

Sloy, Dahl & Holst Case Study



At A Glance

- Client for more than 20 years
- Boutique, full service financial advisory firm.
- Founded in 1986 with a strong client first philosophy.
- Provides investment management, retirement, and pension planning.
- Known for personalized portfolios and long term client relationships

Retaining Assets Through Transition: Turning Plan Disruptions into Long-Term Relationships

Advisors know the moment all too well: a long-time plan participant leaves, and with them goes a meaningful balance out the door. Then it happens again.

Over time, the pattern becomes clear. Larger, older balances are rolling out, while smaller, younger balances roll in. For many advisory firms, that trend creates a serious challenge: how do you retain assets, maintain relationships, and continue advising participants when life events, mergers, or plan shutdowns trigger distribution opportunities?

For Sloy, Dahl & Holst (SDH) and their Chief Operating Officer, Michael Tudor, those questions became impossible to ignore during a major corporate acquisition—and ultimately led to the creation of what would become GROUPIRA, now one of the firm's most impactful and dependable solutions.

The Challenge: Asset Leakage During Acquisitions & Plan Closures

Corporate mergers and acquisitions often create forced distribution events. In one pivotal case, a Sloy, Dahl & Holst client was acquired by another organization based in Alaska. Rather than merging retirement plans, the acquiring company chose to shut down the acquired plan entirely.

The result: every participant faced a distribution decision.

“In many scenarios, those assets would simply disappear,” explained Michael. Larger balances rolled into outside custodians or competitors, while smaller balances—often below in-house minimum thresholds—were left with limited, and sometimes suboptimal, options.

The risk was twofold: a loss of assets under management at scale; and a loss of long-term client relationships with plan participants SDH wanted to continue serving.

SDH needed a way to stem the tide to protect both participant outcomes and the firm's advisory model.

The Opportunity: A Scalable Rollover Solution

The solution emerged through close collaboration between SDH and its long-standing partner Spectrum Pension Consultants, creating what's now known as GROUPIRA.

GROUPIRA was designed to do what traditional in-house structures could not:

- Accept rollover IRAs without minimum balance requirements
- Preserve advisor-client relationships post-employment or post-plan
- Provide a fiduciary, advisor-friendly IRA solution that didn't compete for the client relationship

"GROUPIRA looks at our IRA services as enabling Sloy, Dahl & Holst to say yes to people they otherwise would have said no to," shared GROUPIRA's CEO and Founder, Yannis P. Koumantaros. "And if we said no, those people might end up in lesser IRAs under a lesser management approach."

The Results: Retention, Growth, and Long-Term Value

During their client's acquisition, SDH leveraged GROUPIRA to retain approximately 65–70% of plan assets—nearly \$10 million that might otherwise have left the firm entirely.

What began as a solution to a single problem quickly scaled:

- GROUPIRA became one of SDH's largest clients by assets and revenue
- Advisors were able to continue serving participants across life and career transitions
- SDH gained the ability to manage a large, consolidated pool of assets with consistency and care

"It allowed us to do more—to manage more—and to continue being the advisor for participants we genuinely wanted to serve," Michael noted.


The Partnership Advantage: Strong Relationships That Deliver

Central to the success of GROUPIRA is its independence.

"As an independent advisor, you always have to ask—is this my client, or does the recordkeeper think it's their client?" noted Yannis. GROUPIRA's roots in an independent recordkeeping culture ensured the answer was clear.

"When someone from SDH calls someone at Spectrum or GROUPIRA, that partnership is important enough that issues get addressed quickly. There's mutual respect, responsiveness, and communication—on every side," reflected Michael before adding, "It's the same theme across all of our clients. Respect. Responsiveness. Communication. GROUPIRA and Spectrum have been a wonderful partner for us for more than two decades."

For advisory firms looking to protect assets, preserve relationships, and truly serve participants across every stage of their financial journey, GROUPIRA has proven to be a powerful answer.

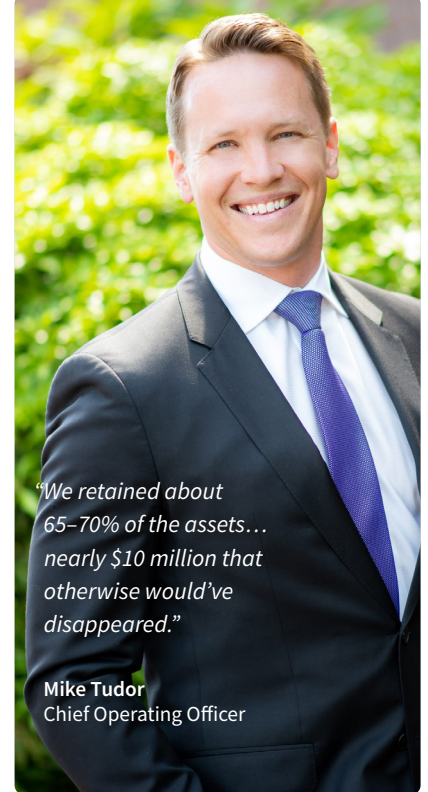
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About Daybright Financial & GROUPIRA

As part of Daybright Financial's Private Sector Retirement Solutions, GROUPIRA offers an automatic and voluntary IRA rollover platform designed to support plan transitions.

For additional information, visit daybright.com

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Mike Tudor
Chief Operating Officer

Sloy, Dahl & Holst's Benefits Lineup

- Scalable GROUPIRA rollover solution for plan transitions
- Rollover support for all balance sizes, including below-minimums
- Private wealth and rollover IRA servicing post-employment
- Support for 401(k) and ERISA plan services
- Advisor-first, independent platform preserving SDH client relationships