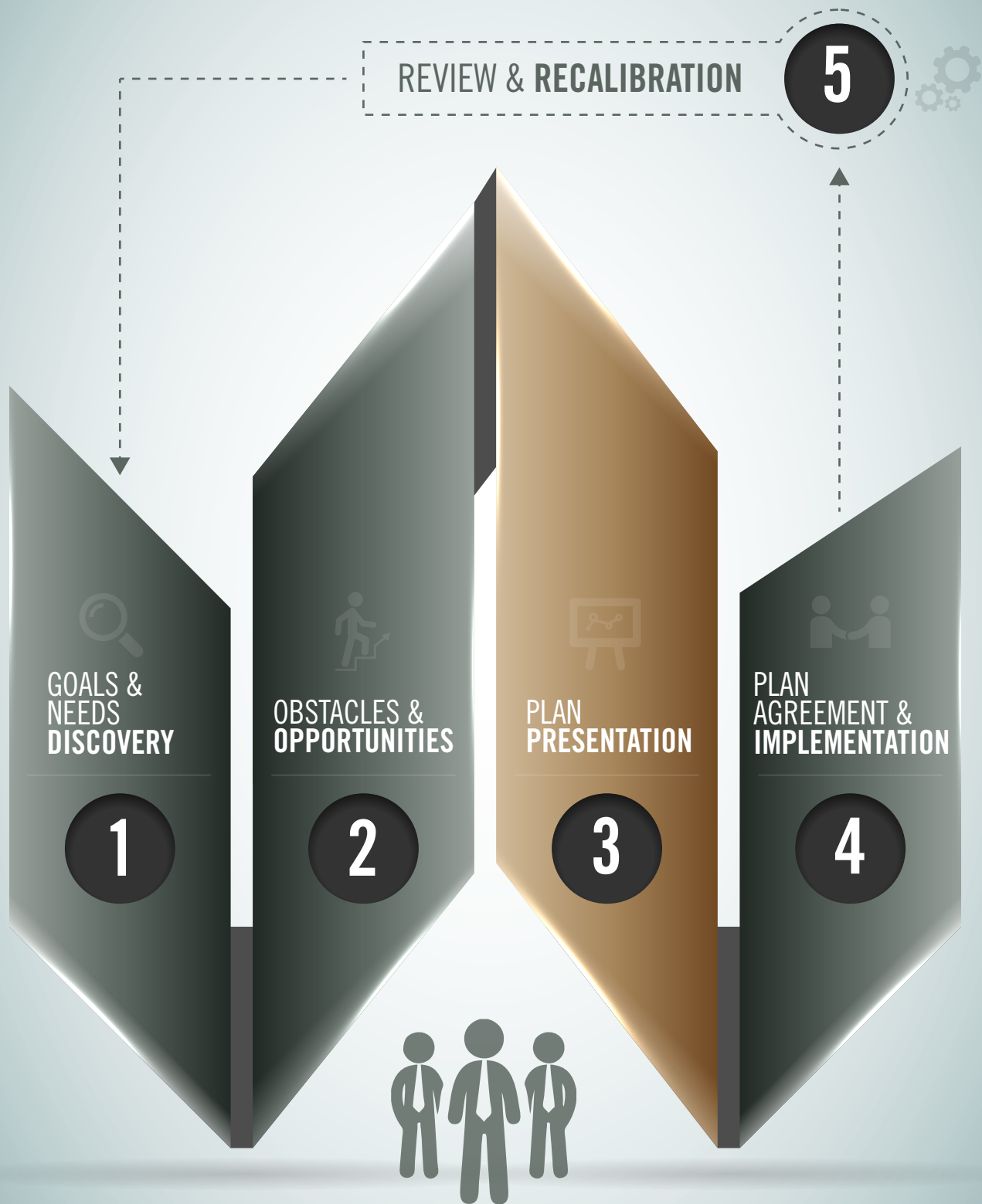


Group Retirement Planning Process

We start by asking the question:
What are you looking for in an employer-sponsored retirement plan?



This sparks a discussion that helps us uncover the leadership values of your business and the type of plan that will best suit your needs. A well-managed employer-sponsored retirement plan is built on good fundamentals, including a clear and detailed understanding of your goals, circumstances and needs. Once we have developed a foundation that represents the culture of your organization, we follow our process designed to help guide you and your employees toward a successful retirement. You and your employees will experience our rigorously researched and implemented investment strategies combined with employee education opportunities, a responsive team, and access to resources for getting the most from your retirement plan.

Leave the heavy-lifting to us, and spend your time focusing on the management of your company. We will guide you through our process and be with you each step of the way.

The process is adjusted when we serve as a fiduciary 3(38) investment manager for non-fiduciary advisors, but our dedication to helping address your needs and the needs of your plan still remain.

What to Expect

Retirement Plans Transition Timeline

By working with a dedicated advisor, your transition to our retirement plan solution will be guided step-by-step, ensuring a smooth process for you and your employees. The following timeline gives you an idea of what you can expect each step of the way.

IN THE FIRST 30 DAYS

- Development discussion to layout your plan goals, objectives, and plan design
- Collection of existing plan documentation
- Explaining of specifics for the takeover or transfer of the plan from the current administrator/record-keeper/custodian to the new service providers
- Execution of the service agreements, investment policy statements and engagement of any third party providers (i.e. record-keeper, custodian)
- Identify and outline a plan for correcting any fiduciary shortfalls from previous plan service

THE NEXT 60 DAYS

- Finalize plan revisions, as applicable
- Set-up plan accounts
- Initial plan enrollment for participants
- Notify plan participants of transfer out of the previous plan and any blackout period dates
- Commence employee salary deferrals
- Transfer plan assets and recordkeeping, as applicable

ONGOING SUPPORT

- Ongoing fiduciary investment management
- Retirement planning advice for participants, as needed
- Working in conjunction with your plan administrator for necessary updates, compilation of Plan Documents and related materials
- Preparation by your plan administrator for compliance testing, contributions calculations and filing of required annual reporting
- Ongoing enrollment support for new participant enrollments
- Quarterly investment review and progress monitoring