



**Part 2B of Form ADV: *Brochure Supplement***

Neeta Balani  
Melissa Banaszak  
Stephen Curtis Coombs  
Marc J. Eichberg  
Todd J. Levy  
Heidi Lee Miller  
Marlon Suarez  
Laura Gutierrez-Mendez

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This brochure supplement provides information about the individuals listed above that supplements the Ingham Retirement Group brochure. You should have received a copy of that brochure. Please contact Melanie Hancock Brown 813-379-9549 if you did not receive Ingham Retirement Group's brochure or if you have any questions about the contents of this supplement.

Additional information about the individual(s) listed above is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

**Neeta Balani, Miami, FL**

## **Item 2 Educational Background and Business Experience**

**Full Legal Name:** Neeta Balani      **Born:** 1978

### **Education**

- Ness Wadia College of Commerce; Bachelor of Business Administration; 1998
- Symbiosis Institute of Management; Post Graduate Diploma in Public Relations; 1999
- University of Pune; Master of Business Administration; 2002

### **Business Experience**

- Northern Trust (Assignment through Brickell Personnel); Investment Associate; from 2006 to 2007
- 1st Discount Brokerage, Inc.; Portfolio Analyst; from 2008 to 2010
- US Trust, Bank of America; Portfolio Manager Associate; from 2010 to 2011
- Sun Creek Holdings, LLC; Financial Advisor; from 2015 to 2019
- Ingham Retirement Group, Senior Analyst/ Investment Advisor Rep.; 2019 to Present

### **Designations**

Neeta Balani has earned the following designation(s) and is in good standing with the granting authority:

- Chartered Financial Analyst®; CFA Institute; 2009

This designation is offered by the CFA Institute (formerly the Association for Investment Management and Research [AIMR]). To obtain the CFA® charter, candidates must successfully complete three exams and gain at least three (3) years of qualifying work experience, among other requirements. In passing these exams, candidates demonstrate their competence, integrity and extensive knowledge in accounting, ethical and professional standards, economics, portfolio management and security analysis.

- Certified Financial Planner; 2023

This designation is awarded by the Certified Financial Planner (CFP) Board of Standards. To obtain the CFP designation, candidates must have a bachelor's degree, complete coursework in financial planning, have 6,000 hours of experience and pass a CFP exam. There are also ethics and continuing educational requirements.

### **Item 3 Disciplinary Information**

Neeta Balani has no reportable disciplinary history.

### **Item 4 Other Business Activities**

#### **A. Investment-Related Activities**

1. Neeta Balani is not engaged in any other investment-related activities.
2. Neeta Balani does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

#### **B. Non Investment-Related Activities**

Neeta Balani is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his or her time.

### **Item 5 Additional Compensation**

Neeta Balani does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Item 6: Supervision**

**Supervisor:** Todd J. Levy

**Title:** AIFA, QKA, Chief Investment Officer

**Phone Number:** (305) 671-2200

Todd J. Levy and other individuals as designated regularly review the accounts for which Ms. Neeta Balani provides Investment advisory services to monitor suitability of recommendations and compliance with regulatory and internal procedures. In addition, Mr. Levy directs the internal investment committee to review qualified plan and high net worth client holdings relative to Investment Policy Statement (IPS) criteria to determine watch list or replacement fund recommendations. Formal investment committee meetings are held quarterly and ongoing capital markets meetings and conference calls with asset managers are held on a continuous and ongoing basis.

**Melissa Banaszak, Miami, FL**

## **Item 2: Educational Background and Business Experience**

**Full Legal Name:** Emmanuelle Melissa Banaszak      **Born:** 1985

### **Education**

- University of Miami; BBA, International Finance & Marketing, English, Cum Laude; 2006

### **Business Experience**

- Ingham Retirement Group; Investment Analyst; from 2007 to Present

## **Item 3: Disciplinary Information**

Ms. Banaszak has no reportable disciplinary history.

## **Item 4: Other Business Activities**

Ms. Banaszak, as an employee of Ingham Retirement Group, also provides pension consulting services, pension administration and record keeping services to retirement plans and plan sponsors. There are no conflicts of interest nor does Ms. Banaszak earn any additional compensation from these clients for providing these services.

## **Item 5: Additional Compensation**

Ms. Banaszak does not receive any economic benefit from a non-advisory client for the providing of advisory services.

## **Item 6: Supervision**

**Supervisor:** Todd J. Levy

**Title:** AIFA, QKA, Chief Investment Officer

**Phone Number:** (305) 671-2200

Todd J. Levy and other individuals as designated regularly review the accounts for which Ms. Banaszak provides Investment advisory services to monitor suitability of recommendations and compliance with regulatory and internal procedures. In addition, Mr. Levy directs the internal investment committee to review qualified plan and high net worth client holdings relative to Investment Policy Statement (IPS) criteria to determine watch list or replacement fund recommendations. Formal investment committee meetings are held quarterly and ongoing capital markets meetings and conference calls with asset managers are held on a continuous and ongoing basis.

**Stephen Coombs, Miami, FL**

**Item 2 Educational Background and Business Experience**

**Full Legal Name:** Stephen Curtis Coombs      **Born:** 1971

**Education**

- University of Memphis, TN; B.S. in Business, Accounting; 1993
- Evangelical Christian School, Cordova, TN; 1989

**Business Experience**

- Ingham Retirement Group, Senior Pension Administrator Rep.; July 2019 to Present
- Brewster & Brewster, Inc.; Senior Administrator/Consultant; April 2017 to July 2019
- Plan Administration & Consulting, LLC; Director of Plan Administration; November 2015 to April 2017
- First Mercantile/Member of Massmutual; Director of Plan Administration; from June 1995 to Nov. 2015
- Morgan Keegan; Fixed Income Research Analyst; from January 1994 to June 1995

**Designations**

Stephen Coombs has earned the following designations and is in good standing with the granting authority:

- QKA; ASPPA, Arlington, VA; 2006

The QKA credential is the national standard for all professionals working with 401(k) retirement plans. Attaining the QKA credential illustrates commitment to the profession and competence in DC plan administration.

- QPA; ASPPA, Arlington, VA; 2009

The Qualified Pension Administrator (QPA) credential was created by ASPPA to recognize professionals who are qualified to perform the technical and administrative functions of qualified plan administration. QPAs assist employers, actuaries, and consultants in performing functions such as determination of eligibility benefits, computation of benefits, plan recordkeeping, trust accounting and disclosure, and compliance requirements.

- CPC; ASPPA, Arlington, VA; 2017

The Certified Pension Consultant (CPC) credential is conferred by ASPPA to benefits professionals working in plan administration, pension actuarial administration, insurance and financial planning. CPCs work alongside employers to formulate, implement, administer and maintain qualified retirement plans. The CPC is the capstone credential, or highest credential, currently conferred by ASPPA.

- AIF; Center for Fiduciary Studies, University of Pittsburgh; 2021

This designation is offered by the Center for Fiduciary Studies. To obtain the AIF Designation, candidates must successfully complete one difficult exam and a two-day intensive classroom program. In passing this exam, candidates must demonstrate their competence, integrity and extensive knowledge of the best practices for managing the fiduciary investment process.

- QKC; Qualified 401(k) Consultant; 2021

The Qualified 401(k) Consultant (QKC) involves passing DC3 Advanced topics including: Plans Covering More Than One Employer and Leased Employees and Other Employer Situations, Controlled Groups and Affiliated Service Groups, Compensation, Average Benefit Test and Special Rules, Nondiscrimination, Employee Stock Ownership Plans, Fiduciary Standards, Prohibited Transactions, Distributions Upon Death and Life Insurance, and the Code of Professional Conduct.

### **Item 3 Disciplinary Information**

Mr. Coombs has no reportable disciplinary history.

### **Item 4 Other Business Activities**

Mr. Coombs, as an employee of Ingham Retirement Group, also provides pension consulting services, pension administration and record keeping services to retirement plans and plan sponsors. There are no conflicts of interest nor does Mr. Coombs earn any additional compensation from these clients for providing these services.

### **Item 5 Additional Compensation**

Mr. Coombs does not receive any economic benefit from a non-advisory client for the provision of advisory services.

**Supervisor:** Todd J. Levy

**Title:** AIFA, QKA, Chief Investment Officer

**Phone Number:** (305) 671-2200

Todd J. Levy and other individuals as designated regularly review the accounts for which Mr. Coombs provides Investment advisory services to monitor suitability of recommendations and compliance with regulatory and internal procedures. In addition, Mr. Levy directs the internal investment committee to review qualified plan and high net worth client holdings relative to Investment Policy Statement (IPS) criteria to determine watch list or replacement fund recommendations. Formal investment committee meetings are held quarterly and ongoing capital markets meetings and conference calls with asset managers are held on a continuous and ongoing basis.



**Marc J. Eichberg, Miami, FL**

## **Item 2: Educational Background and Business Experience**

**Full Legal Name:** Marc J. Eichberg      **Born:** 1957

### **Education**

- University of Miami; BBA, Accounting; 1979

### **Business Experience**

- Ingham Retirement Group; Principal & Pension Consultant; from 1991 to Present

### **Designation**

Marc J. Eichberg has earned the following designation(s) and is in good standing with the granting authority (although currently inactive):

- CPA; Florida Institute of Certified Public Accountants; 1981

This designation is offered by the Florida Division of Certified Public Accounting. To obtain the CPA designation candidates must pass all four parts of the CPA Examination and have one year work experience under the supervision of a licensed CPA. Candidates must complete 150 credit hours with at least 36 hours in several core accounting areas.

- CPA; American Institute of Certified Public Accountants; 1982

## **Item 3: Disciplinary Information**

Mr. Eichberg has no reportable disciplinary history.

## **Item 4: Other Business Activities**

Certain investment products may pay commissions to registered representatives. While receiving commissions might provide an incentive to recommend products based on the compensation received, rather than on the client's needs, Ingham Retirement Group avoids any conflict by reducing or offsetting asset based fees charged to the Client. Mr. Eichberg, as a shareholder in Ingham Retirement Group, also provides pension consulting services, pension administration and record keeping services to retirement plans and plan sponsors. Mr. Eichberg sometimes earns additional compensation from Ingham Retirement Group in connection with providing these services to Clients.

## **Item 5: Additional Compensation**

Mr. Eichberg does not receive any economic benefit from a non-advisory client for the providing of advisory services.

## **Item 6: Supervision**

**Supervisor:** Patrick Hale

**Title:** President

**Phone Number:** (305) 671-2200

Patrick Hale designates the Chief Compliance Office and the investment committee to regularly review the accounts for which Mr. Eichberg provides investment advisory services to monitor suitability of recommendations and compliance with regulatory and internal procedures. In addition, Mr. Hale directs the internal investment committee to review qualified plan and high net worth client holdings relative to Investment Policy Statement (IPS) criteria to determine watch list or replacement fund recommendations. Formal investment committee meetings are held quarterly and ongoing capital markets meetings and conference calls with asset managers are held on a continuous and ongoing basis.

**Todd J. Levy, Miami, FL**

**Item 2: Educational Background and Business Experience**

**Full Legal Name:** Todd J. Levy      **Born:** 1974

**Education**

- Syracuse University; B.A. Finance, Finance; 1996

**Business Experience**

- Ingham Retirement Group; Investment Consultant; from 2005 to Present

**Designations**

Todd J. Levy has earned the following designations and is in good standing with the granting authority:

- AIFA; Center for Fiduciary Studies, University of Pittsburgh; 2007

This designation is offered by the Center for Fiduciary Studies. To obtain the AIFA Designation, candidates must successfully attain the AIF designation which consists of one exam and a three day intensive classroom program, complete a case study and pass an additional exam. In passing these exams, candidates must demonstrate their competence, integrity and extensive knowledge of the best practices for managing the fiduciary investment process.

- QKA; American Society of Pension Actuaries; 2007

Earning ASPPA's QKA credential requires successful completion of the following exams: Retirement Plan Fundamentals Part 1 (RPF-1), Retirement Plan Fundamentals Part 2 (RPF-2), Defined Contribution Administrative Issues – Basic Concepts (DC-1) and Defined Contribution Administrative Issues – Compliance Issues (DC-2). A minimum of two years experience in retirement plan related matters is required along with completion of ASPPA's QKA examination series to be a candidate for this credential.

**Item 3: Disciplinary Information**

Mr. Levy has no reportable disciplinary history.

**Item 4: Other Business Activities**

Mr. Levy, as an employee of Ingham Retirement Group, also provides pension consulting services, pension administration and record keeping services to retirement plans and plan sponsors. Mr. Levy sometimes earns additional compensation from Ingham Retirement Group in connection with providing these services to clients.

## **Item 5: Additional Compensation**

Mr. Levy does not receive any economic benefit from a non-advisory client for the providing of advisory services.

## **Item 6: Supervision**

**Supervisor:** Patrick Hale

**Title:** President

**Phone Number:** (305) 671-2200

Patrick Hale designates the Chief Compliance Office and the investment committee to regularly review the accounts for which Mr. Levy provides investment advisory services to monitor suitability of recommendations and compliance with regulatory and internal procedures. In addition, Mr. Hale directs the internal investment committee to review qualified plan and high net worth client holdings relative to Investment Policy Statement (IPS) criteria to determine watch list or replacement fund recommendations. Formal investment committee meetings are held quarterly and ongoing capital markets meetings and conference calls with asset managers are held on a continuous and ongoing basis.

Todd J. Levy reports to the Board of Directors and is responsible for the supervision of all employees of Ingham Retirement Group.

**Heidi Lee Miller, Miami, FL**

## **Item 2: Educational Background and Business Experience**

**Full Legal Name:** Heidi Lee Miller      **Born:** 1967

### **Education**

- University of New Mexico; Bachelors, Arts and Science and Finance Concentration; 1990

### **Business Experience**

- Ingham Retirement Group; Consultant; from 2007 to Present
- Ingham Retirement Group; Manager; from 1997 to 2007

### **Designations**

Heidi Lee Miller has earned the following designations and is in good standing with the granting authority:

- AIF; Center for Fiduciary Studies, University of Pittsburgh; 2005

This designation is offered by the Center for Fiduciary Studies. To obtain the AIF Designation, candidates must successfully complete one difficult exam and a two day intensive classroom program. In passing this exam, candidates must demonstrate their competence, integrity and extensive knowledge of the best practices for managing the fiduciary investment process.

- QKA; American Society of Pension Actuaries; 2007

Earning ASPPA's QKA credential requires successful completion of the following exams: Retirement Plan Fundamentals Part 1 (RPF-1), Retirement Plan Fundamentals Part 2 (RPF-2), Defined Contribution Administrative Issues – Basic Concepts (DC-1) and Defined Contribution Administrative Issues – Compliance Issues (DC-2). A minimum of two years experience in retirement plan related matters is required along with completion of ASPPA's QKA examination series to be a candidate for this credential.

- QKC; Qualified 401(k) Consultant; 2020

The Qualified 401(k) Consultant (QKC) involves passing DC3 Advanced topics including: Plans Covering More Than One Employer and Leased Employees and Other Employer Situations, Controlled Groups and Affiliated Service Groups, Compensation, Average Benefit Test and Special Rules, Nondiscrimination, Employee Stock Ownership Plans, Fiduciary Standards, Prohibited Transactions, Distributions Upon Death and Life Insurance, and the Code of Professional Conduct.

The QKC credential program teaches advanced defined contribution testing and plan design techniques. The curriculum complements QKA plan administration knowledge and prepares retirement plan professionals to serve in a consultative capacity.

The QKC program focuses on complex 401(k) topics, training seasoned staff to administer advanced plans. It covers the skills you'll need to amplify client satisfaction (including the plan sponsors and financial advisors you'll deal with), identify new revenue streams, enhance operational efficiency and serve confidently in a consultative capacity.

### **Item 3: Disciplinary Information**

Ms. Miller has no reportable disciplinary history.

### **Item 4: Other Business Activities**

Ms. Miller, as an employee of Ingham Retirement Group, also provides pension consulting services, pension administration and record keeping services to retirement plans and plan sponsors. There are no conflicts of interest nor does Ms. Miller earn any additional compensation from these clients for providing these services.

### **Item 5: Additional Compensation**

Ms. Miller does not receive any economic benefit from a non-advisory client for the providing of advisory services.

### **Item 6: Supervision**

**Supervisor:** Todd J. Levy

**Title:** AIFA, QKA, Chief Investment Officer

**Phone Number:** (305) 671-2200

Todd J. Levy and other individuals as designated regularly review the accounts for which Ms. Miller provides investment advisory services to monitor suitability of recommendations and compliance with regulatory and internal procedures. In addition, Mr. Levy directs the internal investment committee to review qualified plan and high net worth client holdings relative to Investment Policy Statement (IPS) criteria to determine watch list or replacement fund recommendations. Formal investment committee meetings are held quarterly and ongoing capital markets meetings and conference calls with asset managers are held on a continuous and ongoing basis.

**Marlon Suarez, Miami, FL**

## **Item 2: Educational Background and Business Experience**

**Full Legal Name:** Marlon Suarez      **Born:** 1993

### **Education**

- Florida International University; Bachelor of Business Administration; 2020

### **Business Experience**

- Ingham Retirement Group; Client Service Administrator; January 2020 to Present
- Green Mountain Corp., Sales Associate, January 2013 to January 2020.

## **Item 3: Disciplinary Information**

Mr. Suarez has no reportable disciplinary history.

## **Item 4: Other Business Activities**

### **A. Investment-Related Activities**

1. Mr. Suarez is not engaged in any other investment-related activities.
2. Mr. Suarez does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

### **B. Non Investment-Related Activities**

Mr. Suarez is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

## **Item 5: Additional Compensation**

Mr. Suarez does not receive any economic benefit from a non-advisory client for the provision of advisory services.

## **Item 6: Supervision**

**Supervisor:** Todd J. Levy

**Title:** AIFA, QKA and Chief Investment Officer

**Phone Number:** 305-671-2200

Todd J. Levy regularly reviews the accounts for which Marlon Suarez provides investment advisory services to monitor suitability of recommendations and compliance with regulatory and internal procedures. In addition, Mr. Levy directs the internal investment committee to review qualified plan and individual client holdings relative to Investment Policy Statement (IPS) criteria to determine watch list or replacement fund recommendations. Formal investment committee managers are held on a continuous ongoing basis.



**Laura E. Gutierrez-Mendez, Miami, FL**

## **Item 2: Educational Background and Business Experience**

**Full Legal Name:** Laura E. Gutierrez-Mendez      **Born:** 1992

### **Education**

- California State University; Northridge, Bachelor of Finance Option in Financial Planning, 2014

### **Business Experience**

- Ingham Retirement Group; Certified Financial Planner; March 2022 to Present
- Empress Investment Group, Associate Advisor - June 2018 - March 2022
- LPL Financial, Registered Representative - October 2014 - June 2018
- New England Securities, Registered Administrative Associate October 2012 - September 2014

## **Item 3: Disciplinary Information**

Ms. Gutierrez-Mendez has no reportable disciplinary history.

## **Item 4: Other Business Activities**

### **C. Investment-Related Activities**

1. Ms. Gutierrez-Mendez is not engaged in any other investment-related activities.
2. Ms. Gutierrez-Mendez does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

### **D. Non Investment-Related Activities**

Ms. Gutierrez-Mendez is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

## **Item 5: Additional Compensation**

Ms. Gutierrez-Mendez does not receive any economic benefit from a non-advisory client for the provision of advisory services.

## **Item 6: Supervision**

**Supervisor:** Todd J. Levy

**Title:** AIFA, QKA and Chief Investment Officer

**Phone Number:** 305-671-2200

Todd J. Levy regularly reviews the accounts for which Laura Gutierrez-Mendez provides investment advisory services to monitor suitability of recommendations and compliance with regulatory and internal procedures. In addition, Mr. Levy directs the internal investment committee to review qualified plan and individual client holdings relative to Investment Policy Statement (IPS) criteria to determine watch list or replacement fund recommendations. Formal investment committee managers are held on a continuous ongoing basis.