998 by Robert Oswell, this former garage project has grown into a multinational brand built on authenticity, creativity, and a shared love for the water.



## At A Glance

- Client since 2020
- More than 150 employees
- Founded in 1998 with 25+ years of marine innovation.
- Leader in premium audio, wake towers, and accessories.
- Rockledge, FL HQ with full concept-to-completion manufacturing.
- Award-winning designs trusted by top boat builders.

“I always go back to this picture that’s in our history hall here, and it’s of Robert [Oswell] when he was 19 years old with one of the first pylons that Roswell [Marine] ever came out with, which was innovative for its time,” begins Brad Gearhart, Director of Marketing & Business Development at Roswell Marine, “It’s like garage dream to global conglomerate that provides premium solutions for so many different people across so many different segments of the industry.”

## Making Lives Better on the Water & Beyond

With a growing team and a strong commitment to caring for their hand-picked professionals, Roswell Marine takes retirement planning seriously.

“I think it is so incredibly important to offer a 401(k) and a great benefits package,” shared Kaitlin Kerr, Roswell Marine’s Financial Controller. “I started saving for retirement when I was 20, so I always try to urge that everybody think about retirement...when you get older to make sure that you have retirement savings.”

To make it simple and stress-free, Roswell Marine partnered with The Retirement Plan Company—now rebranding as Daybright Financial—in 2020. This trusted partnership ensures employees have access to a 401(k), investment advisory services, and easy online enrollment and plan management.

## The Opportunities

### Provide a 401(k) with a generous match and smart investment options.

Roswell prioritized employee well-being by offering a competitive retirement package with strong investment choices.

### Ensure engagement and understanding.

Once the plan is in place, employees need clear guidance on benefits, enrollment, investment advice, and where to turn for help.

### Minimize administrative burden.

Supporting HR and Finance means making retirement plan management simple—so they can focus on what matters most: their people.

## Riding the Waves to Retirement

Over the last five years, Roswell Marine and Daybright have partnered to grow Roswell’s 401(k) plan and keep employees engaged in their retirement journey—helping the team live out those post-work dreams, many of which include more time on the water.

Through a blend of recordkeeping, compliance, administration, investment advisory, and dedicated account service, Roswell has found a bright spot in retirement planning with Daybright.

“Daybright definitely helps with my job, especially on the compliance side because I’m an accountant by trade. I’m not HR or legal by any means. So it really helps to have that compliance [piece]. Like I feel like [Daybright is] back there helping me and just making sure that everything’s filed on time and accurately,” beamed Kaitlin.

“We can do their administrative work, we can help with their payroll, we can do their record keeping, we can handle their investments and they can go to one place for all of that,” adds Jeff Poling, Director of Wealth Advisory Services for Daybright Financial—and Roswell’s dedicated Account Advisor.

## The Results

### ~\$1M in Plan Growth in five years

With increased contributions, plan rollovers, a strong investment lineup, and effective education, Roswell’s 401(k) has grown significantly since 2020.

### Hands-On Support and Employee Education

From group sessions for new hires to 1:1 meetings, employee engagement and service is a priority. Roswell receives quick responses, proactive support, payroll assistance, and rollover help—plus quarterly reporting to keep everyone informed.

### Retirement Administration & Recordkeeping Made Simple

Roswell benefits from access to a Compliance Data Center, an easy-to-use online portal for both employers and employees, a dedicated administrative service team, and year-round support for all back-end administrative and recordkeeping needs.

*“I would definitely recommend Daybright to any future companies looking for a new provider. We’ve always had great experiences, great feedback and great relationships—we really haven’t had any issues at all.”*

Kaitlin Kerr  
Financial Controller

## Roswell Marine Service Lineup

### Retirement

401(k) Plan

TPA (Third Party Administration)

Recordkeeping

316 Fiduciary Services

Compliance Services

Discretionary Plan Advisory

### Service & Education

Dedicated Service Team

Dedicated Account Advisor

Onsite & Virtual Employee Education

### About Daybright Financial

Simply put, we are one of the nation’s largest independent, privately held firms specializing in employee benefits, retirement plans and all their associated compliance needs. Since 2008, we have grown by acquiring over 60 local and national firms that have been trusted members of their communities for decades. Independently certified as a “Best Place to Work - USA” company, we currently serve over more than 18,000 employer groups and 3.6 million plan participants nationally.

For additional information, visit [daybright.com](https://daybright.com)

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