UNITED STATES PATENT AND TRADEMARK OFFICE (USPTO)
OFFICE ACTION (OFFICIAL LETTER) ABOUT APPLICANT'S TRADEMARK APPLICATION

U.S. APPLICATION SERIAL NO. 76713314 **MARK:** 401 K ADVISORS	*76713314*
CORRESPONDENT ADDRESS: RICHARD D HARRIS GREENBERG TRAURIG LLP 77 W WACKER DR STE 3100 CHICAGO, IL 60601-4904	**CLICK HERE TO RESPOND TO THIS LETTER:** **http://www.uspto.gov/trademarks/teas/response_forms.jsp**
APPLICANT: 401(k) Advisors, Inc.	
CORRESPONDENT'S REFERENCE/DOCKET NO : 110744.01390 **CORRESPONDENT E-MAIL ADDRESS:**	

OFFICE ACTION

STRICT DEADLINE TO RESPOND TO THIS LETTER

TO AVOID ABANDONMENT OF APPLICANT'S TRADEMARK APPLICATION, THE USPTO MUST RECEIVE APPLICANT'S COMPLETE RESPONSE TO THIS LETTER **WITHIN 6 MONTHS** OF THE ISSUE/MAILING DATE BELOW.

ISSUE/MAILING DATE:

THIS IS A FINAL ACTION.

The trademark examining attorney issued a final Office action on 3/6/14. On 9/8/14, applicant responded by filing a notice of appeal to the Trademark Trial and Appeal Board and a request for reconsideration of the final. The Board then suspended the appeal and remanded the application to the trademark examining attorney for consideration of the request.

The request presents new evidence regarding the Identification of Services that must be addressed. *See* TMEP §715.04(b). Therefore, this new final Office action is being issued to address the new evidence. This new final Office action supersedes the previously-issued final Office action.

SECTION 2(d) REFUSAL – LIKELIHOOD OF CONFUSION

For the reasons set forth below, the refusal under Trademark Act Section 2(d) is now made FINAL with respect to U.S. Registration No(s). 2593209. *See* 15 U.S.C. §1052(d); 37 C.F.R. §2.64(a).

Trademark Act Section 2(d) bars registration of an applied-for mark that so resembles a registered mark that it is likely a potential consumer would be confused, mistaken, or deceived as to the source of the goods and/or services of the applicant and registrant. *See* 15 U.S.C. §1052(d). A determination of likelihood of confusion under Section 2(d) is made on a case-by case basis and the factors set forth in *In re E. I. du Pont de Nemours & Co.*, 476 F.2d 1357, 177 USPQ 563 (C.C.P.A. 1973) aid in this determination. *Citigroup Inc. v. Capital City Bank Grp., Inc.*, 637 F.3d 1344, 1349, 98 USPQ2d 1253, 1256 (Fed. Cir. 2011) (citing *On-Line Careline, Inc. v. Am. Online, Inc.*, 229 F.3d 1080, 1085, 56 USPQ2d 1471, 1474 (Fed. Cir. 2000)). Not all the *du Pont* factors, however, are necessarily relevant or of equal weight, and any one of the factors may control in a given case, depending upon the evidence of record. *Citigroup Inc. v. Capital City Bank Grp., Inc.*, 637 F.3d at 1355, 98 USPQ2d at 1260; *In re Majestic Distilling Co.*, 315 F.3d 1311, 1315, 65 USPQ2d 1201, 1204 (Fed. Cir. 2003); *see In re E. I. du Pont de Nemours & Co.*, 476 F.2d at 1361-62, 177 USPQ at 567.

In this case, the following factors are the most relevant: similarity of the marks, similarity and nature of the services, and similarity of the trade channels of the services. *See In re Viterra Inc.*, 671 F.3d 1358, 1361-62, 101 USPQ2d 1905, 1908 (Fed. Cir. 2012); *In re Dakin's Miniatures Inc.* , 59 USPQ2d 1593, 1595-96 (TTAB 1999); TMEP §§1207.01 *et seq.*

The overriding concern is not only to prevent buyer confusion as to the source of the goods and/or services, but to protect the registrant from adverse commercial impact due to use of a similar mark by a newcomer. *See In re Shell Oil Co.*, 992 F.2d 1204, 1208, 26 USPQ2d 1687, 1690 (Fed. Cir. 1993). Therefore, any doubt regarding a likelihood of confusion determination is resolved in favor of the registrant. TMEP §1207.01(d)(i); *see Hewlett-Packard Co. v. Packard Press, Inc.*, 281 F.3d 1261, 1265, 62 USPQ2d 1001, 1003 (Fed. Cir. 2002); *In re Hyper Shoppes (Ohio), Inc.*, 837 F.2d 463, 464-65, 6 USPQ2d 1025, 1026 (Fed. Cir. 1988).

Comparison of the Marks

The application is for the stylized wording 401 K ADVISORS with a star and two lines. The applicant has disclaimed the wording and submitted a Section 2(f) claim of acquired distinctiveness for the design.

The cited mark is the typed drawing 401(K) ADVISOR on the Supplemental Register.

The word portions of the marks are nearly identical in appearance, sound, connotation, and commercial impression. Therefore, the addition of a design element does not obviate the similarity of the marks in this case. *See In re Shell Oil Co.*, 992 F.2d 1204, 1206, 26 USPQ2d 1687, 1688 (Fed. Cir. 1993); TMEP §1207.01(c)(ii).

The applicant's disclaimer does not obviate the refusal. Marks must be considered in their entireties. Therefore, a disclaimer does not remove the disclaimed portion from the mark for the purposes of comparing marks in a likelihood of confusion determination. *Midwestern Pet Foods, Inc. v. Societe des Produits Nestle S.A.*, 685 F.3d 1046, 1053, 103 USPQ2d 1435, 1440 (Fed. Cir. 2012); *In re Iolo Techs., LLC*, 95 USPQ2d 1498, 1499 (TTAB 2010). The public is generally not aware of disclaimers in trademark applications and registrations that reside only in the USPTO's records. *See In re Nat'l Data Corp.*, 753 F.2d 1056, 1059, 224 USPQ 749, 751 (Fed. Cir. 1985).

For a composite mark containing both words and a design, the word portion may be more likely to be impressed upon a purchaser's memory and to be used when requesting the goods and/or services. *Joel Gott Wines, LLC v. Rehoboth Von Gott, Inc.*, 107 USPQ2d 1424, 1431 (TTAB 2013) (citing *In re Dakin's Miniatures, Inc.*, 59 USPQ2d 1593, 1596 (TTAB 1999)); TMEP §1207.01(c)(ii); *see In re Viterra Inc.*, 671 F.3d 1358, 1362, 101 USPQ2d 1905, 1908, 1911 (Fed. Cir. 2012) (citing *CBS Inc. v. Morrow*, 708 F. 2d 1579, 1581-82, 218 USPQ 198, 200 (Fed. Cir 1983)). Thus, although such marks must be compared in their entireties, the word portion is often considered the dominant feature and is accorded greater weight in determining whether marks are confusingly similar, <u>even where the word portion has been disclaimed</u>. [emphasis added] *In re Viterra Inc.*, 671 F.3d at 1366, 101 USPQ2d at 1911 (Fed. Cir. 2012) (citing *Giant Food, Inc. v. Nation's Foodservice, Inc.* , 710 F.2d 1565, 1570-71, 218 USPQ2d 390, 395 (Fed. Cir. 1983)).

Furthermore, the cited registration is a typed drawing. A mark in typed or standard characters may be displayed in any lettering style; the rights reside in the wording or other literal element and not in any particular display or rendition. *See In re Viterra Inc.*, 671 F.3d 1358, 1363, 101 USPQ2d 1905, 1909 (Fed. Cir. 2012); *In re Mighty Leaf Tea*, 601 F.3d 1342, 1348, 94 USPQ2d 1257, 1260 (Fed. Cir. 2010); 37 C.F.R. §2.52(a); TMEP §1207.01(c)(iii). Thus, a mark presented in stylized characters and/or with a design element generally will not avoid likelihood of confusion with a mark in typed or standard characters because the marks could be presented in the same manner of display. *See, e.g., In re Viterra Inc.*, 671 F.3d at 1363, 101 USPQ2d at 1909; *Squirtco v. Tomy Corp.*, 697 F.2d 1038, 1041, 216 USPQ 937, 939 (Fed. Cir. 1983) (stating that "the argument concerning a difference in type style is not viable where one party asserts rights in no particular display").

Although the cited registration contains parentheses and the applied-for mark does not, the TTAB has previously found that the presence of parentheses "does little to distinguish the marks." *See United States Postal Service v. RPost International Ltd.*, Serial Nos. 76437188 & 764386606, Registration Nos. 2928365 & 2867278 (June 17, 2013).

In addition, the pluralization of the applied-for mark is not relevant. An applied-for mark that is the singular or plural form of a registered mark is essentially identical in sound, appearance, meaning, and commercial impression, and thus the marks are confusingly similar. *Weider Publ'ns , LLC v. D & D Beauty Care Co.*, 109 USPQ2d 1347, 1355 (TTAB 2014) (finding the singular and plural forms of SHAPE to be essentially the same mark) (citing *Wilson v. Delaunay*, 245 F.2d 877, 878, 114 USPQ 339, 341 (C.C.P.A. 1957) (finding no material difference between the singular and plural forms of ZOMBIE such that the marks were considered the same mark); *In re Pix of Am., Inc.*, 225 USPQ 691, 692 (TTAB 1985) (noting that the pluralization of NEWPORT is "almost totally insignificant" in terms of likelihood of confusion among purchasers); *In re Sarjanian*, 136 USPQ 307, 308 (TTAB 1962) (finding no material difference between the singular and plural forms of RED DEVIL).

In a recent analogous decision, the TTAB found the disclaimed wording ZERO EMISSIONS with an inherently distinctive design to be confusingly similar to ZEROEMISSIONS on the Supplemental Register. *See In re Zero Emissions Leasing LLC*, Serial No. 77427844 (Nov. 29, 2013). The applicant's arguments are incongruous with this opinion.

Accordingly, the marks are confusingly similar.

Comparison of the Services

The application is for the following services:

Class 35

Business consultation services for financial organizations in the fields of business portfolio management, analyzing and compiling data for measuring the performance of mutual funds

Class 36

Consulting services for employee benefits concerning retirement plans; financial advisory services in the field of retirement planning; advisory services in the field of mutual funds and separate retirement account management; and financial due diligence services for investment products and managers

The cited registration is for "financial services, namely, investment management, investment consultation and advice in the field of mutual funds" in Class 36.

The evidence of record consists of third parties who offer services like the applicant as well as "financial services, namely, investment management, investment consultation and advice in the field of mutual funds" like the registrant.

This evidence establishes that the same entity commonly provides the relevant services and markets the services under the same mark and that the relevant goods and/or services are sold or provided through the same trade channels and used by the same classes of consumers in the same fields of use. In addition, the services are similar or complementary in terms of purpose or function. Therefore, applicant's and registrant's services are considered related for likelihood of confusion purposes. *See, e.g., In re Davey Prods. Pty Ltd.*, 92 USPQ2d 1198, 1202-04 (TTAB 2009); *In re Toshiba Med. Sys. Corp.*, 91 USPQ2d 1266, 1268-69, 1271-72 (TTAB 2009).

Evidence obtained from the Internet may be used to support a determination under Trademark Act Section 2(d) that goods and/or services are related. *See, e.g., In re G.B.I. Tile & Stone, Inc.*, 92 USPQ2d 1366, 1371 (TTAB 2009); *In re Paper Doll Promotions, Inc.*, 84 USPQ2d 1660, 1668 (TTAB 2007).

Absent restrictions in an application and/or registration, the identified goods and/or services are "presumed to travel in the same channels of trade to the same class of purchasers." *In re Viterra Inc.*, 671 F.3d 1358, 1362, 101 USPQ2d 1905, 1908 (Fed. Cir. 2012) (quoting *Hewlett-Packard Co. v. Packard Press, Inc.*, 281 F.3d 1261, 1268, 62 USPQ2d 1001, 1005 (Fed. Cir. 2002)). Additionally, unrestricted and broad identifications are presumed to encompass all goods and/or services of the type described. *See In re Jump Designs, LLC*, 80 USPQ2d 1370, 1374 (TTAB 2006) (citing *In re Elbaum*, 211 USPQ 639, 640 (TTAB 1981)); *In re Linkvest S.A.*, 24 USPQ2d 1716, 1716 (TTAB 1992).

The applicant's discussion of *Unitek Solvent Servs., Inc. v. Chrysler Group, LLC*, No. 1:12-cv-00704, 2013 WL 5503087 (D. Ha. Sept. 30, 2013) is not probative because it concerns a motion for preliminary injunction and the registrability of the marks is not at issue. The case is distinguishable because the court did not acknowledge that standard character marks and typed drawings may be displayed in a manner identical to the cited registration and that the identifications in applications and registrations are presumed to encompass all goods and/or services of the type described. Furthermore, the goods (engines and automobiles versus diesel fuel) were not as closely related as the financial advisory services in the present matter.

The applicant's comparison to *In re Electrolyte Laboratories, Inc*, 16 USPQ 2d 1239 (1990) is also not analogous because the registration for K+EFF contained wording not found in the applied-for mark K+.

The Court of Appeals for the Federal Circuit and the Trademark Trial and Appeal Board have recognized that marks deemed "weak" or merely descriptive are still entitled to protection against the registration by a subsequent user of a similar mark for closely related goods and/or services. *In re Colonial Stores, Inc.*, 216 USPQ 793, 795 (TTAB 1982); TMEP §1207.01(b)(ix); *see King Candy Co. v. Eunice King's Kitchen, Inc.*, 496 F.2d 1400, 1401, 182 USPQ 108, 109 (C.C.P.A. 1974). This protection extends to marks registered on the Supplemental Register. TMEP §1207.01(b)(ix); *see, e.g., In re Clorox Co.*, 578 F.2d 305, 307-08, 198 USPQ 337, 340 (C.C.P.A. 1978); *In re Hunke & Jochheim*, 185 USPQ 188 (TTAB 1975).

The Supplemental Register would be meaningless if applicants could simply disclaim cited registrations. Although registration on the Supplemental Register does not afford all the benefits of registration on the Principal Register, it does provide the following:

- The registrant may use the registration symbol ®;
- The registration is protected against registration of a confusingly similar mark under Trademark Act Section 2(d);
- The registrant may bring suit for infringement in federal court; and
- The registration may serve as the basis for a filing in a foreign country under the Paris Convention and other international agreements.

See 15 U.S.C. §§1052(d), 1091, 1094; TMEP §815.

Accordingly, the refusal to register under Section 2(d) of the Lanham Act is final.

RESPONSE GUIDELINES

Applicant must respond to all refusal(s) and/or requirement(s) set forth above within six months of the date of issuance of this Office action. *See* 15 U.S.C. §1062(b); 37 C.F.R. §§2.62(a), 2.65(a). A response to this Office action should be filed with the trademark examining attorney, and not with the Board. Applicant should not respond by filing another appeal. TMEP §715.04(b). The appeal will remain suspended while the application is on remand. TMEP §715.04. If applicant's response does not resolve all issues, the Board will be notified to resume the appeal. *Id.*

/Samuel R. Paquin/
Trademark Examining Attorney
Law Office 101
(571) 272-2514
samuel.paquin@uspto.gov

TO RESPOND TO THIS LETTER: Go to http://www.uspto.gov/trademarks/teas/response_forms.jsp. Please wait 48-72 hours from the issue/mailing date before using the Trademark Electronic Application System (TEAS), to allow for necessary system updates of the application. For *technical* assistance with online forms, e-mail TEAS@uspto.gov. For questions about the Office action itself, please contact the assigned trademark examining attorney. **E-mail communications will not be accepted as responses to Office actions; therefore, do not respond to this Office action by e-mail.**

All informal e-mail communications relevant to this application will be placed in the official application record.

WHO MUST SIGN THE RESPONSE: It must be personally signed by an individual applicant or someone with legal authority to bind an applicant (i.e., a corporate officer, a general partner, all joint applicants). If an applicant is represented by an attorney, the attorney must sign the response.

PERIODICALLY CHECK THE STATUS OF THE APPLICATION: To ensure that applicant does not miss crucial deadlines or official notices, check the status of the application every three to four months using the Trademark Status and Document Retrieval (TSDR) system at http://tsdr.uspto.gov/. Please keep a copy of the TSDR status screen. If the status shows no change for more than six months, contact the Trademark Assistance Center by e-mail at TrademarkAssistanceCenter@uspto.gov or call 1-800-786-9199. For more information on checking status, see http://www.uspto.gov/trademarks/process/status/.

TO UPDATE CORRESPONDENCE/E-MAIL ADDRESS: Use the TEAS form at http://www.uspto.gov/trademarks/teas/correspondence.jsp.

DESIGN MARK

Serial Number
76156439

Status
REGISTERED AND RENEWED

Word Mark
401(K) ADVISOR

Standard Character Mark
No

Registration Number
2593209

Date Registered
2002/07/09

Type of Mark
SERVICE MARK

Register
SUPPLEMENTAL

Mark Drawing Code
(1) TYPED DRAWING

Owner
MORGAN STANLEY SMITH BARNEY HOLDINGS LLC LIMITED LIABILITY COMPANY DELAWARE 2000 WESTCHESTER AVENUE PURCHASE NEW YORK 10577

Goods/Services
Class Status -- ACTIVE. IC 036. US 100 101 102. G & S: FINANCIAL SERVICES, NAMELY, INVESTMENT MANAGEMENT, INVESTMENT CONSULTATION AND ADVICE IN THE FIELD OF MUTUAL FUNDS. First Use: 1998/01/00. First Use In Commerce: 1998/01/00.

Prior Registration(s)
1868841

Disclaimer Statement
NO CLAIM IS MADE TO THE EXCLUSIVE RIGHT TO USE "ADVISOR" APART FROM THE MARK AS SHOWN.

Filing Date
2000/10/30

Amended Register Date
2001/10/30

Examining Attorney
GUNAWARDHANA, SONALI

Attorney of Record
DOROTHY R.WHITNEY

401(K) ADVISOR

Effective plan management to retain competitive talent

Retirement plans play a critical role in helping to recruit and retain talent. Structuring a retirement plan and ensuring it continues to perform optimally over time requires an amount of resources and degree of expertise that few organizations possess or are prepared to expend.

All employers have the challenges of plan administration, meeting their fiduciary obligations, especially around plan investments, and keeping plan costs within budget. At the same time, employers are focused on growing their business.

At UBS, we understand the commitment necessary to maintain a plan and meet your fiduciary

At UBS, we understand the commitment necessary to maintain a plan and meet your fiduciary responsibilities. We know how to help you efficiently manage your retirement plan, and can address your concerns about administering the program, and keeping the plan relevant to employees' needs.

Because every organization is unique, UBS retirement plan services are flexible and can be adjusted to work within the parameters that are best suited based on your needs.

We can identify and review investments, coordinate with your plan provider, and provide plan participants with support and education to streamline the plan management process for you.

We are confident you can have a more successful retirement plan for your employees with the advice and resources we provide to our clients through our three core services.

Plan program consulting

Selecting the right retirement plan program for your company requires technical and deep expertise. We understand the service models, investment offerings and administrative and technological capabilities, as well as pricing structures; we can assist you with your search and selection of retirement plan program providers. On an ongoing basis, we will act as your plan liaison, provide fiduciary support, review plan features, and conduct fee analysis and benchmarking.

Investment consulting

Investments are at the heart of your plan and an important part of your fiduciary responsibilities. We will support you with a review of your Investment Policy Statement and your selection of the plan's investments. We will provide regular reviews of the plan's investment options, and will recommend fund replacements based on the criteria established in your Investment Policy Statement.

Employee education consulting

Helping your employees successfully transition into retirement can benefit your organization. Providing effective employee education—not just about enrolling in the plan but also about basic financial concepts, pre-retirement planning, financial needs assessments etc.—is a huge challenge for most employers. We understand that and work with you and your program provider to design the most cost-effective solutions to tackle that challenge.

Our fiduciary role

Fiduciary liability is a primary concern for many plan sponsors. We believe our fiduciary investment advice and guidance can help you reduce your fiduciary exposure. We acknowledge our ERISA fiduciary responsibility in writing with respect to the investment advice we provide and help you develop an investment process consistent with fiduciary standards.

Consulting services for defined contribution plans are delivered through our DC Advisory or Institutional Consulting programs.

Related links

- Qualified retirement plans
- Equity compensation plans

Last modified on 23 Sep 2013, 20:18

Terms of Use | Privacy Statement | Additional legal information | Report fraudulent mail | Cookies

Products and services mentioned on these web pages may not be available for residents of certain nations. Please consult the sales restrictions relating to the service in question for further information. www.ubs.com

© UBS 1998 2014. All rights reserved.

Wealth management services in the United States are provided by UBS Financial Services Inc., a registered broker-dealer offering securities, trading, brokerage and related products and services. Member SIPC, Member FINRA. UBS Financial Services Inc. is also registered as a Futures Commission Merchant (FCM) with the U.S. Commodity Futures Trading Commission (CFTC) and offers brokerage services related to the execution and clearing of on-exchange futures and options on futures products. Member NFA

Notice for Non-U.S. Investors, Order Routing Disclosure, Statement of Financial Condition, Statement of Financial Condition- UBS FSI of Puerto Rico, Best Execution Statement, Loan Disclosure Statement, Account Sweep Yields, Advisory & Brokerage Services, CFP Board's Trademark Disclaimer, Important Information About Auction Rate Securities, Futures Commission Merchant (FCM) Information for UBS Financial Services Inc.

Investment advisory programs
Traditional investments
Nontraditional investments
Insurance and annuities

Investing intelligently to provide for your needs and help you reach your goals.

Building an investment plan and an optimal asset allocation strategy to meet your unique needs requires careful consideration and often, outside expertise. Our UBS Financial Advisors are committed to helping you with this process, allowing you to spend more time on the activities you truly enjoy.

UBS Financial Advisors take a holistic wealth management approach to carefully understanding your overall financial situation, unique needs and goals, and deliver an optimal investment solution to meet them. Our breadth of offerings, intellectual capital and investment expertise empower your

Contacts
Find a Financial Advisor
Solutions
Cash Management

to meet them. Our breadth of offerings, intellectual capital and investment expertise empower your UBS Financial Advisor to partner with you to create a custom asset allocation and work with you to adapt your portfolio to the changing market environment and personal life events. Ultimately, allowing you more time to focus on what matters most.

In today's complex world of **investing**, many people turn to professionals. Their portfolios have reached a size where they want expert money management working for them.

At UBS Wealth Management, we not only leverage our internal capabilities, including our Investment Bank and Global Asset Management, but also look outside the firm to third-party partners, finding the appropriate solutions to address your needs.

For more insights on investing intelligently, connect with your UBS Financial Advisor or find a UBS Financial Advisor.

Last modified on 03 Jan 2014, 19:57

Short URL: http://www.ubs.com/us/en/wealth/InvestIntelligently
You are here: United States > Wealth Management Americas > Investing

Terms of Use | Privacy Statement | Additional legal information | Report fraudulent mail | Cookies

Products and services mentioned on these web pages may not be available for residents of certain nations. Please consult the sales restrictions relating to the service in question for further information. www.ubs.com

© UBS 1998-2014. All rights reserved.

Wealth management services in the United States are provided by UBS Financial Services Inc., a registered broker-dealer offering securities, trading, brokerage and related products and services. Member SIPC. Member FINRA. UBS Financial Services Inc. is also registered as a Futures Commission Merchant (FCM) with the U.S. Commodity Futures Trading Commission (CFTC) and offers brokerage services related to the execution and clearing of on-exchange futures and options on futures products. Member NFA

Notice for Non-U.S. Investors, Order Routing Disclosure, Statement of Financial Condition, Statement of Financial Condition- UBS FSI of Puerto Rico, Best Execution Statement, Loan Disclosure Statement, Account Sweep Yields, Advisory & Brokerage Services, CFP Board's Trademark Disclaimer, Important Information About Auction Rate Securities, Futures Commission Merchant (FCM) Information for UBS Financial Services Inc.

Plan for your future
Investing intelligently
Professional Portfolio Management
UBS Strategic Advisor
Mutual Fund Advisory Program
Separately Managed Accounts
Portfolio Management Program
Investment Solutions Disclosure
Traditional Investments
Nontraditional Investments
Insurance & Annuities
Banking at UBS
Our research advantage
Your relationship with UBS
Business Solutions

Mutual Fund Advisory Program
UBS PACE

How do you find mutual funds that are suitable for you and can work in combination to pursue your goals? It's not an easy task, since there are more mutual funds available than there are companies listed on the New York Stock Exchange. This is why UBS offers PACE (Personalized Asset Consulting and Evaluation), a fee-based, nondiscretionary mutual fund advisory program utilizing a disciplined approach to selecting and building a diversified portfolio of mutual funds. Here's how PACE works:

- Our team of UBS Financial Advisors will create an investor profile that contains information about your investing goals, time frames, and comfort level with risk
- You'll receive a PACE proposal that includes personalized asset allocation designed according to your needs
- Together we will select from a list of well-known mutual funds
- Your choices will include the full spectrum of asset classes and investing styles, giving us more potential opportunities to promote stability for your portfolio and reduce volatility
- You may choose PACE Multi Advisor (a broad range of no-load or load-waved mutual funds at net asset value) or PACE Select Advisors (a refined list of leading no-load funds brought to you by UBS Global Asset Management)

UBS Research: Always Working for You
Since the world of mutual funds is complex and always changing, UBS employs researchers who constantly monitor the world's economies looking for changes that can affect your portfolio. At the same time, they conduct due diligence on mutual fund companies to present only those that have satisfied their stringent requirements.

- Your mutual funds will be continually monitored by UBS research professionals, who examine the performance, adherence to objectives and style, organizational depth, stability, and more
- We will benefit by having the full, global research capabilities of UBS behind you when making decisions and selections

Ongoing Review

- You'll receive monthly statements, informative quarterly reports, and if you choose, rebalancing to help maintain your target asset allocation
- We can help you fine tune your asset allocation and decide if your mutual funds are still performing according to your expectations

For more information about the features and risks of UBS PACE, click on the Investment Solutions Disclosure tab on the left menu.

UBS PACE Means Personalized Asset Consulting and Evaluation
Get started: Contact us to complete a PACE investor profile questionnaire.

PACE is a service mark of UBS Financial Service Inc.

For more complete information about any of the mutual funds available through the PACE programs, including investment objectives, investment risks, and all charges and expenses, contact a Financial Advisor for a free prospectus. The prospectus contains this and other important information that you should consider. Please read the prospectus, the PACE Disclosure Brochure (Form ADV) and the PACE Investment Advisory Agreement carefully before you invest or send money. Investment return and principal value will vary so you may have a gain or loss when you sell shares.

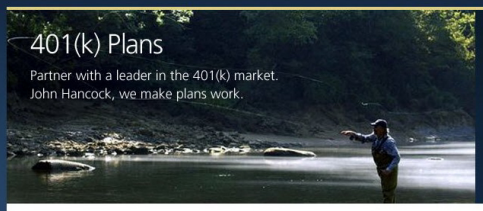
→ Print this page → E-mail this page

Account Login
User Name
Password
Go
→ Benefits of Enrolling
→ Enroll Now
→ First-Time User
→ View Mailbox

Terms of Use | Privacy Statement | E-mail Disclosure
Products and services in these web pages may not be available for residents of certain nations. Please consult the sales restrictions relating to the service in question for further information. www.ubs.com
© UBS 2011. All rights reserved.
Wealth management services in the United States are provided by **UBS Financial Services Inc.**, a registered broker-dealer offering securities, trading, brokerage and related products and services. Member SIPC. Member FINRA.
Notice for Non-U.S. Investors. Order Routing Disclosure. Statement of Financial Condition. Best Execution Statement. Loan Disclosure Statement. Account Sweep Yields. Advisory & Brokerage Services. CFP Board's Trademark Disclaimer. **Important Information About Auction Rate Securities**.

401(k) Plans

Partner with a leader in the 401(k) market.
John Hancock, we make plans work.



Visit the Website

Contact info, participant statements, education and guidance.

JHpensions.com

401(k) Plans

245

At John Hancock we believe the team approach provides the best service possible for your plan. In partnership with plan consultants and financial advisers, we can help design and build a retirement plan specifically suited to meet your needs.

Why John Hancock Retirement Plan Services?*

When you choose John Hancock you are choosing a market leader with a record of success, leadership and the financial strength you are looking for. See why we are a

Contribution Limits

Find out how much you can contribute to your retirement plan this year.

Limits for 2012 »
Limits for 2013 »

If You Have A 401(k)

You can move outside qualified retirement accounts (401(k), 403(b), 457(b) IRA,

success, leadership and the financial strength you are looking for. See why we are a provider of choice for so many companies.

- One of the largest full-service providers of 401(k) plans across all plan sizes among life insurance companies, mutual fund companies and banks.**
- Service to more than 44,000 plans and almost 1.7 million participants. ***
- #1 in sales of 401(k) plans sold in 2010.****

Inside 401(k) Plans

401(k) Plans

Investment Only

401(k) Plans

John Hancock understands the complexity and depth of experience required to deliver retirement plans that help you achieve your business and personal goals. We've become a leading provider of retirement plans by focusing on the following essentials:

- Guaranteed Income for Life Select*
- Flexible plan design leveraging local Plan Consultant partners
- Award-winning enrollment support and materials*****
- Rigorous investment selection process
- Dedicated service and robust Record Keeping platform
- Industry-leading fiduciary responsibility support

(401(k), 403(b), 457(b) IRA, etc) into your John Hancock 401(k) Plan, to help simplify your retirement planning.

Learn More »

OR

If you're leaving your plan, you can roll over to an Individual Retirement Account (IRA) with no sales charge for the life of your account.*
Visit JHRollover.com
*a $25 annual account maintenance fee applies.

Visit the Websites

Plan Participants (employees)

Financial Consultants

Third Party Administrators

Plan Sponsors

Contact info, participant statements, education and guidance

JHpensions.com»

Detailed product and compensation information, sales tools and more

jh401kadvisor.com»

Sign in to get account information and administration tools

JHpensions.com/tpaadmin»

Detailed product information, forms, client accounts and more

JHpensions.com/er»

* Both John Hancock Life Insurance Company (U.S.A.) (John Hancock USA) and John Hancock Life Insurance Company of New York (John Hancock New York) do business under certain instances using the John Hancock Retirement Plan Services name. Group annuity contracts are issued by John Hancock USA, 601 Congress Street, Boston, MA 02116, which is licensed and offers products in all states, except New York. Product features and availability may differ by state. Guarantees of withdrawals provided under the "Guaranteed Income for Life Select" are supported by John Hancock USA's general account and are contingent on the claims paying ability of John Hancock USA. Group annuity contracts and administrative services or recordkeeping agreements issued in New York are only issued by John Hancock New York, 100 Summit Lake Drive, Valhalla, New York 10595, which is licensed in New York. Guarantees of withdrawals provided under the "Guaranteed Income For Life Select" are supported by John Hancock New York's general account and are contingent on the claims paying ability of John Hancock New York. Guarantees are subject to the limitations, terms, and conditions set forth in the Rider. You should consider the objectives, risks, charges, and expenses of the investment options to which the feature applies and the limitations, terms and conditions of the feature as set forth in the Lifetime Income Benefit Rider before selecting this feature.
** CFO Magazine 2011 Recordkeeping Survey Data. "Full-service" denotes providers, including banks, insurance and mutual fund companies, offering both record keeping and investments, as defined by CFO Magazine, plans managed and asset growth based on plans inforce at December 31, 2010. Published in May 2011.
*** John Hancock USA supports over 41,900 plans and 1,595,000 participants. John Hancock New York supports 2,500 plans and 77,000 participants, Approximate (unaudited) figures for John Hancock Retirement Plan Services divisions by company provided on a U.S. statutory basis as of December 31, 2011.
**** Source: CFO Magazine 2011 Recordkeeper Survey Data (for year-end 2010)

A fund's investment objectives, risks, charges and expenses should be considered carefully before investing. The prospectus contains this and other important information about the fund. A prospectus is available on jhfunds.com. Please read the prospectus carefully before investing or sending money.

Please keep in mind that mutual fund shares: Are not FDIC insured | May lose value | Come with no bank guarantee | Are not insured by any government agency

© 2012 John Hancock Life Insurance Company (U.S.A.). All rights reserved.

Lawton
LRPC Retirement Plan Consultants

Independent, Objective Investment Advice

(414) 828-4015 • Robert C. Lawton

Independent, Objective 401(k) Plan Investment Adviser

For over 25 years, Robert C. Lawton, founder and President of Milwaukee, Wisconsin based Lawton Retirement Plan Consultants, LLC (LRPC) has been helping employers manage their retirement plan responsibilities. As a retirement plan investment consultant, his commitment to providing sound, objective investment advice to his clients has earned him numerous accolades including being named a "Top 100 Adviser" by *"PLANADVISER"* and a "Top 300 Adviser" by *"401(k) Wire"*.

Independence and Objectivity Result in Better Advice

Employers trust LRPC because of the firm's independence and objectivity. LRPC is 100% employee-owned. The firm does not accept any soft-dollar or 12(b)(1) payments from mutual fund companies nor does it offer proprietary investment products. LRPC does not hold any client assets, executes no client trades and is not contractually bound to recommend any specific investment options or vendors. This absolute independence allows the firm to provide objective investment advice to its clients.

Call: (414) 828-4015

Please email me today to request your free plan benchmarking report!

- Robert C. Lawton

Investment information you can use – in less than 60 seconds. Subscribe to LRPC's Monday Morning Minute newsletter below.

Email:

GO

Competitive Fees

LRPC's investment advisory fees are extremely competitive. In addition, often the firm is able to recommend administrative changes and plan design improvements that result in additional cost savings.

Complimentary Benchmark Analysis

Let LRPC perform a free **benchmark analysis** of your 401(k) or 403(b) plan. You may be surprised at the cost savings your company might experience on investment and administrative fees. Please call me at (414) 828-4015 or **email me,** to request your free benchmark report.

LRPC will **recommend the best investment options** possible and help you maintain your plans **fiduciary compliance**. Together, we will evolve a **competitive design** for your 401 (k) or 403(b) plan, **educate your employees** and **manage your plan vendors**. Please call me today at (414) 828-4015 or **email me** to discuss how LRPC can help you with your retirement plan.

Sincerely,

Robert C. Lawton
President
Lawton Retirement Plan Consultants, LLC

Article Categories

- Economy (20)
- Employee Education (20)
- Fiduciary Compliance (5)
- Investments (46)
- LRPC's Weekly Insights (60)
- Monday Morning Minute (80)
- Plan Design (21)
- Your Personal Finance (17)

Monday Morning Minute

- Read LRPC's Monday Morning Minute

Weekly Insights

- Read LRPC's Weekly Insights

Article Archives

Select Month

Search this website…

Recent Posts

- LRPC's Weekly Insight: Congress Should Consider These Eight Retirement Plan Fixes
- LRPC's Monday Morning Minute: How to Choose Between ETFs and Mutual Funds
- LRPC's Weekly Insight: Plan Sponsors Note - Bond King Deposed
- LRPC's Monday Morning Minute: Five Business Lessons From 'The Men Who Built America' Series

Call: (414) 828-4015

Lawton LRPC Retirement Plan Consultants

- Send an Email

TOP

Copyright Lawton Retirement Plan Consultants, LLC • *Lawton Retirement Plan Consultants, LLC offers no tax, legal or accounting advice and any advice contained herein is not specific to any individual, entity or retirement plan, but rather general in nature and, therefore, should not be relied upon for specific investment situations. Lawton Retirement Plan Consultants, LLC is a Wisconsin Registered Investment Adviser and accepts clients outside of Wisconsin based upon applicable state registration regulations and the "de minimus" exception.* FinancialAdvisorsWebsites.com

Lawton
LRPC Retirement Plan Consultants

Independent, Objective Investment Advice

(414) 828-4015 • Robert C. Lawton

Services

Investment Advisory Services

Lawton Retirement Plan Consultants, LLC provides performance reporting and monitoring services to plan sponsors of 401(k), 403(b), defined benefit and non-qualified retirement plans. These services include fund searches/replacements as necessary.

ERISA, Fiduciary and Legal Compliance Consulting

Lawton Retirement Plan Consultants, LLC will help you understand your ERISA fiduciary, Section 404(c) and Qualified Default Investment Alternative compliance responsibilities, all of which impact the qualified status of your retirement plan.

Employee Communication and Education Services

Lawton Retirement Plan Consultants, LLC has extensive experience holding successful employee education sessions that motivate participants to contribute and learn about their retirement plan benefits.

Plan Benchmarking Services

Unsure if your plan is competitive in the marketplace? Let Lawton Retirement Plan Consultants, LLC produce a benchmarking report that spotlights and compares the attributes of your retirement plan to marketplace benchmarks.

Vendor Search, Evaluation and Management Services

Thinking about changing a vendor relationship in your retirement plan? Not

Call: (414) 828-4015

Please email me today to request your free plan benchmarking report!

- Robert C. Lawton

Investment information you can use – in less than 60 seconds. Subscribe to LRPC's Monday Morning Minute newsletter below.

Email:

GO

Tweets Follow

Robert C. Lawton @lawtonrpc 8 Oct

Congress Should Consider These 8 Retirement Plan Fixes. View LRPC's Weekly Insight at bit.ly/10OBRBd. #401k pic.twitter.com/dMNRqbx4Xb

sure if you are overpaying for retirement plan administrative services? Lawton Retirement Plan Consultants, LLC can manage a vendor search for you.

Plan Design & Cost Reduction Consulting Services

Lawton Retirement Plan Consultants, LLC can review your current plan design and suggest alternatives that may reduce the cost of your retirement plan and/or improve its market competitiveness.

Tweet to @lawtonrpc

Article Categories

- Economy (20)
- Employee Education (20)
- Fiduciary Compliance (5)
- Investments (46)
- LRPC's Weekly Insights (60)
- Monday Morning Minute (80)
- Plan Design (21)
- Your Personal Finance (17)

Monday Morning Minute

- Read LRPC's Monday Morning Minute

Weekly Insights

- Read LRPC's Weekly Insights

Article Archives

Select Month

Search this website…

Recent Posts

- LRPC's Weekly Insight: Congress Should Consider These Eight Retirement Plan Fixes
- LRPC's Monday Morning Minute: How to Choose Between ETFs and Mutual Funds
- LRPC's Weekly Insight: Plan Sponsors Note - Bond King Deposed
- LRPC's Monday Morning Minute: Five Business Lessons From 'The Men Who Built America' Series

Call: (414) 828-4015

Lawton LRPC Retirement Plan Consultants

- Send an Email

TOP

Copyright Lawton Retirement Plan Consultants, LLC • *Lawton Retirement Plan Consultants, LLC offers no tax, legal or accounting advice and any advice contained herein is not specific to any individual, entity or retirement plan, but rather general in nature and, therefore, should not be relied upon for specific investment situations. Lawton Retirement Plan Consultants, LLC is a Wisconsin Registered Investment Adviser and accepts clients outside of Wisconsin based upon applicable state registration regulations and the "de minimus" exception.* FinancialAdvisorsWebsites.com

Actuaries
Consultants
Administrators

Retirement Plan Solutions For Your Business

MGKS is a valued and trusted business partner. They have taken the stress out of sponsoring a retirement plan.

Roberta Merker
OneSource Emp. Services

Services

A well designed retirement plan is crucial to helping you prepare for eventual retirement and also helping you recruit and retain hard working employees. Because MGKS is a full-service actuarial, consulting and third party administration firm, we are equipped to offer you comprehensive services that take the worry out of sponsoring a qualified retirement plan. This allows you to focus on your own core competencies which makes it easier for your business to grow and succeed. MGKS wants to be a value added strategic partner by providing services important to making a secure retirement a reality for you and your employees.

Retirement Plan Design and Implementation

CONTACT US NOW

Selecting, customizing and implementing a retirement plan can be a complex process. Our professional staff will guide you through each step of the process including:

- Review the employer's controlled group and/or affiliated service group situation.
- Design a retirement plan tailored to meet the needs of the owners, employees and the business itself.
- If we are taking over a plan already in existence, we will review the existing plan provisions and recommend changes to fully meet the employer's goals and objectives.
- Prepare plan documents as required by the IRS.
- Prepare the request for an IRS determination letter, if applicable.
- Prepare the Summary Plan Description that is required to be distributed to plan participants.
- Prepare customized enrollment and administrative materials.
- Conduct employee meetings to communicate the provisions of the retirement plan.

Defined Contribution Plan Recordkeeping and Administration

We perform the following third party administration services in order to provide smooth and efficient plan operation:

- Calculate employee eligibility and plan entry after each plan year end.
- Maintain participant vested percentage records when needed.
- Determine eligibility for allocation of employer contributions and forfeitures.
- Allocate employer and employee contributions.
- Allocate plan earnings.
- Allocate forfeitures, if applicable.
- Distribution processing: Calculation of distribution amount, preparation of required distribution notices, release forms and IRS Form 1099-R.
- Loan processing: Set up of loan accounts, preparation of promissory note and amortization schedule and tracking loan repayments.
- Hardship withdrawal processing: Determination of hardship distribution amount and preparation of application forms.
- Reconcile trust accounts to ensure all activity (contributions, distributions, earnings, etc.) are reflected in participant accounts.
- Prepare customized participant statements.
- Monitor participants who are required to receive age 70½ distributions.

Defined Benefit/Cash Balance Plan Actuarial Services and Administration

CONTACT US NOW

Our professional staff has the expertise and up-to-date technology to provide the necessary actuarial and administrative assistance to manage your defined benefit plan:

- Calculate employee eligibility and plan entry after each plan year end.
- Maintain participant vested percentage records when needed.
- Determine eligibility to receive benefit accrual.
- Prepare annual actuarial report and certification.
- Actuarial determination of required employer contributions.
- Preparation of individual benefit statements.
- Distribution processing: Calculation of distribution amount, preparation of required distribution notices, release forms and IRS Form 1099-R.

Annual Compliance Testing and Government Reporting

Our professional staff has the knowledge and expertise to help keep your retirement plan in compliance with federal laws and regulations and, should violations occur, provide you with methods of correction. We provide the following services, if applicable:

- Contribution deductibility calculations (§404).
- Annual additions testing (§415).
- Top heavy testing (§416).
- Coverage testing (§410(b)).
- ADP/ACP testing (for 401(k) plans only).
- Preparation of IRS Form 5500 and related schedules.
- Preparation of Summary Annual Report for participants.
- Preparation of appropriate PBGC form (for defined benefit plans only).

Consulting Services

CONTACT US NOW

We also provide an array of consulting only services for plan sponsors not in need of ongoing plan administration services for their retirement plan. You can can rely on us for help with:

- Consult on plan terminations and mergers.
- Assistance with IRS, DOL, & PBGC audits.
- Review QDRO development and execution
- Conduct special plan or participant benefit studies or projections.

MGKS
6530 N. 16th St.
Phoenix, AZ 85016-1306
Telephone: 602-944-1515
Email: info@mgks.com

Follow Us:

Webmaster Login

Retirement

*Navigate **retirement** risk while providing new levels of financial security*

2015 Hot Topics in Retirement | 2014 Universe Benchmarks | Help in Defined Contribution Plans

2015 Hot Topics in Retirement Survey

Participate in the 2015 survey

Aon Hewitt

Retirement Solutions

Retirement Thought

Retirement Consulting

The recognized global leader in retirement management, Aon Hewitt's retirement consultants have the deep expertise necessary to help design best-in-class strategies for effective and efficient retirement solutions.

Learn more

Investment Consulting

A recognized global leader in every aspect of plan management, we help companies design, implement and maintain leading edge investment programs that are secure, equitable and sustainable.

Learn more

Actuarial Services

Deep expertise, combined with state-of-the-art tools, give our actuaries an unmatched ability to help clients manage plan risk and exposure and understand plan liabilities.

Learn more

Defined Contribution Consulting

Our full spectrum of defined contribution services and solutions enables us to help clients articulate plan objectives and understand employee populations to develop and manage defined contribution plans.

Defined Benefits Administration

Aon Hewitt is the number one provider of outsourced defined benefit administration services in the U.S., providing benefit delivery services to 144 large employer organizations to 7.7 million individuals.

Learn more

Defined Contribution Administration

Aon Hewitt is the largest independent defined contribution provider in the industry with 180 defined contribution administration clients covering 4.8 million plan participants and $296 billion in assets.

Learn more

Fiduciary Services

Through fiduciary audits, governance

Benefit Index®

Aon Hewitt's Benefit Index uses actuarial

Thought Leadership

Learn more

Upcoming Events

Pensions & Investments West Coast Defined Contributions Conference
October 26-28, 2014
San Diego, CA

Contact Us to learn more about Aon Hewitt's Retirement Solutions

News & Awards

THE Knowledge BROKERS 2014

Ari Jacobson, Suzanne Bernard & Andy Cox were named to The 2014 Knowledge Brokers list by *Chief Investment Officer*.

Ari, Suzanne and Andy were

Through fiduciary audits, governance reviews, and policy assessment and development, we provide valuable insights into governance and how plan fiduciaries fulfill their roles.

Aon Hewitt's Benefit Index uses actuarial techniques to help our clients evaluate their benefits relative to a peer group of comparator organizations in our database of more than 1,000 organizations.

Learn more

Ari, Suzanne and Andy were recognized for their efforts to consistently make a positive impact on their clients and the industry.

View the complete list of The 2014 Knowledge Brokers

Benefit SpecSelect™ Online

Aon Hewitt's Benefit SpecSelect™ Online is an internet-based tool that provides quick benefit design comparisons with any organization in our database of 1,000 organizations.

Learn more

Communication

Our award-winning communication design and strategic planning process has been proven to drive greater productivity by engaging, educating and empowering employees to take action and adopt desired behaviors.

Learn more

Mergers & Acquisition Solutions

Our M&A experts counsel companies undergoing a corporate transition to effectively assess and structure leadership teams, address organizational and workforce effectiveness and optimize human resource program transition, efficacy and impact.

Learn more

Global Benefits

We coordinate and deploy truly global benefit packages that drive centralized benefits, while locally managing tactical issues that impact regional benefit design.

Learn more

Aon Hewitt Retirement Consulting

The retirement landscape is evolving rapidly. Financial risk, market volatility and regulatory changes make it extremely difficult for companies to design retirement programs that align with business goals and optimize results for both employers and employees.

Our retirement consultants help ensure your company's programs are secure, equitable and sustainable. Thousands of companies trust us with their retirement plans, because we're a recognized global leader in every aspect of plan management. Aon Hewitt retirement solutions are recognized as "best in class" and our retirement consulting experts will help you design a strategy for effective and efficient plan management.

We offer several retirement management services:

- **Plan design consulting** to provide data, benchmarking, tools and deep expertise to help you design the most appropriate retirement plan for your business and employees. We'll analyze your current plan, evaluate the financial and benefit implications of alternative designs and look at new concepts and approaches to help you take a holistic approach in designing your retirement plan. Aon Hewitt's Benefit Index® for benchmarking the competitive value of benefit programs, Benefit SpecSelect™ Online, and SpecSummary™, which provides comprehensive insight into employee benefit programs, are valuable tools for

Find office locations

-- Select a Country --

-- Select a City --

Submit

Retirement Ready?

Retirement Thought Leadership

employers.

- **Actuarial services** that work both now and in the future to ensure that your funding options and accounting strategies are aligned with your business goals. We're a top-three actuarial firm in virtually every key country. Our actuaries have the deep experience—backed by state-of-the-art tools—to manage risk and exposure, helping you take control and conquer even the most demanding challenges.
- **Global risk services** that look at both sides of your pension balance sheet to help you understand and identify the level of risk that will generate the greatest return on your investment. We offer end-to-end risk management for innovative asset- and liability-based solutions that lead to effective strategies for managing your retirement plan risk.
- **Defined contribution (DC)** that analyze your company's objectives and employee population to help you meet your retirement planning goals with a full spectrum of defined contribution services and solutions. Our comprehensive approach will help you decrease risk, mitigate uncertainty and maximize the value you deliver to employees.
- Delegated Pension Manager that helps integrate your entire pension program. We execute key investment, actuarial and administrative responsibilities and communicate transparently with you. Our Delegated Pension Manager's single fee includes a streamlined process designed to: consolidate vendors to reduce the time you spend managing your plan; reduce fees via efficiencies and leveraging our buying power; execute a dynamic asset allocation to reduce risk as your funded status improves; and establish an "endgame" for your pension plan, whether a total risk transfer or a more sustainable program.
- **Investment consulting** that leverages our industry-leading investment modeling and monitoring techniques to help you meet your fiduciary duty and minimize cost while managing risks.
- **Legal consulting** to help you understand statutory/regulatory requirements that impact your business and help you balance business considerations and legal risks.
- **Administration and communication services** for both defined contribution and defined benefit plans that include recordkeeping, compliance services and customer service to help participants understand your program—through print, call center and web solutions. Our communications have won more industry awards than all our competitors combined.

Please contact us at retirement@aonhewitt.com to learn more.

Publications, research, and expert insight into issues, trends, and legislation surrounding retirement benefit programs.

Click here to learn more.

2014 Hot Topics in Retirement

Introducing the 2014 Hot Topics in Retirement survey, which represents the eighth year Aon Hewitt has examined current and future retirement benefits strategies from the employer's perspective.

Click here to learn more.

About Aon

- Careers
- Company Overview
- Investor Relations
- Media Room
- Social Media

Defined Contribution Plan Administration

Defined contribution plans are the cornerstone of most current retirement benefit packages and are a critical part of employees' retirement security. These plans are complex and demand a high level of specialized knowledge, legal expertise and technical accuracy. Their success relies upon the decisions employees make—how much to save, where to invest, and whether and when to withdraw funds.

Employers face an evolving and increasingly aggressive compliance environment. Legislatures and regulators are challenging the transparency and fairness of fees and the investment choices provided to participants. Litigation involving plan sponsors and their fiduciary obligations to protect participants' interests has increased dramatically. And, uncertainty over the financial security of an aging workforce is causing broad concern. Aon Hewitt can help.

Aon Hewitt is one of the leading independent retirement plan provider for companies committed to their employees' retirement success. We help plan sponsors maximize participant retirement outcomes, minimize fiduciary risk and control total plan costs. And, with our unbiased position, Aon Hewitt is best suited to help your participants make informed choices and wise decisions about their retirement.

We deliver the full spectrum of retirement benefit solutions to meet your needs today and in the future. Our solution covers:

Find office locations
-- Select a Country --
-- Select a City --
Submit

DC Nexus

Aon Hewitt's DC Nexus is a proprietary Web-based solution that provides our record keeping administration clients with tools designed to supplement and enhance each client's plan governance, no matter how streamlined or complex that process is today.

Click here to learn more

About Aon

Careers
Company Overview
Investor Relations
Media Room
Social Media

- Qualified and nonqualified strategy and plan design
- Communications
- Investment monitoring and consulting
- Compliance
- Recordkeeping
- Brokerage window
- Advisory services

Most importantly, you get a solution that offers:

- **Independence** – We deliver independent, objective plan guidance and oversight for plan sponsors and participants so you can achieve optimal total plan cost with superior investment options, develop retirement programs that support overall business and HR goals and reduce fiduciary risk.
- **Consulting Expertise** – Our consultative approach provides you with the maximum return on your benefit dollar by helping you make faster and more effective decisions, increase employee retirement awareness and reduce internal resource drain.
- **Large Plan Knowledge** – We are experts in serving the retirement plan needs of mid-sized to large organizations. Our knowledge and experience with more than 100 of the largest defined contribution plans in the U.S. reduce compliance risk, offer you peace of mind, and provide continually improving sponsor and participant tools.
- **Industry-Leading Research** – Our proprietary research and industry leadership drives plan results and participant retirement readiness so you get superior cost and behavioral predictions, improved data-based decisions and can stay current on legislative changes impacting your retirement plans.
- **Superior Service Delivery** – Aon Hewitt's people, process and systems ensure the optimum quality and governance for your retirement program. Our state-of-the-art technology and experienced teams move more than $400 million nightly in 401(k) funds, and $120 billion annually. Our service team's holistic view of your retirement plans allows us to become an extension of the HR department and address potential service problems. Meanwhile, our state-of-the-art call center support and advanced web site promote your brand and strategies.

We help improve participant financial security while minimizing sponsor risks and managing total plan costs.

Value-Added Services from the Leading Authority

We deliver the tools and expertise needed to help plan sponsors manage their plans more

We deliver the tools and expertise needed to help plan sponsors manage their plans more effectively.

- Our annual individual client benchmarks provide a detailed analysis of participant behaviors and compare them to specific industries and the broader Aon Hewitt universe. As a part of this review, we set goals for the plan and identify areas for improvement.
- Our Plan Sponsor Portal is an online space where our teams work with you to develop goals, manage projects and measure progress.
- Our robust reporting capabilities delivered via the Plan Sponsor Portal provide near-time access to all of the data and behaviors you want to track to measure the success of your plans.
- The Aon Hewitt 401(k) Index™ summarizes monthly 401(k) transfer activity for 1.5 million participants, giving employers deep insight into employee behavior patterns.

Cutting-Edge Resources for Employees

Our online participant site delivers a satisfying experience whether the participant accesses the site via a computer, a mobile phone, or anything in between. Included in the experience are modeling tools, helpful articles and content, and tips and hints about improving savings and investing behaviors. Because of our independence, our suggestions and guidance are based upon your goals, not our own financial interests, so your employees can have confidence there are no ulterior motives.

The Aon Hewitt Personal Finance Center gives employees access to additional planning tools and guidance for retirement planning.

Aon Hewitt Self-Directed Brokerage Accounts empower your employees to take greater control over their investment decisions.

Aon Hewitt Financial Planning supports your employees in all unique financial circumstances with financial education and independent planning services.

Aon Hewitt 401(k) Index™ is a trademark of Hewitt Associates LLC.

Investment Consulting

Aon Hewitt creates successful strategies for institutional investment programs based on a foundation steeped in expertise and sound judgment. We partner with institutions, public and private companies, trustees and multi-nationals across a broad range of plan types to develop and maintain leading-edge investment programs. Our work is predicated on analyzing situations — from both a quantitative and qualitative perspective — as we draw upon a wealth of resources to be our client's trusted investment consultant.

We provide a complete range of global investment consulting services that are tailored to your specific goals and circumstances. Our experienced global consulting teams have the foresight to respond to new developments before they reach our clients and the objectivity to challenge convention. We can help you solve your most complex investment problems in practical, cost-effective ways that impact your business.

We use sophisticated modeling tools that allow us to analyze your situation and help you make informed choices about your future investment strategy.

Aon Hewitt human resources investment consultants offer advice on a wide range of fund types, including defined benefit plans, defined contribution and accumulation plans, endowments and foundations, hospitals and sovereign wealth funds. Our range of services continues to expand further in pensions risk solutions, investment governance, asset allocation strategies and alternative asset classes. We also provide delegated investment consulting and communication services.

In the U.S., Aon Hewitt works through our fully owned subsidiary, Hewitt EnnisKnupp, to provide investment consulting services. Hewitt EnnisKnupp, Inc., an Aon plc company (NYSE: AON), is an SEC-registered investment adviser, and provides investment consulting services to over 480 clients in North America with total client assets of approximately $1.7 trillion. More than 270 investment consulting professionals in the U.S. advise institutional investors such as corporations, public organizations, union associations, health systems, endowments, and foundations with investments ranging from $3 million to $700 billion.

For more information about Aon Hewitt investment consulting services, please contact us.

Services

RPM Advisors provides a wide range of retirement plan administration services for corporations and individuals, ranging from Portfolio Management, Retirement Plan Fiduciary Consulting Services, and Investment Consulting.

Retirement Plan Consulting Services

RPM Advisors, provides employers with solutions for employee retirement programs that are innovative and cost-effective that meet the objectives of your organization.

Investment Consulting

We provide objective consulting for participant-directed defined contribution plans. Companies have many choices for investment options, RPM Advisors will provide you with a recommended fund line-up for you and your employees, building an investment policy around the entire process meeting your fiduciary responsibilities and meeting your company's strategic goals.

Portfolio Management

RPM Advisors, utilizes and adaptive allocation strategy in its management philosophy. Using a quantitative system, portfolio allocations are based on current market conditions instead of fixed allocation percentage. The allocation between equities and fixed income securities adjusts based on the current market environment and not some arbitrary fixed percentage. Through the utilization of Exchange Traded Funds (ETFs), the fund invests in equities, fixed income and leveraged securities. RPM Advisors then engages in active positioning to match the portfolio to the prevailing economic environment.

Individual 401(k) Retirement Plan

Save more with an Individual 401(k) Retirement Plan

This 401(k) plan allows one-person business owners (and their working spouse) the opportunity to save even more for their retirement.

Call **1.800.638.3804** to get started.

Eligibility:	Self-employed individuals and their working spouse
Contribution Guidelines:	100% of compensation* up to $17,500 and $23,000 if age 50 and older in tax year 2014
Employer Contributions:	Up to 25% of compensation** where salary deferral plus employer contributions may not exceed $52,000 for tax year 2014 and $57,500 if age 50 or older
Employee Options:	N/A—only contributions are allowed for business owner and working spouse
Fees:	No annual fees or set-up costs[1]
401(k) Plan Set-up Deadline:	December 31 (by the end of the initial plan year)
401(k) Plan Reporting Requirements:	May require annual IRS Form 5500
Investment Options:	Choose from over 90 no-load mutual funds

Individual 401(k) Plan Benefits

Significant Tax Savings Potential

- Contributions to an Individual 401(k) Plan can help reduce your taxable income while saving for retirement.
- Choice of either pre-tax or after-tax (ROTH) salary deferral contributions Tax-Deferred Growth Potential and Generous Contribution Limits
- Generous contributions limits allow you to maximize your retirement plan needs.
- Age 50 or older and able to make "catch-up" contributions in addition to your salary deferral contributions.

Low Costs

- No fees or 401(k) plan set-up costs when you subscribe to paperless delivery.[1]
- We keep our mutual fund expenses low to help you save even more.

*The maximum deductible contribution for federal income tax purposes.

**Maximum amount of compensation that can be used in determining contribution is $260,000 for tax year 2014. This amount is increased periodically for inflation. Significant Tax Savings.

[1]An annual $20 account service fee is charged for each mutual fund account with a balance below $10,000. The $20 account service fee will be waived for the following circumstances: Subscribe to electronic delivery of statements and confirmations*; maintain an individual combined balance of $50,000 or more for all T. Rowe Price accounts (including mutual funds, Brokerage, Variable Annuity, and Small Business Retirement Plans); or qualify for T. Rowe Price Select Client Services based on higher asset levels of $100,000 or more. Participants can subscribe to paperless delivery via the T. Rowe Price website once their account is established.

Small Business 401(k)

A Small Business 401(k) offers assistance with your Plan's administration

For business with fewer than 1,000 employees, this 401(k) plan offers a cost-effective structure that benefits the plan sponsor and the participant.

Call **1.800.422.2577** to get started.

Eligibility:	Varies by plan
Contribution Guidelines:	Salary deferrals up to $17,500 in tax year 2014 and $23,000 if age 50 or older
Employer Contributions:	Available feature
Fees:	Small Business 401(k) fees vary by plan
Reporting Requirements:	Annual IRS Form 5500 and special IRS testing to ensure plan doesn't favor highly compensated employees
Investment Options:	Broad range of T. Rowe Price and non-T. Rowe Price investments

Small Business 401(k) Plan Benefits

Plan Sponsor Resource Center

- This online resource puts a wide range of information and tools at plan sponsors' fingertips and helps to save time and money by performing many administrative functions.

Comprehensive communications

- Enrollment materials, employee meetings, telephone support, and 24-hour automated telephone access are all available to help educate and inform employees about the benefits of retirement saving and investing.

24/7 access for Small Business 401(k) plan participants

- The participant website provides 24/7 access to account information and plan features, as well as provides the ability to conduct transactions anytime.

A variety of investment choices

- Plan sponsors may select from over 90 no-load mutual funds and common trusts and over 5,400 nonproprietary funds in addition to a self-directed brokerage option.[1]

Supported Plans

- Defined contribution plans
- Defined benefit plans
- Nonqualified plans
- Combination plans
- 457(b) plans
- 403(b) plans

[1]Brokerage services are offered by T. Rowe Price Investment Services, Inc. (member NASD/SIPC).

800-422-2577
Call a Small Business Retirement Specialist

Contact Us

Download a Prospectus

Find a Fund

Select Fund By Name
Select By Ticker Symbol
More

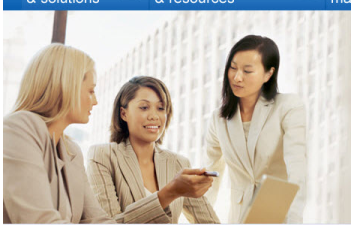
Helpful Resources

- Compare Options
- Target Date Funds
- *my*RetirementPlan
- Form 5500 Reporting Information

Plan Sponsor Web

Use our Plan Sponsor website for online administration of your plan.

Feedback Feedback Feedback Feedback



Retirement Services: Plan Sponsors

You can count on MassMutual's financial strength and stability, innovative retirement solutions, and network of Financial Professionals to help make it easier to administer your retirement plan.

The right provider should have the financial strength to be there for the long term and should be dedicated to helping every one of your participants save more.

MassMutual has decades of experience working with retirement advisors and plan sponsors to develop retirement plans that meet the needs of organizations and employees. With a strong record of success, fiduciary guidance and expertise, a commitment to innovation and a team of passionate professionals to support you through the entire process, MassMutual can help you make the decisions that are right for you.

- **Retirement Planning Made Easier (video)**
  Hear retirement plan sponsors and participants describe how MassMutual helps them meet their retirement plan goals.
- **Log in to MassMutual's Plan Sponsor Website**
- **Measuring Up: Best Practices in Benchmarking 403(b) Plans (PDF)**
- **Plan Health and Retirement Readiness: Smart tools for plan sponsors, advisors and participants (PDF)**
- **Participant Retirement Readiness, Demystified (PDF)**
- **MassMutual Retirement Services Overview (PDF)**
- **Recognized Financial Strength**

Prefer to speak to someone about retirement plans? Please contact your retirement plan advisor or call MassMutual at (866) 444-2601.

MassMutual Financial Group refers to Massachusetts Mutual Life Insurance Company (MassMutual) [of which Retirement Services is a division] and its affiliated companies and sales representatives.

Mutual Fund Industry Awards "Hall of Fame" selection announced 12/2/13 by *Fund Industry Intelligence & Fund Director Intelligence* (Euromoney Institutional Investor) for MassMutual's prior awards: *Retirement Leader of the Year* for industry leadership and excellence in retirement plan services, April 2012; *Deal of the Year*, April 2013; *Ad Campaign of the Year*, April 2013. MassMutual is the only firm ever to have earned a Hall of Fame induction in just two years. MassMutual is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliates.

Insurance products issued by Massachusetts Mutual Life Insurance Company (MassMutual), 1295 State Street, Springfield, MA 01111-0001.

RS-20035-00

Contact Us

- Request Contact
- Locate a Financial Professional Near You
- More Contact Options

The Best Outcomes

Elaine Sarsynski talks to *Plan Sponsor* about ***MassMutual Planalytics℠*** and how retirement readiness is the new benchmark.

Click for article

Fund Director Intelligence | Fund Industry Intelligence

MUTUAL FUND INDUSTRY AWARDS

Hall Of Fame

2014 Lipper Award Winners

LIPPER FUND AWARDS 2014 UNITED STATES

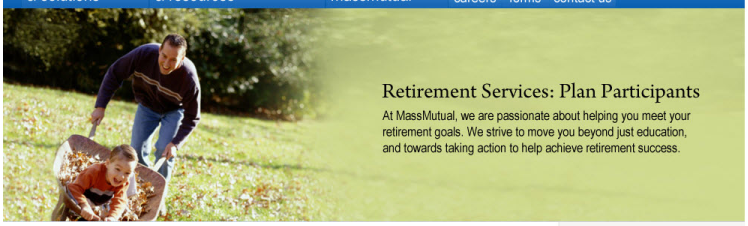
Best Overall Small Fund Group

Best Mixed Assets Small Fund Group

Best International Large Cap Core Fund (Select Overseas Fund)

Learn more

© 2014 Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001. All rights reserved.



Retirement Services: Plan Participants

At MassMutual, we are passionate about helping you meet your retirement goals. We strive to move you beyond just education, and towards taking action to help achieve retirement success.

MassMutual has one of the most experienced teams in the retirement industry. We understand how complex planning for your retirement can be, and apply that knowledge to our product, service and technology strategies.

MassMutual is at the forefront of innovation in the retirement services industry. We take an innovative approach and apply new technology to all areas of our business.

- **Log in to MassMutual's RetireSmart℠ Participant Website** (formerly The Journey)
  Retirement planning and management for individuals
- **Retirement Planning Made Easier (video)**
  Hear retirement plan sponsors and participants describe how MassMutual helps them meet their retirement plan goals.

MassMutual Financial Group refers to Massachusetts Mutual Life Insurance Company (MassMutual) [of which Retirement Services is a division] and its affiliated companies and sales representatives.

Mutual Fund Industry Awards "Hall of Fame" selection announced 12/2/13 by *Fund Industry Intelligence & Fund Director Intelligence* (Euromoney Institutional Investor) for MassMutual's prior awards: *Retirement Leader of the Year* for industry leadership and excellence in retirement plan services, April 2012; *Deal of the Year*, April 2013; *Ad Campaign of the Year*, April 2013. MassMutual is the only firm ever to have earned a Hall of Fame induction in just two years. MassMutual is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliates.

Insurance products issued by Massachusetts Mutual Life Insurance Company (MassMutual), 1295 State Street, Springfield, MA 01111-0001.

RS-20034-00

RetireSMART℠ Website

Anytime & Anywhere

Helping you make smarter retirement decisions.

Learn More!

Fund Director Intelligence | Fund Industry Intelligence

MUTUAL FUND INDUSTRY AWARDS

Hall Of Fame

2014 Lipper Award Winners

LIPPER FUND AWARDS 2014 UNITED STATES

Best Overall Small Fund Group

Best Mixed Assets Small Fund Group

Best International Large Cap Core Fund (Select Overseas Fund)

Learn more

© 2014 Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001. All rights reserved.

The plan sponsor experience:

Because every plan is different and requires a unique approach, we tailor each plan to the needs of the plan sponsor and the plan's participants.

kasina 2014 TOP WEBSITE FOR DC PLAN SPONSORS

That's why we've introduced the Lifetime Income Score. It helps you understand how much progress your employees have made toward their own personal monthly retirement income goal.

- Determine potential retirement readiness
- Drive improvement
- Set goals and measure results
- Manage to monthly income in retirement
- Lifetime Income Score℠ shifts the focus to outcomes

Our new plan sponsor website makes it easy for you to manage your plan.

The website makes it easier to manage your plan and fiduciary responsibilities, offering a comprehensive look at important plan information.

Features include:

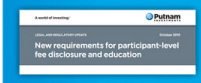
- Plan Analytics
- Lifetime Income Score
- Fiduciary Archive
- Investment details on funds
- Payroll Bridge
- Participant Emulator
- Alerts, forms, and transactions

Plan sponsor and fiduciary tools

DC Legal and Regulatory Update

401(k) Fiduciary Planning Guide

Department of Labor's requirements for fee disclosure



The Putnam Lifetime Income Survey, with research methodology provided by the Putnam Institute, was conducted online by Brightwork Partners and completed in January 2013. The survey of 4,089 working adults age 18 to 65 was weighted to U.S. Census parameters for all working adults.

Kasina evaluated the participant websites of 15 record keepers using its proprietary methodology.

Need help?

Plan sponsors, advisors, and consultants
E-mail our 401(k) team or call 1-800-719-9914.

For plan participants
E-mail our participant help desk or log in to your account.

Investors should carefully consider the investment objectives, risks, charges, and expenses of a fund before investing. For a prospectus, or a summary prospectus if available, containing this and other information for any Putnam fund or product, call your financial representative or call Putnam at 1-800-719-9914. Please read the prospectus carefully before investing.

© Putnam Retail Management

The participant experience:

We take an integrated approach to communicating monthly income in retirement to employees. We motivate them to save more by showing them where they stand, where they need to be, and the steps they can take to get there.

kasina 2014 TOP WEBSITE FOR DC PLAN PARTICIPANTS

The Lifetime Income℠ Analysis Tool.

This tool is a powerful way to give employees a more results-oriented view of their retirement.

Health Cost Estimator

This feature allows employees to see a personalized projection of their health-care costs in retirement and their impact on savings.

How Do I Compare?

This feature allows employees to see how they compare with other top savers within their demographic profile.

LearnVest

In addition to the modeling tools available on your plan's website, we offer LearnVest, a budgeting and planning resource that may help your employees organize their financial life and begin saving more for retirement.

Participant communications

Choose from several campaigns that deliver a consistent message of monthly income in retirement at every touchpoint.

Make it happen.

Retire ready.

Explore. Dream. Discover.

Retirement essentials.

Lifetime Income Analysis Tool

- Translates savings into estimated monthly income in retirement
- Allows your employees to model different savings scenarios
- Provides personalized projection of health-care costs
- Presents next steps to help boost income in retirement
- Offers a way to help with budgeting, planning, and day-to-day finances
- Lets your employees implement changes immediately

Kasina evaluated the participant websites of 15 record keepers using its proprietary methodology.

IMPORTANT: The projections, or other information generated by the Lifetime Income Analysis Tool regarding the likelihood of various investment outcomes, are hypothetical in nature. They do not reflect actual investment results and are not guarantees of future results. The results may vary with each use and over time. The analyses present the likelihood of various investment outcomes if certain investment strategies or styles are undertaken, thereby serving as an additional resource to investors in the evaluation of the potential risks and returns of investment choices.

Each simulation takes into account the participant's current plan balance and investment mix, as well as his or her age, income, retirement date, contribution rate, likely future savings, and estimated Social Security benefit. The tool runs over 50 billion market simulations to provide an estimate of a monthly income likely to be generated at retirement. The Lifetime Income Analysis Tool is an interactive investment tool designed for Putnam 401(k) participants to illustrate the estimated impact of a participant's plan balances and projected savings on income in retirement. The tool takes into account both before-tax and after-tax accumulated balances and future regularly scheduled contributions for estimated projections. It cannot account for dramatic changes in a participant's personal situation, including unexpected expenses and other financial situations that may negatively affect one's estimated monthly income in retirement. You are advised to consider your other assets, income, investment options, investment time horizon, income tax bracket, and risk tolerance when planning for specific investment goals. It is recommended that you consult a financial advisor for more information. It is important to note that the results from this tool are estimates based on what you input today. The results are not a guarantee of actual outcomes and will change as your inputs change.

Health-care costs and projections are provided by HealthView Services, Inc., a third-party vendor. They provide broad, general estimates and information that may help you consider your retirement income needs by better understanding potential health-care costs. This estimate is provided for educational purposes only, and you should not rely on it as the primary basis for your medical, insurance, investment, financial, retirement, or tax planning decisions. Costs are estimated, hypothetical in nature, and not guaranteed. Your actual medical costs will likely vary (sometimes significantly) from the estimates. Putnam does not believe that HIPAA applies to the data obtained from plan participants using this new tool.

Need help?

Plan sponsors, advisors, and consultants
E-mail our 401(k) team or call 1-800-719-9914.

For plan participants
E-mail our participant help desk or log in to your account.

Investors should carefully consider the investment objectives, risks, charges, and expenses of a fund before investing. For a prospectus, or a summary prospectus if available, containing this and other information for any Putnam fund or product, call your financial representative or call Putnam at 1-800-719-9914. Please read the prospectus carefully before investing.

© Putnam Retail Management

PINNACOR FINANCIAL GROUP, INC.®

800-781-6114

Services & Products

share |

SERVICES:

- Investment Analysis & Management
- Retirement Planning
- College Funding
- Tax Planning & Preparation*
- Employee Stock Option Planning
- Estate Planning*
- Employer Sponsored Retirement Plans (401(k), 401(a), 403(b), 457, SIMPLE)
- Small Business Planning (employee benefits, business continuation, buy-sell)

PRODUCTS:

- Mutual Funds
- Individual stocks and bonds
- Unit Investment Trusts
- Closed End Funds
- Royalty Trusts
- Exchange Traded Funds
- Certificates of Deposit
- Market Linked Certificates of Deposit
- Variable and Fixed Annuities
- Revertibles
- Term, Universal and Variable Life insurance
- Disability Insurance
- Long Term Care
- Individual & Group Health Insurance
- Traditional IRA
- Roth IRA
- Conversion Roth IRA
- Simple IRA
- SEP,401(k)
- Individual 401(k)
- Profit Sharing Plans
- Pension Plans
- 403b Plans
- 457 Plans
- Traditional and Roth 401(k) Plans

* Pinnacor Financial and Cambridge Investment Research do not provide tax and legal advice. These services are coordinated with the appropriate tax and legal professionals.

Click here to contact us for a complimentary appointment.

About Us
- Our Team
- How We Work With Clients
- Services & Products
- Market and Economic Commentary
- Event Calendar
- Map To Our Office
- Featured Links
- Tell A Friend
- Client Account Access
- Performance Reporting
- Affiliated Offices
- Prospective Advisors

Contact Us
4101 East Wesley Avenue
Suite 10
Denver,CO 80222
Phone: (303) 758-2002
(800) 781-6114
Fax: (303) 758-6006
Info@PinnacorFinancial.com
Map and Directions

Securities offered through Cambridge Investment Research, Inc. a Broker/Dealer, Member FINRA/SIPC. David Kaiser, Registered Principal, Seth King, Jr., and Kontar Tonee Mwamba, Registered Representatives. Licensed to offer securities products in AK,AR,AZ,CA,CO,CT,FL,GA,HI,IA,ID,IL,KS, MD,MI,MN,MO,MT,NE,NM,NY,OR,PA,SC,SD,TN,TX,UT,VA,WA,WI and WY. Advisory Services offered through Cambridge Investment Research Advisors, Inc. a registered investment advisory firm, David Kaiser and Seth King, Jr., Investment Advisor Representatives. Licensed to offer advisory services in CO and able to offer advisory services in all 50 states through Cambridge Investment Research Advisors, Inc. Licensed to offer insurance products in CO, TX and WI. Pinnacor Financial Group and Cambridge are not affiliated.

Site Map

PINNACOR FINANCIAL GROUP, INC.®

800-781-6114

Home | About Us | Resources | Market Watch | Request A Quote | Contact Us

share |

PINNACOR FINANCIAL GROUP, INC.®

A Solutions Centered Wealth Management Firm

Thank you for visiting the Pinnacor Financial Group, Inc. web site.

Firm Profile

Making your financial vision a reality takes hours of dedicated study, diligent research and unwavering commitment. At Pinnacor Financial Group, Inc., the focus is on helping you develop and examine your life goals, analyze possible risks and help you stay on course to the ultimate vision of your personal financial future. We bring the strength and stability that comes from years of service as a trusted provider of personalized financial services to executives, professionals, and affluent families. The guiding principles of honesty, integrity, expertise and results have served our clients well and enabled us to maintain long-term client relationships.

Professional Services

- Investment Advisory Services
- Portfolio Management
- Insurance Planning
- College Funding Planning
- Estate Planning
- Retirement Planning
- Employer Sponsored Retirement Plans (401(k),401(a),403(b),457, SIMPLE)
- Small Business Planning (Employee benefits, Business continuation)
- Asset Allocation
- Financial Planning

Newsletters

Overcoming Retirement Challenges
Four common obstacles to saving for retirement with suggestions on how to get back on track.

Be Careful About Cashing Out
When leaving a job, what you could do with the assets you've accumulated in your employer-sponsored retirement plan.

Balancing Foreign Trade
The key dynamics behind the U.S. trade deficit including trade issues with China and international trade agreements.

When You Can't Speak for Yourself
Having proper legal documents in place can help when you are unable to make your own medical and financial decisions.

More Newsletters »

Calculators

IRA Eligibility
Use this calculator to determine whether you qualify for the different types of IRAs.

Cost of Retirement
Use this calculator to estimate how much income and savings you may need in retirement.

Lease Payment
How much would your monthly lease payment be?

Life Expectancy
Knowing your likely life expectancy is an important factor in making long-term financial plans.

More Calculators »

About Us

- Our Team
- How We Work With Clients
- Services & Products
- Market and Economic Commentary
- Event Calendar
- Map To Our Office
- Featured Links
- Tell A Friend
- Client Account Access
- Performance Reporting
- Affiliated Offices
- Prospective Advisors

Learning Center

Market Watch

October 09, 2014 @ 01:57 PM

Dow Jones Industrials ETF	-1.0%
Dow Jones Transportation ETF	-1.3%
Dow Jones Utilities ETF	-0.9%
Nasdaq Composite ETF	-0.9%
Nasdaq 100 ETF	-1.6%
S&P 500 ETF	-0.9%
S&P 100 ETF	-1.9%
S&P Mid-Cap 400 ETF	-0.8%
NYSE Composite ETF	-1.0%
PHLX Semiconductor Index ETF	-2.7%
OSX Oil Service Sector Index ETF	-6.9%

Get Quote

[Markets | Charts | Quotes | Portfolio]

Market data delayed per exchange rules.
All quotes are in US Eastern Time (EST).
© Interactive Data Managed Solutions (NYSE:IDC) All rights reserved.

Contact Us

4101 East Wesley Avenue
Suite 10
Denver,CO 80222

Phone: (303) 758-2002
(800) 781-6114

Fax: (303) 758-6006

Info@PinnacorFinancial.com

Map and Directions

Securities offered through Cambridge Investment Research, Inc. a Broker/Dealer, Member FINRA/SIPC. David Kaiser, Registered Principal, Seth King, Jr., and Kontar Tonee Mvamba, Registered Representatives. Licensed to offer securities products in AK,AR,AZ,CA,CO,CT,FL,GA,HI,IA,ID,IL,KS, MD,MI,MN,MO,MT,NE,NM,NV,OR,PA,SC,SD,TN,TX,UT,VA,WA,WI and WY. Advisory Services offered through Cambridge Investment Research Advisors, Inc. a registered investment advisory firm, David Kaiser and Seth King, Jr., Investment Advisor Representatives. Licensed to offer advisory services in CO and able to offer advisory services in all 50 states through Cambridge Investment Research Advisors, Inc. Licensed to offer insurance products in CO, TX and WI. Pinnacor Financial Group and Cambridge are not affiliated.

Site Map

A FULL SUITE OF FINANCIAL SERVICES

SERVICES

Across the country, individuals and entities alike are struggling with their efforts to find the best investment design structure for their future security, fiduciary responsibilities and specific needs and goals.

Further complicating this dilemma has been the meltdown of the investment markets in 2008. The impact of two historic bear markets in ten years has not only been financial but psychological as well. Confidence and optimism about the future have been replaced with insecurity and a fear that financial independence at retirement is at risk even after a lifetime of hard work and diligent planning.

In our opinion, this crisis and lack of confidence in the current American retirement system and the financial insecurity that accompanies it will bring change on many levels. The good news, at least from our perspective, is that change is needed, and it will be positive for those who embrace it and are proactive about making adjustments or even changing direction. We strongly believe that economic value and retirement security can still be created for those following "best practices" that result in meaningful and measurable progress toward acceptable outcomes.

Explore our full suite of services for individuals, trusts, estates, pension and profit sharing plans, charitable organizations and businesses.

We work closely with you to focus on critical issues and find the process best suited to achieve your goals.

- Investment Management
- Financial Planning
- Qualified Retirement Plans
- SDAdvantage IRA
- Ancillary Services

PITTSBURGH
One PPG Place, Suite 1700
Pittsburgh , PA 15222

p: 412.261.3644 | f: 412.261.4876
OFFICE LOCATION
EMAIL

COLUMBUS
41 South High Street, Suite 2100
Columbus , OH 43215

p: 614.621.4060 | f: 614.621.4062
OFFICE LOCATION
EMAIL

SUBSCRIBE
EMPLOYEE LOGIN

RiA STANDS FOR YOU.
Discover the difference with a Registered Investment Advisor.

FT FINANCIAL TIMES | Top Financial Advisers 2014
FT 300 Ranking June 2014

Schneider Downs Wealth Management Advisors, LP is an SEC Registered Investment Advisor specializing in the design, implementation and management of CUSTOM PORTFOLIOS, RETIREMENT PLAN SOLUTIONS, ERISA FIDUCIARY SERVICES, SDADVANTAGE IRA platform and FINANCIAL PLANNING SERVICES.

© 2014 Schneider Downs & Co., Inc. Maryland license number 35239

Solutions *for* Individuals

Partner. Preserve. Prosper.™

Life Insurance
- Business Planning
- Charitable Planning
- Wealth Transfer
  - Asset Repositioning
  - Financing
  - Leveraged Gifting
  - Trusts

Property & Casualty

Wealth Management

Wealth Management

Leading, independent financial advisors providing integrated wealth management services to the high net worth and mass affluent markets.

NFP Wealth Management advisors offer sophisticated wealth management solutions for high net worth and mass affluent clients by providing access to a wide choice of services, products and innovative investment strategies. Their diverse expertise is supported by some of the industry's most sophisticated investment analysis, tools and technology.

Our advisors strive to adhere to a fiduciary standard of care that is of the highest level and operate with integrity and with clients' best interests at the forefront. In addition, NFP Wealth Management offers significant value through scale, open architecture, substantial years of industry experience and a national presence.

Our Specialties

- Wealth management
- Financial planning
- Portfolio reporting
- Investment consulting
- Research
- Retirement planning

Who We Serve

- Families and individuals
- Corporate executives
- Business owners
- Financial institutions
- Endowments, foundations and nonprofits
- Corporate retirement plans

Contact Us

Corporate Office
3470 Mt. Diablo Boulevard, Suite A100
Lafayette, CA 94549
Map >

Branch Offices
509 W Weber Ave, 5th Floor
Stockton, CA 95203
Map >

3 Altarinda Road, Suite 300
Orinda, CA 94563
Map >

P 925-254-7100
F 925-254-9652

For all inquiries, please contact:
dafginfo@nfp.com

Certified Insurance Agent for Covered CA

© 2013 National Financial Partners Corp. All Rights Reserved. Please Read: Privacy Policy | Legal Notices

Securities and Investment Advisory Services offered through NFP Advisor Services, LLC(NFPAS), Member FINRA / SIPC. NFP D|A Financial is an affiliate of NFPAS and a subsidiary of National Financial Partners Corp. (NFP), the parent company of NFPAS. NFPAS does not offer tax or legal advice. This site is published for residents of the United States only. Registered representatives and investment adviser representatives of NFP Advisor Services, LLC may only conduct business with residents of the states and jurisdictions in which they are properly registered. Therefore, a response to a request for information may be delayed. Not all of the products and services referenced on this site are available in every state and through every representative or advisor listed. For additional information, please contact the NFP Advisor Services, LLC compliance department at 512-697-6000.

http://www.nfp.com/dafg/solutions-for-individuals/wealth-management.html

10/9/2014 2:14:17

Solutions *for* Companies

Partner. Preserve. Prosper.

Services
- Health & Welfare
  - Health Benefits & Services
  - NFP Marketplace
  - Ancillary Benefits
- Retirement
  - 401(k) Plans
  - Profit Sharing Plans
  - 403(b) Plans
  - Defined Benefit Plans
  - Small Business Plans
- Executive Benefits
- Property & Casualty
- Human Resources

Resources
- Compliance & Regulatory
- Enrollment & Communications
- Employee Advocacy
- Analysis Tools

Industries

Retirement

Sponsoring a retirement plan in today's complex world is challenging for most employers. Managing the day-to-day activities of the plan is cumbersome enough, but combined with the added responsibility of having to stay abreast of the potential regulatory and legislative changes, it is an intimidating task to be sure.

Given your many other company responsibilities, you might wonder how you can even begin to keep up with what you need to know about your company's retirement plan. Fortunately, there is an effective way to help you manage your responsibilities and mitigate your risk: **Engage an expert.**

Not all advisors are created equal. NFP retirement plan advisors provide a process-driven, comprehensive delivery of services to ensure that all facets of your company's retirement plan are effectively addressed.

Our high-quality, consultative approach is independent from any particular product manufacturer or retirement plan provider. In fact, our advisors have access to a full spectrum of providers in the marketplace, so they can provide an attractive solution for your plan.

Employer-sponsored Retirement Plans – These plans provide value to both employers and their employees. They give employers a distinct advantage in attracting and retaining quality employees, and they provide employees with a convenient way to save for retirement. In fact, in some cases, an employer-sponsored retirement plan may be the only financial investment an employee makes in their future.

There are a number of retirement plan types available today to employers. Below are some of the more popular plans that companies may offer.

- 401(k) Plans
- Profit Sharing
- 403(b) Plans
- Defined Benefit Plans
- Small Business

Contact Us

Corporate Office
3470 Mt. Diablo Boulevard, Suite A100
Lafayette, CA 94549
Map >

Branch Offices
509 W Weber Ave, 5th Floor
Stockton, CA 95203
Map >

3 Altarinda Road, Suite 300
Orinda, CA 94563
Map >

P 925-254-7100
F 925-254-9652

For all inquiries, please contact:
dafginfo@nfp.com

Certified Insurance Agent for Covered CA

© 2013 National Financial Partners Corp. All Rights Reserved. Please Read: Privacy Policy | Legal Notices

Securities and Investment Advisory Services offered through NFP Advisor Services, LLC(NFPAS), Member FINRA / SIPC. NFP D|A Financial is an affiliate of NFPAS and a subsidiary of National Financial Partners Corp. (NFP), the parent company of NFPAS. NFPAS does not offer tax or legal advice. This site is published for residents of the United States only. Registered representatives and investment adviser representatives of NFP Advisor Services, LLC may only conduct business with residents of the states and jurisdictions in which they are properly registered. Therefore, a response to a request for information may be delayed. Not all of the products and services referenced on this site are available in every state and through every representative or advisor listed. For additional information, please contact the NFP Advisor Services, LLC compliance department at 512-697-6000.

http://www.nfp.com/dafg/solutions-for-companies/services/retirement.html

10/9/2014 2:13:46

Retirement and Employee Benefits

BPS&M Benefits Consulting

Corporate Sponsored Mortgage Programs

Health Savings Account Programs

Retirement

Defined Contribution Plans

Defined Benefit Plans

Nonqualified Plans

Total Retirement Management

Retirement Perspectives

Support for Consultants and Advisors

Retirement income

Options for the plan sponsor

Learn More

Defined Contribution Plans

Feedback Print this page

We strongly believe the best way to prepare America's diverse workforce for a better retirement is through an employer-sponsored retirement plan. From helping you design a plan that best serves your workforce, to addressing a participant's complete financial picture in order to help that person prepare for a better retirement, we can help you meet your organization's retirement plan needs.

Improve plan health

We focus on key metrics that define success for your plan, develop custom strategies to help you succeed, and benchmark results to improve plan health. With tools such as the Plan Progress Report and *Plan Health Index*SM, you'll get a thorough picture of participant savings and investment behaviors. You'll also get a dedicated service team that delivers results and focuses on your role as a fiduciary.

Next best step

Many people find it difficult to pay their bills and still save for retirement. We make overall financial health education part of the core conversation and work to inspire employees to take their next best step toward retirement security by delivering relevant, personalized messaging through multiple channels.

Getting started

To speak with a Wells Fargo Institutional Retirement and Trust representative, please call 1-800-690-9721, or contact us.

Recordkeeping, trustee, and/or custody services are provided by Wells Fargo Institutional Retirement and Trust, a business unit of Wells Fargo Bank, N.A. This information and any information provided by employees and representatives of Wells Fargo Bank, N.A. is for educational purposes only and does not constitute investment, financial, tax, or legal advice. Please contact your investment, financial, tax, or legal advisor regarding your specific needs and situation.

Contact Us

Looking for a full-service retirement plan provider focused on your success? Call 1-800-690-9721 or contact us.

© 1999 - 2014 Wells Fargo. All rights reserved. NMLSR ID 399801

INSTITUTIONAL INVESTORS | LOG ON | FORMS | SITE HELP | CONTACT US

Vanguard

Search the site | SEARCH

Home | Services | Investments | Research & Commentary | About Us

Fixed income management

Experience, stability, and risk control

Defined contribution
Helping you with:
Small/Mid plans (up to $20M+)
Mid/Large/Mega plans
Additional resources
Defined benefit
Nonprofit
Consultant

Vanguard investments

SEARCH
Name/Symbol | GO

BROWSE
Mutual funds
Equity
Target Retirement
ETFs
Fixed income
Balanced

ANALYZE
My investments
Custom reports

News

Vanguard eliminates transaction fees on FTSE All-World ex-US Small-Cap Index Fund
July 25, 2014

The essentials of DB investing captured in 3-minute videos
July 10, 2014

Unraveling common retirement myths
June 30, 2014

Vanguard wins a Gold Quill communications award
June 27, 2014

Update on Signal-to-Admiral conversion
June 19, 2014

View all news

Research & commentary

Most recent | Most viewed

Assets, income—or both?
October 6, 2014
Category: Retirement

The global outlook on inflation
October 6, 2014
Category: Market & economic

Are women & men different when it comes to retirement plan savings?
September 30, 2014
Category: Retirement

Waiting for the Fed
September 30, 2014
Category: Market & economic

Evaluating the use of an OCIO
September 26, 2014
Category: Fiduciary

More Research & commentary

Client access

Plan Sponsor Bridge®
Institutional Trading

Connect with us®

Institutional Blog
Follow us on Twitter
RSS feed
800-523-1036

SERVICES
Overview
Defined Contribution Small/Mid plans (up to $20M+)
Defined Contribution Mid/Large/Mega plans
Defined benefit
Nonprofit
Consultants
Other investment opportunities

INVESTMENTS
Overview
Equity
Fixed income
Balanced
Target date
Money market
Exchange-traded funds
Custom reports

RESEARCH & COMMENTARY
Featured
Investments
Retirement
Market & economic
Fiduciary
Regulatory

ABOUT US
Overview
Who we are
What we do
Who we serve

CONNECT WITH US®
Institutional Blog
Follow us on Twitter
RSS feed
800-523-1036

© 1995–2014 The Vanguard Group, Inc. All rights reserved. Vanguard Marketing Corporation, Distributor. Your use of this site signifies that you accept our
Terms and Conditions of Use | Privacy Statement | Obtain Prospectus Information | Site Security | Special Notice to Non-U.S. Investors

Feedback

Already enrolled?

User name

LOG ON

Forgot user name?

Register for account access

1 2 3 | ||

Enroll in your retirement plan

1. Review any plan materials from your employer.
2. Gather your:
   - Social Security number
   - Zip code
   - Birth date
   - Plan number*

   * See your employer's plan materials, or call Vanguard at 800-523-1188 Monday through Friday, 8:30 a.m. to 9 p.m., Eastern time.
3. ENROLL NOW

MoneyWhys®

Education and news center

Learn more

Featured

You're invited to a live webcast: Is your retirement plan on the right track?
Register now for a live webcast, Is your retirement plan

Two key steps to retirement: Save, invest calmly
Save as much as possible for retirement and ignore market turmoil, says a Wharton professor.

How to cut taxes next April 15 and in retirement
Consider making Roth contributions today to possibly reduce the taxes you pay in retirement.

So what's in our experts' portfolios?
Our investment experts hear this question often: "What do you invest in?" Get a glimpse of...

In volatile times, Vanguard investors stay cool
During market volatility doing nothing may be your best strategy.

A college savings plan for The Young Investor?
No child yet, but The Young Investor considers opening a college savings plan anyway.

Browse more topics →

What will college cost?

Use our College Cost Projector to find out.
Learn more...

Make your savings last in retirement.

Use our tools, worksheets, and online calculators to help create your retirement spending plan.
Learn more...

Are you saving enough for retirement?

Consider saving 12% to 15% of your pay, including any employer contributions.
Learn more...

© 1995–2014 The Vanguard Group, Inc. All rights reserved. Vanguard Marketing Corporation, Distributor of the Vanguard Funds.
Your use of this site signifies that you accept our terms & conditions of use.

Plan Sponsors Login Here:

Login ID

Password

Forgot your password? LOGIN

Demonstration Plan Login

Privacy & Security

Login to other Schwab sites

Find a branch near you

Why choose Schwab for your company's retirement plan?

Because we understand that it's not just money in a 401(k). It's people's money—and it needs a better place to go.

Now serving: over 13,000 retirement and benefit plans

The fact is, we've been serving people at work through corporate retirement and benefit plans for over 20 years. We're uniquely suited to help your employees achieve their financial goals and help you achieve your plan goals, because we provide:

- Third-party advice for every employee at no additional cost.
- Automated plan solutions and target-date funds to help your employees get on track and stay on track.
- Proven, award-winning education programs that are designed to help all your employees become better, lifelong investors.
- Consultative services, fee transparency and an open investment architecture to help you design a plan based on your organization's unique needs.

$148 billion of employees' assets and counting

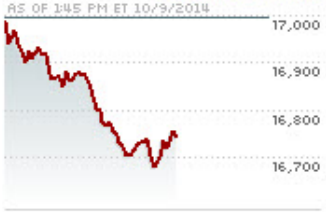
Today, we provide recordkeeping and custody services for over $148 billion of employees' assets, in all kinds of companies—from startups to Fortune 100 firms. We've been building a better place for people's money since we opened in 1973. And that's the business we're continuing to build.

Want to build a better place for your employees' money? Then learn more about our Retirement Plan Services.

News & Insights

- Concerned about the market? We can help
- Daily Market Updates
- Schwab Market Perspective

DJIA | NASDAQ | S&P 500



DJIA	16,741.20	-255.85	-1.5%
NASDAQ	4,408.76	-59.83	-1.3%
S&P 500	1,941.49	-27.40	-1.4%

MARKET DATA DELAYED AT LEAST 20 MIN

© 2008 Schwab Retirement Plan Services, Inc. All rights reserved. (0508-3405)

The Charles Schwab Corporation provides services to retirement and other benefit plans and participants through its separate but affiliated companies and subsidiaries: Charles Schwab Bank; Charles Schwab & Co., Inc.; Schwab Retirement Plan Services, Inc; and Schwab Retirement Plan Services Company. Brokerage products and services are offered by Charles Schwab & Co., Inc. (Member SIPC). Trust and custody products and service are offered by Charles Schwab Bank. Schwab Retirement Plan Services, Inc. and Schwab Retirement Plan Services Company provide recordkeeping and related services with respect to retirement plans.

Retirement Plan Center

charles SCHWAB

PLAN PARTICIPANT LOGIN

Your Retirement Plan | Plan Sponsor Services | Contact Us

Welcome | Get Started | Planning & Investing | Why Schwab

Your goals are our goals. Let's get started.

You've taken the first steps toward retirement. Let us help you take it from here.

Get Chuck's perspective on your retirement plan.

VIEW VIDEO

Plan Participants Login Here:

Login ID

Password

Forgot your password? LOGIN

Plan Sponsor Login

Privacy & Security

Login to other Schwab sites

Find a branch near you

Get Started

- How to enroll
- Why to enroll
- Paycheck Calculator

Plan & Invest

- About retirement plans
- Ten Principles of Investing

Why Schwab

- Access 24/7
- Fact-based guidance
- Personal Service

Plan Sponsors

- Why Schwab for employers
- Plan sponsor login

News & Insights

- Concerned about the market? We can help
- Daily Market Updates
- Schwab Market Perspective

DJIA | NASDAQ | S&P 500

DJIA	16,741.20	-255.85	-1.5%
NASDAQ	4,408.76	-59.83	-1.3%
S&P 500	1,941.49	-27.40	-1.4%

MARKET DATA DELAYED AT LEAST 20 MIN

Waiting for a reason to roll over your old 401(k)?

How does professional portfolio management sound? Learn more

© 2008 Schwab Retirement Plan Services, Inc. All rights reserved. (0508-3405)

The Charles Schwab Corporation provides services to retirement and other benefit plans and participants through its separate but affiliated companies and subsidiaries: Charles Schwab Bank; Charles Schwab & Co., Inc.; Schwab Retirement Plan Services, Inc; and Schwab Retirement Plan Services Company. Brokerage products and services are offered by Charles Schwab & Co., Inc. (Member SIPC). Trust and custody products and service are offered by Charles Schwab Bank. Schwab Retirement Plan Services, Inc. and Schwab Retirement Plan Services Company provide recordkeeping and related services with respect to retirement plans.

At Lincoln Trust, retirement plans don't have hidden fees

LINCOLN Trust
Solutions. Value. Flexibility.

401(k) Plans for Employers

You may already have a 401(k) plan, but are looking for an option that is more cost effective for your employees. Or you may be starting from scratch, seeking to offer a 401(k) plan to your employees for the first time. Regardless of your incentive, the **Advantage Plan** at Lincoln Trust offers you a true one-stop shop for establishing and maintaining your 401(k) plan, freeing up your time to focus on the bottom line: building a stronger business.

When comparing 401k providers, the following offerings will likely be high on your "must have" list:

- Best of breed investment options
- Plan design assistance
- Personalized service
- Proactive communication
- Full fee transparency
- Participant education

Best of breed investment options

The third-party institutional investment consultant (investment consultant) associated with the Lincoln Trust **Advantage Plan** narrows down the field of 24,000+ mutual funds to 150 best of breed options. The menu of fund options developed by the investment consultant contains investments in the following asset classes:

- Domestic bonds

- Domestic bonds
- Domestic equity
- Emerging markets
- Money market / cash
- Real estate
- Target date
- World bonds
- World equity

The **Advantage Plan's** investment consultant provides investment fiduciary support for each plan using both qualitative and quantitative strategies for selecting funds to include on the plan menu. Mutual funds from over 20 fund families are available for selection and are chosen based solely on investment merit. You have the flexibility to replace or add to the standard fund lineup with investment options available from the 150 fund group. While the standard fund lineup typically features 15 funds, you can include up to 30 for your plan.

Plan design assistance

Every organization has different needs when it comes to establishing a retirement plan for its employees. In order to address these needs, you, as the plan sponsor, may seek assistance in "cutting through the clutter." Lincoln Trust has staff with the expertise to explain the available options when you're designing a customized retirement plan for your employees. We can help you understand the various adoption agreement and profit sharing options. Lincoln Trust will also develop customized enrollment kits to help you maximize the number of employees who take advantage of their retirement plan benefits.

Personalized service

Your time is precious and we recognize that by offering a personalized experience. Oftentimes in the small- and mid-size plan market, both the plan sponsor and its plan advisor are required to call a generic toll-free number and speak to a customer service representative. However, Lincoln Trust provides an experienced and dedicated relationship manager to you and your plan advisor, regardless of the size of your plan.

Proactive communication

Lincoln Trust relationship managers actively monitor your plans and proactively engage plan sponsors in compliance conversations if the need arises. These conversations focus on:

- Ways to help prevent a plan from failing nondiscrimination testing
- Alternatives available for correcting a failed test
- Legislative changes and the potential impact to the plan
- IRS Form 5500 filing
- Year end preparation
- Mid-year or projected nondiscrimination testing for plans concerned about failing
- Late contributions and corrective measures
- Safe Harbor plan design

Full fee transparency

At Lincoln Trust, our fees are independent of investment selection and are fully disclosed to plan sponsors and participants. Regardless of the investments included in the plan, we bill an identical amount for the services chosen. Fees actually paid by the plan can vary due to fee offsets generated by the mutual fund lineup (Rule 12(b)-1, shareholder servicing and sub-transfer agency fees).

Participant education

Lincoln Trust has participant education services available if your plans need them. We offer on-site participant education delivered by experienced financial professionals. Along with basic investing information, this service utilizes customized participant enrollment kits including fund fact sheets, plan highlights and performance information. If a plan chooses to perform the education, Lincoln Trust can supply the plan with enrollment materials at no additional charge.

The Advantage Plan - A comprehensive solution

Contact us for information on how Lincoln Trust can help you address the four key components of every 401k plan:

- **Recordkeeping**
- **Investment fiduciary services (offered by a third-party investment advisor)**
- **Administration**
- **Employee and participant education**

Lincoln Trust Company

Lincoln Trust provides 401(K), profit sharing and IRA solutions to best meet the needs of companies and their employees. As of 2/28/2011, we support plans and IRAs that hold over $7.6 billion in retirement assets. Located in Denver, Colorado, Lincoln Trust provides trust, custodial and recordkeeping services to the financial services industry. We focus on helping companies maximize the opportunities for employees to achieve their retirement goals.

Contact us today to start a conversation on how Lincoln Trust can help with your retirement plan:

Phone: (855) 719-5796

Email: **Sales@LincolnTrustCo.com**

Investment Products:
Not FDIC Insured
No Bank Guarantee
May Lose Value

© Lincoln Trust Company - **Open Architecture 401k | Low Cost 401k**

Web Development by VistaWorks

At Lincoln Trust, retirement plans don't have hidden fees

LINCOLN Trust
Solutions. Value. Flexibility.

Advantage Plan – an Open Architecture ERISA 3(38) Solution

As an employer sponsoring a 401(k) plan, you are a fiduciary and are ultimately responsible and liable for the success of the plan. One of the largest aspects of fiduciary responsibility is investments, which can be alleviated by offloading this responsibility to the Advantage Plan's investment manager.

By appointing an ERISA section ***3(38) investment manager***, the plan sponsor shifts the responsibility and legal liability associated with the selection, ongoing monitoring, and replacement of the plan's investment options. The investment manager will acknowledge its role to the plan sponsor in writing and work directly with Lincoln Trust to implement any changes to the plan's investment lineup, freeing up time for plan sponsors to focus solely on the administrative aspects of the plan.

Best of breed investment options

The ***3(38) investment manager*** to Lincoln Trust's Advantage Plan narrows down the field of 24,000+ mutual funds to a best-of-breed fund lineup consisting of the following asset classes:

- Balanced/Target Date
- Cash
- U.S. Fixed Income
- International Fixed Income
- U.S. Equity
- International Equity
- Alternative

All of the funds chosen for the Advantage Plan are based on their investment merit only; there are no hidden arrangements between the mutual fund companies, Lincoln Trust, or the 3(38) investment manager. Each fund undergoes a rigorous screening process consisting of both quantitative and qualitative aspects.

In addition to these fiduciary services, the Advantage Plan offers,

- Plan design assistance
- Personalized service
- Proactive communication
- Full fee transparency

Plan design assistance

Plan design assistance

Every organization has different needs when it comes to establishing a retirement plan for its employees. Lincoln Trust has staff with the expertise to explain the options available when designing a customized retirement plan for your employees. We can help you understand the various adoption agreement and profit sharing options. Lincoln Trust will also develop customized enrollment kits to help you maximize the number of employees who take advantage of their retirement plan benefits.

Personalized service

Your time is precious and we recognize that by offering you a personalized experience. Oftentimes in the small- and mid-size plan market, both the plan sponsor and its plan advisor are required to call a generic toll-free number and speak to a customer service representative. However, Lincoln Trust provides an experienced and dedicated relationship manager to you and your plan advisor, regardless of the size of your plan.

Proactive communication

Lincoln Trust relationship managers actively monitor your plan and proactively engage you in compliance conversations if the need arises. These conversations focus on:

- Ways to help prevent a plan from failing nondiscrimination testing
- Alternatives available for correcting a failed test
- Legislative changes and the potential impact to the plan
- IRS Form 5500 filing
- Year end preparation
- Mid-year or projected nondiscrimination testing for plans concerned about failing
- Late contributions and corrective measures
- Safe Harbor plan design

Full fee transparency

At Lincoln Trust, our fees are independent of investment selection and are fully disclosed to plan sponsors and participants. Regardless of the investments included in the plan, we bill an identical amount for the services chosen. Fees actually paid by the plan can vary due to fee offsets generated by the mutual fund lineup (Rule 12(b)-1, shareholder servicing and sub-transfer agency fees).

Lincoln Trust Company

Lincoln Trust provides 401(k), profit sharing and IRA solutions to best meet the needs of companies and their employees. As of 2/28/2011, we support plans and IRAs that hold over $7.6 billion in retirement assets. Located in Denver, Colorado, Lincoln Trust provides trust, custodial and recordkeeping services to the financial services industry. We focus on helping companies maximize the opportunities for employees to achieve their retirement goals.

Contact us today to start a conversation on how Lincoln Trust can help with your retirement plan:

Phone: (855) 719-5796

Email: **Sales@LincolnTrustCo.com**

Investment Products:
Not FDIC Insured
No Bank Guarantee
May Lose Value

© Lincoln Trust Company - Open Architecture 401k | Low Cost 401k

Web Development by VistaWorks

At Lincoln Trust, retirement plans don't have hidden fees

LINCOLN Trust
Solutions. Value. Flexibility.

401(k) Plan Participants

Providing tools for participant retirement success

Lincoln Trust strives to provide participants with knowledge and assistance to help them feel confident about decisions they make regarding retirement planning.

- *How do I get started?*
- *What do I do with my money?*
- *What can I afford to save?*

From plan enrollment services to ongoing communications, Lincoln Trust can help.

We provide:

- Web site and Voice Response Unit
- Enrollment support and participant education
- Customized enrollment kits
- Electronic statements & confirmations
- Online loans and distributions
- Participant call center
- Automatic salary deferral increases
- Third-party self-directed brokerage account administrative support
- Quarterly statements mailed directly to participants
- 1099-R reporting
- Personalized rate of return
- Retirement calculator
- Gap analysis statements

Investment Products:
Not FDIC Insured
No Bank Guarantee
May Lose Value

LINCOLN TRUST PRIVACY POLICY
WEB SECURITY
TERMS AND CONDITIONS
CONTACT US

© Lincoln Trust Company - Open Architecture 401k | Low Cost 401k

Web Development by VistaWorks

SERVICES / RETIREMENT PLAN SERVICES

Institutions
Financial Advisors
Consultants
DC Services
Retirement Plan Services
Individuals

Dimensional Retirement Plan Services[1] offers full-service retirement plan solutions for defined contribution plans. Our goal is to help advisors and consultants—and the plan sponsors they serve—improve retirement outcomes for participants.

Cost efficiency, robust recordkeeping, and a flexible investment architecture are three core features of our full-service platform designed to meet plan sponsor and participant needs.

COST EFFICIENCY

Costs matter. Our platform's fee structure emphasizes cost efficiency, just as Dimensional Fund Advisors' investment strategies have for more than three decades. This emphasis on lower, more transparent plan costs can give participants a head start on achieving better financial outcomes. Access to cost-efficient funds on our platform can give plan sponsors another component for better plan design, since costs can have a significant impact on investor success over time.

CONTACT US

Robyn Alcorta
Vice President
(512) 306-4583
robyn.alcorta@dimensional.com

Tracy Mitchell
Regional Director, Sales
(512) 306-5951
tracy.mitchell@dimensional.com

Plan sponsor login. View plan information on our dedicated plan administration website.

Plan participant login. View your employer-sponsored retirement plan account on our dedicated participant website.

ROBUST RECORDINGKEEPING AND PLAN ADMINISTRATION

Dimensional Retirement Plan Services features institutional-strength recordkeeping and administrative services usually reserved for larger plans. Features include a wide array of powerful self-service tools, access to plan metrics in a real-time environment, and participant communications designed to educate employees about retirement income and enhance their retirement readiness.

FLEXIBLE INVESTMENT OPTIONS

Our platform supports a wide range of flexible options that plan sponsors may select, including:

- Advisor-built model portfolios
- A diverse selection of mutual funds for participants who want to choose their own funds and select their own asset allocation
- Self-directed brokerage accounts

A RELATIONSHIP-BASED SERVICE MODEL

Our service model features dedicated client relationship support from seasoned professionals who have a deep understanding of the needs of plan sponsors and participants. Additionally, we work with advisors and consultants on how to best integrate our academic research on lifecycle finance into plan design for their clients.

1. Full service DC retirement plan solutions are offered by Dimensional Retirement Plan Services LLC, an affiliate of Dimensional Fund Advisors LP.

VIDEOS RESEARCH RESOURCES

VIDEOS

Zvi Bodie—Default Investing: How Glidepaths Can Lead to a Crash Landing

Boston University professor and DC expert Zvi Bodie explains what's wrong with the current generation of

explains what's wrong with the current generation of target-date funds.

David Wray—The Evolving Employer-Employee Retirement Partnership

David Wray, president of the Profit Sharing/401k Council of America, discusses the increasing health of the DC system, especially after the stress test of 2008, and the importance of new ideas being introduced to the industry.

Panel Discussion hosted by Tim Kohn—Next Generation Retirement Solutions

Tim Kohn, head of Defined Contribution at Dimensional, talks to three industry experts—David Booth, Bill Bradley, and Nobel laureate Robert C. Merton—about Dimensional's unique research-driven approach to next generation retirement solutions.

Dimensional Fund Advisors is an investment advisor registered with the Securities and Exchange Commission. **Consider the investment objectives, risks, and charges and expenses of the Dimensional funds carefully before investing. For this and other information about the Dimensional funds, please read the prospectus carefully before investing. Prospectuses are available by calling Dimensional Fund Advisors collect at (512) 306-7400 or at this link.**

Investing involves risks such as fluctuating value and possible loss of principal investment.

Mutual funds distributed by DFA Securities LLC

© 2014 Dimensional Fund Advisors

SERVICES / INDIVIDUALS

Institutions
Financial Advisors
Consultants
DC Services
Retirement Plan Services
Individuals

INVEST WITH US

Dimensional's strategies are available to individual investors through a select group of independent fee-based advisors.

FIND AN ADVISOR

We believe qualified advisors can play a vital role in helping people pursue their financial and investment goals. These professionals educate clients on the financial science that drives our investment approach, offer guidance and expertise to construct a properly diversified portfolio, and encourage the discipline essential to long-term investment success.

THE VALUE OF ADVICE

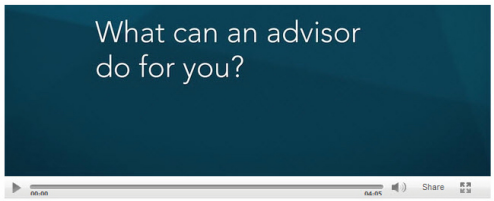
Advisors who work with Dimensional describe their roles in helping clients pursue a better financial experience.

FIND AN ADVISOR

Use our online form to find an advisor near you with access to Dimensional funds.

FAMA/FRENCH FORUM

Observations, opinion, research and links from economists Eugene Fama and Kenneth French.



For informational purposes only. Dimensional makes no representation as to the suitability of any advisor, and we do not endorse, recommend, or guarantee the services of any advisor. We urge you to carefully evaluate any advisor whom you may consider hiring. You are responsible for monitoring your advisor's investment performance. We will not supervise or monitor the advisor's activities or your account, nor are we responsible for the performance of your investments. We have no discretionary authority or control with respect to how your advisor manages your investment assets. We disclaim any responsibility or liability for any damages arising from your decision to engage the services of an advisor.

© 2014 Dimensional Fund Advisors

Retirement Plan Consulting

Investment options and expenses related to employer-sponsored retirement

Blog Feed

401(k) Loans: Good or Bad Idea?
Many 401(k) plans allow participants to borrow money from their ...
{read more} →

Is Alibaba a Good Investment?
Alibaba is the Chinese version of Amazon and eBay. However, it ...
{read more} →

Long-term Care Insurance – Important Changes
If you have ever considered the purchase of a long-term care ...

plans can be overwhelming, and federal regulations are growing more stringent. Through our employer retirement plan consulting services, Bedel Financial Consulting provides experience and expertise that maximizes the benefits to plan participants while minimizing fiduciary liability risk to plan sponsors.

We maximize the benefit to retirement plan participants while minimizing fiduciary risk to plan sponsors.

The trustees of company retirement plans are required to offer participating employees a variety of well-performing mutual funds and to take responsibility for investment performance. We share these fiduciary responsibilities by serving as the plan's independent advisor. In this role, we work with trustees to ensure the plan design is up to date, investment options are appropriate and plan participants are educated. By selecting and monitoring the participant fund choices, we can uncover and eliminate any unnecessary expenses, in an effort to maximum returns.

Our comprehensive process of developing and implementing a corporate retirement plan consists of the following key areas of plan operation:

- Plan Fees and Expenses
- Investment Options
- Participant Education
- Plan Development
- Fiduciary Responsibilities

Schedule a Consultation

{read more} →

SUBSCRIBE TO BLOG

Email Address:

Subscribe

Subscribe via RSS

Turning Capital Losses into Client Gains

When working with business owners who have a fairly significant capital loss from their business, we may be able to utilize those losses by converting a large portion of an IRA to a Roth IRA. Doing so will allow the business owner to move those tax-deferred dollars to a tax-free bucket while paying little to no income tax. Now those converted dollars will grow tax free for retirement.

We can help you, too.
Schedule a Consultation

3815 River Crossing Parkway, Suite 120, Indianapolis, Indiana 46240

© Copyright Bedel Financial Consulting 2014

Find Us On Google+

Certified WBENC Women's Business Enterprise

CERTIFIED BY:

Indianapolis

Investment Choices

Selecting investment options for a retirement plan is one of the most important tasks of a plan fiduciary. The Principal makes available a comprehensive and extensive set of choices and services, including:

- More than 70 retirement-focused investment options where we manage the investment strategy and underlying investment managers[1]
- Access to more than 3,100 outside retail mutual funds[2]
- Among the most comprehensive set of asset allocation choices in the industry
- Access to institutional-quality investment management through our global investment management footprint
- Registered and non-registered investment products
- Investment fiduciary support and services*

Our Investment Platform

Retirement plans of all sizes deserve access to institutional-quality investment management. In today's world, that requires a global investment footprint and access to multiple investment managers. We offer global asset management and the type of investment capabilities used by some of the largest retirement and pension plans in the world.

Sub-Advised Investment Options

Our Sub-Advised Investment Options form the foundation of our investment platform. Features include:

- More than 70 investment options covering a wide range of asset classes
- Investment strategies specifically designed for retirement plans, including outcome-oriented strategies to help address retirement planning risks
- An innovative, multi-manager approach by more than 40 institutional-quality managers.[3],[4],[5]

Registered: We make available six share classes for our registered Sub-Advised Investment Options. Get a list of the registered investment options for the R1 share class (PDF: 95.03 KB).

Non-registered: We make available seven rate levels for our non-registered Sub-Advised Investment Options. Get a list of the non-registered investment options for the R1 rate level (PDF: 103.3 KB).

Asset Allocation Choices

Asset allocation decisions may have a big impact on the long-term performance of participants' retirement portfolios, yet many participants don't have the expertise or time to select and manage their own investment options.

Our asset allocation choices are among the most comprehensive in the industry. We have more than $80 billion in asset allocation investment option assets under management.[6] Our choices are outcome-focused, and are managed by a combination of specialty sub-advisors. We make available:

- Two sets of target date investment options[7]
- Target risk investment options[8]
- Combined target date and risk asset allocation educational models[9]
- Independent investment advisory services[10]

Outside Retail Mutual Funds

In addition to Sub-Advised Investment Options, we provide access to more than 3,100 mutual funds provided by other investment management firms.

About Target Date investment options:
Target date portfolios are managed toward a particular target date, or the approximate date the investor is expected to start withdrawing money from the portfolio. As each target date portfolio approaches its target date, the investment mix becomes more conservative by increasing exposure to generally more conservative investments and reducing exposure to typically more aggressive investments. Neither the principal nor the underlying assets of target date portfolios are guaranteed at any time, including the target date. Investment risk remains at all times. Neither asset allocation nor diversification can assure a profit or protect against a loss in down markets. Be sure to see the relevant prospectus or offering document for full discussion of a target date investment option including determination of when the portfolio achieves its most conservative allocation.

*Wilshire® is a registered service mark of Wilshire Associates Incorporated, Santa Monica, California. All other trade names, trademarks, and/or service marks are the property of their respective holders.

Wilshire is not an affiliate of any member company of the Principal Financial Group®.

Principal Life does not act as an ERISA 3(21) or 3(38) fiduciary under the Wilshire-provided fiduciary services.

For full terms and conditions please see the Investment Fiduciary Support and Services Terms & Conditions (PDF: 435.62 KB) for more information about the support and services, including the Definitions, Duties and Obligations.

No investment strategy, such as diversification or asset allocation can guarantee a profit or protect against loss in periods of declining value

Investors should carefully consider a mutual fund's investment objectives, risks, charges, and expenses prior to investing. A prospectus, or summary prospectus if available, containing this and other information can be obtained by contacting a financial professional, visiting principal.com, or calling 1.800.547.7754. Read the prospectus carefully before investing.

Before directing retirement funds to a separate account, investors should carefully consider the investment objectives, risks, charges and expenses of the separate account as well as their individual risk tolerance, time horizon and goals. For additional information contact us at 1.800.547.7754 or by visiting principal.com.

Investment options are subject to investment risk. Shares or unit values will fluctuate and investments, when redeemed, may be worth more or less than their original cost.

Insurance products and plan administrative services are provided by Principal Life Insurance Company. Principal Funds, Inc. is distributed by Principal Funds Distributor, Inc. Securities are offered through Princor Financial Services Corporation, 1.800.547.7754, Member SIPC and/or independent broker/dealers. Securities sold by a Princor Registered Representative are offered through Princor®. Principal Funds Distributor, Princor and Principal Life are members of the Principal Financial Group®, Des Moines, IA 50392. Investment options may not be available in all states or U.S. commonwealths. Separate Accounts are available through a group annuity contract with Principal Life Insurance Company. See the group annuity contract for the full name of the Separate Account. Principal Life Insurance Company reserves the right to defer payments or transfers from Principal Life Separate Accounts as permitted by the group annuity contracts providing access to the Separate Accounts or as required by applicable law. Such deferment will be based on factors that may include situations such as: unstable or disorderly financial markets; investment conditions which do not allow for orderly investment transactions; or investment, liquidity and other risks inherent in real estate (such as those associated with general and local economic conditions). If you elect to allocate funds to a Separate Account, you may not be able to immediately withdraw them.

t13102401sq

Call Us
1.800.952.3343 x22681

For more information
Learn more about retirement plans; visit The Principal Blog.

Copyright © 2014, Principal Financial Services, Inc.
Disclosures and Terms of Use | Products and Services Disclosures | Privacy and Security
Securities offered through Princor Financial Services Corporation, member SIPC

Products
- Principal Total Retirement Suite
- Investment Choices
- Defined Contribution Plans
- Defined Benefit Plans
- Employee Stock Ownership Plans
- Nonqualified Plans

Quick Links
- Visit The Principal Research Center
- Contact a Local Representative
- Report Unethical or Fraudulent Activity

Tools
- Forms Library
- Office Locations
- Calculators
- Rates, Values & Performance
- Tour Online Retirement Services

Defined Contribution Plans

Printable Page | Email this Page | Share: 4

The Principal® is one of the leading service providers of defined contribution (DC) plans[1], such as 401(k) and 403(b) plans. We have over $148 billion in DC plan assets under management[2] and provide services to more than 33,000 plan sponsors and 3.8 million participants[3].

Call Us
1.800.952.3343
x22681

For more information
Learn more about retirement plans; visit The Principal Blog.

Serving Retirement Plans of All Sizes

We support a diverse client base with a wide variety of plan designs and service arrangements, including:

- 401(k), 403(b), 401(a), KSOP, Individual 401(k)
- For profit, tax-exempt, governmental, union
- Start-ups through institutional-sized plans
- Simple to very complex plan designs
- Full-service or third-party administrator (TPA) service arrangements
- Multiple plans including integrated services for multiple plan types

We offer a full range of retirement plan services, including:

- Plan design, consulting and administrative services, including a robust plan sponsor website
- Recordkeeping, including an electronic Form 5500 filing system and audit support line
- Plan compliance testing, including reports for government filings ready for your review, signature and filing
- Plan and investment fiduciary support and services
- Advocacy and assistance with legislative and regulatory changes
- On-site participant enrollment and education services
- Participant website, call center and retirement income planning services

Investment Choices

Selecting investment options for a retirement plan is one of the most important tasks of a plan fiduciary. We make available a comprehensive set of choices and services, including:

- More than 70 investment options where we manage the investment strategy and underlying investment managers[4]
- Access to more than 3,600 outside retail mutual funds[5]
- The most comprehensive set of asset allocation choices in the industry
- Investment fiduciary support and services

Learn more about our investment choices

Participant Education

Retirement plans are becoming increasingly important to American workers as traditional sources of retirement income fade. In this new era of personal responsibility, participants need more help than ever planning for retirement.

We focus on Retirement Readiness: helping participants achieve a more sufficient level of income in retirement. We weave it into everything we do - from on-site meetings to web-based programs, mobile apps and statements.

You play a role too. We encourage plan sponsors to implement plan design features that can help employees achieve their goals. We show you the results with an annual Retirement Readiness Report that includes standard metrics for the plan as well as a retirement income replacement ratio analysis.

Learn more about our Retirement Readiness approach

Our Quality Promise

Our goal is to provide you with quality service for your retirement program. We're so confident in our ability to provide outstanding service that we warrant it.

We[6] promise to provide quality service in a competent, capable and effective manner. If we don't, we'll either fix the problem or we'll waive the fee for that service. We also indemnify the appropriate fiduciary with respect to their liability, losses, and reasonable expenses directly incurred by them if we fail to perform a particular service in the agreed manner[7],[8].

[1]
Based on number of recordkeeping plans, PLANSPONSOR Recordkeeping Survey, June 2014

[2],[3]
As of 6/30/2014

[4],[5]
As of 9/30/2014

[6]
The service warranty is provided by Principal Life Insurance Company.

[7]
For informational purposes only and does not affect the terms and provisions defined in any term or provision of the Service Warranty. For comprehensive warranty details on the levels of coverage we offer, see the Service Warranty document.

[8]
In general, nonqualified plans are not regulated under ERISA. Different investment products and financing options apply to nonqualified plans. No member company of The Principal assumes any additional fiduciary responsibility for any nonqualified deferred compensation plan. For purpose of nonqualified plans and plans not subject to ERISA, Principal Life indemnifies the Plan Representative who signs the Service Agreement.

t13072601po

Copyright © 2014, Principal Financial Services, Inc.
Disclosures and Terms of Use | Products and Services Disclosures | Privacy and Security
Securities offered through Princor Financial Services Corporation, member SIPC

Retirement

Investment Services
Financial Services
Administration
Participant Services
Plan Consulting

Related Information

IRS Indexed Limits
Stock Market And Bank Holidays
Fee Disclosure Resources

Plan Consulting

Relationship Managers

Our local relationship managers can either work directly with your clients or support you in doing so.

Support includes:

- Ongoing review of the retirement plan's operations
- Regular communications highlighting issues of importance to the plan
- Periodic evaluations of the plan's success in meeting its goals
- Recommendations for enhancements or changes to the plan and its operations

Retirement Plan Consultants

Our local retirement plan consultants are able to assist you and your clients with plan design issues, plan conversion and more. They can also work with our other support teams to answer questions and map out solutions for the plan.

Account Managers

The account manager is the single point of contact for administration issues and the keeper of plan records. They work with employers to reduce administrative burden and to ensure the plan is complying with annual testing and compliance requirements.

RetireReady Tracker

The Standard's RetireReady Tracker is a customized plan-level reporting tool that advisors can use to consult with employers about how well their workforce is saving for retirement. The report uses actual census data to estimate employees' income replacement ratios at retirement, giving both you and your clients insight into the effectiveness of the plan.

Contact A Regional Office
View Events
Read Our Current Newsletter

Know The Score

Help your clients measure their employees' retirement readiness with RetireReady Tracker.

SEE MORE →

Let's Talk

Let us show you how we can complement your practice. Call our toll-free number or contact the office nearest you.

FIND AN OFFICE →

The Standard is the marketing name for StanCorp Financial Group, Inc., and its subsidiaries. StanCorp Equities, Inc., member FINRA, wholesales a group annuity contract issued by Standard Insurance Company and a mutual fund trust platform for retirement plans. Third-party administrative services are provided by Standard Retirement Services, Inc. Investment advisory services are provided by StanCorp Investment Advisers, Inc., a registered investment advisor. StanCorp Equities, Inc., Standard Insurance Company, Standard Retirement Services, Inc., and StanCorp Investment Advisers, Inc., are subsidiaries of StanCorp Financial Group, Inc., and all are Oregon corporations.

Participant Services

With The Standard, you have the choice between delivering enrollment and hosting ongoing education meetings or delegating those responsibilities to us. Additionally, you have the choice of offering our Mainspring Managed, full-service account services.

We'll provide the enrollment books and forms, online planning tools and a robust call center.

Enrollment And Ongoing Education

Enrollment Meetings

Our consultants can work with you and the employer to develop an effective enrollment campaign.

You can choose to:

- Conduct on-site enrollment meetings or delegate them to our licensed consultants
- Offer our online enrollment education modules, which can be co-branded with your logo

We provide:

Contact A Regional Office
View Events
Read Our Current Newsletter

- Enrollment materials, including enrollment booklets that incorporate principles of behavioral finance

Ongoing Education

With our *Retirement On The Brain* education seminars, we can provide your choice of:

- On-site education meetings, conducted by our licensed consultants
- Seminar materials for you to present

Account Management And Automation

Mainspring Managed Service

To align with you services and accommodate participants' varying levels of knowledge and experience, The Standard can offer up to three account management options:

- Mainspring Managed (full-service)
- Guided (we guide you through)
- Independent (self-service)

Mainspring Managed is an affordable, personalized service that helps participants be well-prepared for retirement and achieve their retirement income goals.

Participants can talk by phone with a licensed investment advisor representative in the Advisory Service Center to review and adjust their risk tolerance, update their plan based on life events or changing circumstances, and review the management options taken on their behalf.

StanCorp Investment Advisers, Inc., assumes ERISA 3(38) fiduciary responsibility on investments for participants who select this option.

Services We Provide

Regardless of the services you delegate to The Standard, we always provide participants with the following:

Online Tools

Personal Savings Center

Personal Savings Center

Participants can log in to access Personal Savings Center at any time to view and manage their retirement accounts.

This service also includes an interactive Retirement Planner that can help them select an investment portfolio, as well as a tool to help them model and initiate a loan request.

Quarterly Account Statements

We deliver quarterly statements that provide participants with critical information at a glancc.

Contact Center

Our representatives are committed to giving participants quick and responsive service and can complete transactions on their behalf.

Inspire Enrollment

Motivate employees to make smart enrollment decisions with customized, online education.

LEARN MORE →

Online Services

Explore our robust, easy-to-use services and tools for retirement plan sponsors and participants.

TAKE A TOUR →

The Standard is the marketing name for StanCorp Financial Group, Inc., and its subsidiaries. StanCorp Equities, Inc., member FINRA, wholesales a group annuity contract issued by Standard Insurance Company and a mutual fund trust platform for retirement plans. Third-party administrative services are provided by Standard Retirement Services, Inc. Investment advisory services are provided by StanCorp Investment Advisers, Inc., a registered investment advisor. StanCorp Equities, Inc., Standard Insurance Company, Standard Retirement Services, Inc., and StanCorp Investment Advisers, Inc., are subsidiaries of StanCorp Financial Group, Inc., and all are Oregon corporations.

© 2014 StanCorp Financial Group, Inc.

INGHAM RETIREMENT GROUP

Retire for a lifetime

Member of Alliance Benefit Group

Retirement Plan Consultants
Record Keepers
Investment Advisors / Fiduciaries
Actuaries

401(k) Services | Rollovers & IRAs | Investment Education | Plan Design | Firm Profile | News | Contact | Home

Participant/Sponsor | Forms | Investor

Secure Login

User ID | Password

Participant | Sponsor/Advisor

Help

- ARE YOU A NEW USER?
- ELECTRONIC ENROLLMENT
- FORGOT YOUR LOGIN?
- PROBLEMS VIEWING THE SITE?
- CONEXIÓN EN ESPAÑOL
- CLICK HERE FOR DEMO

Let Your Retirement Plan Grow With Ingham's Help

1 2 3 4 5

Want answers now? We've got them! Click above to chat live with our world-class customer service professionals.

RETIREMENT PLAN INVESTING

What are you going to need when you retire?

How should you invest your money?

ENGLISH

facebook | twitter | LinkedIn

Consolidate Your Retirement Assets!

Get Your Rollover IRA Started

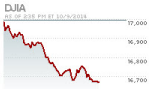
Worried You Will Outlive Your Money?

Check Annuity Rates Today

DJIA | NASDAQ | S&P 500

DJIA

AS OF 2:05 PM ET 10/9/2014



9:30am		4pm	
DJIA	16,867.40	-310.79	-1.8%
NASDAQ	4,378.81	-89.78	-2.0%
S&P 500	1,928.54	-40.36	-2.0%

MARKET DATA IS DELAYED BY AT LEAST 20 MIN.

Who is your Fiduciary?

Click here to watch a 10 minute video of Goldman Sachs executives testifying before the Senate SubCommittee on "Doing What's Suitable". This is meant to show you what you get when you hire a Broker who conforms to a suitability Standard versus a fiduciary standard like Ingham Retirement Group.

Put Your Trust in Ingham

Our Experience

Established in 1972, the Ingham Retirement Group (Ingham) is a national, independent, full service retirement plan consulting, investment advisory, record keeping & actuarial firm, with over $1.5 billion under administration. Ingham has over 50 qualified professionals holding various Actuarial, Retirement and FinancialInvestment Credentials. Ingham's staff includes an ERISA attorney, CPA, Actuaries, Investment Advisors, Fiduciary Analysts & Compliance Administrators. LEARN MORE

Virtually "Unlimited" Fund Choices

Through our open architecture platform, we have access to more then 15,000 funds from over 500 fund families. Coupled with a Self-Directed Brokerage Option, plan participants now have virtually the entire investment universe from which to choose. We offer no proprietary product. We will consult with you to choose the appropriate mix of stocks, bonds, and mutual funds for your situation.

TELL CONGRESS: Stay Away from *my* 401k!

LEARN MORE

SAVE *my* 401k PROTECT MY PIGGY

401(K) SERVICES
Participant Services
Sponsor Services

ROLLOVERS & IRAS
Retirement Accounts

INVESTMENT ADVICE
Fiduciary Analyst
Investment Process
Retirement Income
Newsletters

PLAN DESIGN
Qualified Plans
Retirement Plans
Is Your Plan Working?
Request for Proposal
Video from CEO

CONTACT US

INGHAM RETIREMENT GROUP
Miami,FL

Phone 305.671.2200
Fax 305.670.6745
psc@ingham.com

Alliance Benefit Group
Top Rated Provider
Record-Keeping & Administrative Services
401k exchange
2010 Provider Ratings

ALLIANCE BENEFIT GROUP
Your Partner in providing comprehensive employee benefits consulting and administration services

Investment advisory services provided by Ingham/Russell Investment Advisors, Inc., a SEC-registered investment advisor.
ADV Firm Brochure
ADV Brochure Supplement
Privacy Notice
Securities offered through LPL Financial - Member FINRA/SIPC

Copyright 2008 Ingham Retirement Group

File Upload Site | Security

BCG Benefit Consultants Group

Building financial security since 1958

Call Us!
1-800-524-401k or 856-368-2000

Home | About BCG | Services | News & Events | Resources | Contact | Sponsors | Participants | Advisors

Advisors

Advisors > 401(k) X-Ray

- View My Accounts
- Xpress Proposal
- 401(k) X-Ray
- Concierge Club
- Plans We Offer
- BCG Brochure
- Forms/Documents
- Legal Updates
- Video Library

BCG Difference Video

difference!

Contact Us

800-524-401k, option 3

856-824-1890

retire@bcgbenefits.com

Financial Advisors and Business Owners Are Making Their Yearly 401(k) X-Ray Appointment Have You?

Benefit Consultants Group (BCG) offers a complete suite of tools and services for retirement plan advisors.

Take advantage of this free innovative tool to take a transparent look at a client's retirement plan.
Let Benefit Consultants Group's X-Ray technician review your plan and make some suggestions to ensure your client's plan is on the right track!

What does the 401(k) X-Ray Provide?

- Unparalleled knowledge of all aspects of retirement plans
- Consulting and guidance for advisors
- An evaluation of all elements of a plan

an ASPPA Qualified 401(k) Administrator. Whether you're looking into a new retirement plan for your client or discussing taking over their existing plan —leverage our expertise to gain a competitive advantage.

A Value-Added Service

Adds additional value to your existing retirement plans to increase loyalty and decrease the possibility of a competitor conquering your account! 401(k) X-Ray breaks down the various components in a retirement plan and creates a step-by-step approach to help you present the best retirement plan for your client.

Do It For Me

Click Here

(Click here and let one of our experts fill out the necessary information for you.)

If you have any questions, please call 800-524-401k, option 3 or send an email to 401kxray@bcgbenefits.com

BECOME A FAN ON FACEBOOK | FOLLOW US ON TWITTER

Copyright © 1958-2013 Benefit Consultants Group, Inc. All rights reserved.

Terms and Conditions of Use | Privacy Policy | Online Security

Benefit Consultants Group, Inc. • 51 Haddonfield Road, Suite 200, Cherry Hill, NJ 08002 •
Phone: 1-800-524-401K or 856-368-2000 • Fax: 856-824-1890 • **Email Us**

BCG Benefit Consultants Group

Building financial security since 1958

Call Us!
1-800-524-401k or 856-368-2000

Home | About BCG | Services | News & Events | Resources | Contact | Sponsors | Participants | Advisors

About BCG

- Our Team
- Our Partners
- Quality Management
- BCG University
- Testimonials
- Community Involvement
- Careers
- Social Media
- Reputation for Excellence

BCG Difference Video

Click here to learn more about the BCG difference!

Need a proposal?

Click Here For Our Free Xpress Proposal Service

Contact Us

800-524-401k, option 3

856-824-1890

retire@bcgbenefits.com

About BCG

Benefit Consultants Group delivers all the key elements for a successful retirement plan.

The BCG Difference

Since 1958, Benefit Consultants Group has provided a simplified approach in creating plan solutions that will integrate a company's need for plan design, administration, compliance, and recordkeeping. Whether you are a business owner, or a financial professional, and you need a retirement plan or specific consulting services, we are the retirement plan provider of choice.

Our dedicated team of professionals has provided exceptional expertise and service to our clients looking for an employer sponsored retirement plan. We utilize the latest technology in customer workflow, processing, online accessibility, and offer exceptional customer service. Through our open architecture platform, we provide access, without restriction or proprietary requirements, to world-class investment options with over 21,000 mutual funds, ETFs and insurance products.

We offer our clients the expertise to deliver innovative and flexible retirement plan solutions that are second to none. Together with our staff of experts, you'll enjoy the peace of mind that comes from partnering with a leading retirement plan provider. We're a team with one objective—Your success.

Retirement Plans Offered

- 401(k)
- Roth 401(k)
- Safe Harbor 401(k)
- 457
- 403(b)
- Money Purchase Pension
- Profit Sharing
- New Comparability/Age Based
- Defined Benefit
- Cash Balance
- ESOP
- Non-Qualified Deferred Compensation>

Have a Question? Click here to begin >

Or

Call us now! 1-800-524-4015

BECOME A FAN ON FACEBOOK | FOLLOW US ON TWITTER

Copyright © 1958-2013 Benefit Consultants Group, Inc. All rights reserved.

Terms and Conditions of Use | Privacy Policy | Online Security

Benefit Consultants Group, Inc. • 51 Haddonfield Road, Suite 200, Cherry Hill, NJ 08002 •
Phone: 1-800-524-401K or 856-368-2000 • Fax: 856-824-1890 • **Email Us**

EDEN PRAIRIE CAPITAL MANAGEMENT & CONSULTING

HOME ABOUT SERVICES CONTACT

Our firm offers all the Investment and Wealth Management services you would ever need.

This is where process and discipline come together! Matching the following services to our customer's needs is what sets us apart.

- Customized portfolio management for Private Clients (account minimums may apply)
- Unique, multi-styled, value added, quantitative based research
- No Load Mutual Funds and Separately Managed Accounts (SMA'S)
- Preparation and review of Investment Policy Statements
- IRA rollovers, stock option exercise and closely held stock consultations
- Financial planning, including education, retirement and tax/estate planning
- Strategic and tactical asset allocation advice, 401(k) reviews
- Irrevocable and Revocable trusts and trustee services
- Sister company Eden Prairie Tax and Accounting offers tax preparation services. (EPTA is a separate company.)
- Access to a network of legal firms for wills, trusts and other legal services

Call us to set up a free consultation!

Michael Toay
President
Chief Investment Officer

We would love to hear from you. Call us today at 952.715.6805, or email miketoay@epcapitalmgt.com.

401kComplete
Your total retirement plan solution.

Services

Plan Administration

With our long time experience as a third party administrator, we provide our clients with a service solution that seamlessly integrates the trading, recordkeeping, administration and custodial/trust accounting systems that comprise the "moving parts" of any daily valuation plan solution.

Our service model offers the following advantages

- Fully integrated systems
- State-of-the-art participant-level daily valuation recordkeeping technology
- Same Day Exchanges
- Timely processing of contributions and distributions
- Model Portfolio capabilities
- Consolidated plan administration, oversight and periodic reviews
- Automated processing of payroll and vendor data
- Online reporting and access to plan data
- Comprehensive plan accounting

Investments

Disciplined Approach

We work diligently to ensure the quality of the investments we recommend to our clients. All investment decisions that impact our clients are made through our internal Investment Committee, which meets formally every quarter and informally

In This Section

- Plan Administration
- Investments
- Annual Testing & Compliance
- Annual Plan Reviews
- Employee Updates
- Free Plan Assessment

Plan Participants

Access your 401k account.

- Log In

Search

Search for... Go

internal Investment Committee, which meets formally every quarter and informally every other week. The Investment Committee does extensive research starting at the macroeconomic level, and then drilling down to the portfolio, asset class and finally individual manager level. We select funds using a variety of criteria – only one of which is performance. We evaluate the long-term track record of each manager and compare that record to other funds within its class. Other criteria include risk analysis, manager tenure, style purity and fund expenses. We look at the underlying expense ratios of each fund in order to find the funds that operate efficiently while consistently providing above average returns in relation to both risk and asset class.

Independent Advice

One of our major strengths is our complete independence – and for us, that's not just a buzz word. We do not have our own mutual funds nor are we tied to any fund family. To ensure our independence, we have a set fee schedule that is given to the client up front, we do not retain payments from any mutual funds or other outside parties, and we conduct our own, independent research when recommending funds. If a fund company pays us any 12b-1 or other revenue sharing monies, we accumulate them throughout the year and use them to either offset the bill or we put the monies back into the plan for the participants. And believe it or not, we probably get more calls from the positive fee amount (when the 12b-1 and revenue sharing monies are deposited back into the plan) than we do for almost anything else. We do not keep any monies received from mutual funds – so for us, whether a fund pays any 12b-1 or other revenue sharing monies is completely irrelevant.

Complete Transparency

Another aspect that sets us apart from our peers is our complete transparency. We spell out from the beginning what our fees are so there are never any surprises. There is also flexibility in who pays the fees – you can have the company pay the quarterly fee, the plan can pay it, or any combination of the two. We even put the fees on participant statements so they can see exactly what they are being charged.

In terms of the investments we utilize in our retirement plans, we conduct a quarterly Due Diligence meeting with our Investment Committee. Clients are invited to attend these meetings to see first-hand our thought processes behind how we evaluate mutual funds and how we arrive at our recommended fund list and current allocations within our investment models. In addition, the same funds and allocations that we use in our clients retirement plans are the same funds and allocations that we use in our own retirement plan* – now how many providers can say that! (subject to fund availability and account size)

Fund Selection

By providing our clients with such services as investment management and daily administration, we acknowledge our role as a Section 3(38) co-fiduciary. We take responsibility for helping the plan and its participants make sound investment decisions. Our open architecture solution allows us to build a "best of breed" investment line up with the freedom to select from almost any fund family, and our fund line up represents all of the traditional asset classes. In all, we utilize over 20 different asset classes which encompass Domestic Equity, International Equity, Fixed Income, and Alternatives. Utilizing these fund options allow each participant to design a portfolio allocation that is appropriate for their individual situation and risk tolerance. And if a participant does not want to design their own portfolio, we offer 5 risk-based models that we encourage participants to utilize. Over 85% of our participants utilize one of our 5 risk-based models.

Consulting and Compliance

Our consultants collaborate with Plan Sponsors and/or their ERISA Counsel on plan design at conversion and thereafter. With each client, we strive to identify potential areas of improvement for both the plan sponsor and their participants and to streamline administrative operations wherever possible. 401k Complete provides:

ERISA Consulting

- Advice, guidance and needs analysis to allow Plan Sponsors to compare plan

- Advice, guidance and needs analysis to allow Plan Sponsors to compare plan types and benefits and make well-informed decisions
- Plan design and documentation based on unique company profiles, including coordination with other company plans (if applicable)
- Preparation of adoption agreements (including standard and non-standard as well as volume submitter plan documents), plan amendments, loan procedures, summary of material modifications and summary plan descriptions—unless you choose to use your own attorney
- Consultation and preparation of pro forma projections in response to changing plan needs and/or regulatory compliance resulting from anticipated or realized changes to a client's organizational structure (mergers, acquisitions, spin-offs, etc.)
- Guidance and support regarding the IRS Employee Plans Compliance Resolution System relating to operational issues and its application for such processes as the Self-Correction Program, as required

Changing Legislation and Regulations

- Ongoing monitoring and communication of legislative activity and changing regulations to ensure your plan remains current
- Pro forma plan expense analysis and recommendations

Performance of all required annual compliance tests

- Proactive consultation regarding non-discrimination testing results/failures
- Identification of viable alternatives in plan design, testing methods and corrections to mitigate and/or avoid future test failures
- Preparation of electronic signature-ready IRS Form 5500 and accompanying schedules
- Plan audit support including electronic auditor's package and auditor consultation

Annual Plan Reviews

We offer annual plan reviews to all of our clients. Our goal is to help cover fiduciary responsibility and encourage our clients to focus on their plan and any adjustments that may need to be made. Annual plan reviews include:

- Reviewing investments to evaluate which ones are on the watchlist and compare performance to benchmarks
- Evaluating employer contribution to make sure it is still appropriate for the market and industry
- Examining employee participation
- Review of administrative processes to make sure everything is operating smoothly
- Review of plan fees
- Much more

Employee Updates and Enrollment Meetings

Warren Averett offers periodic employee updates and enrollment meetings. We are available annually or more often if needed. We prefer to conduct these meetings in person but some clients prefer to offer these to their employees via webcast. Our goal is to remind employees of the importance of contributing to their 401(k) and help answer any questions the employees may have.

Free Plan Assessment

Warren Averett offers a free plan assessment. At no cost to you, one of our advisors will meet with you to review the cost of your plan, investment performance, plan design, service from your provider and much more. Our typical plans start at $1 million, however to see if we are a good fit for your company please contact us at (205) 979-4100.

Copyright © 2014 Warren Averett Asset Management, LLC

Our Services

Our services start with an assessment of your current situation, including a review of your existing accounts, investment needs, and financial goals. Then we construct an investment plan to help you achieve your objectives by utilizing index funds, asset allocation, and disciplined rebalancing across a comprehensive suite of investment products.

We manage and advise on a wide variety of accounts including:

- Individual Retirement Accounts
  - Traditional IRAs
  - IRA Rollovers
  - SEP IRAs
  - ROTH IRAs
  - 401(k), 403(b), and 457 retirement plans
- Individual and Joint Accounts
- Revocable and Family Trust Accounts
- 529 qualified tuition plans (College Savings Plans)

- Charitiable Gift Funds
- Endowments and Foundations

Our clients benefit from:

- Unbiased advice
- Fee for Service, rather than commission-driven recommendations
- Personalized management
- Highly accessible consultants
- "All-Weather" portfolios
- Access to sophisticated investments
- Internet access to accounts
- Account documentation, includnig Trade Confirmations, Monthly Statements, Quarterly Reports, Year End Statemetns, and 1099 Tax Forms
- SIPC Insurance on account assets up to $500,000

Subscribe to our Investment News

Subscribe to our Investment News and get exclusive notices straight to your inbox!

Subscribe

Get in Touch

408 SE 1st Street, McMinnville, Oregon 97128
503-565-2100 | info@headwater-ic.com

Copyright © 2014 Headwater Investment Consulting. All rights reserved.

powered by: ADVISORWEBSITES.COM

ABOUT US

THE LEADER IN FUND INTELLIGENCE

Lipper, a Thomson Reuters company, is a global leader in supplying mutual fund information, analytical tools, and commentary. Lipper's benchmarking and classifications are widely recognized as the industry standard by asset managers, fund companies and financial intermediaries. Our reliable fund data, fund awards designations and ratings information provide valued insight to advisors, media and individual investors.

Well-informed investment decisions are made with accurate, insightful, and timely fund data and analysis offered in Lipper products and services. With over three decades of fund analysis experience, supported by the resources and knowledge of Thomson Reuters, Lipper provides unparalleled expertise and insight to the funds industry.

ABOUT OUR COMPANY

More than thirty years of leadership in fund information and analysis.

CONTACT US

Lipper has offices in Asia, Europe and the United States

MARKETING

Harness the power of the Lipper brand in promoting your company's funds

1. Corporate
2. Lipper Leaders

MEDIA & PR

Lipper provides an unparalleled level of research support to reporters, editors, and producers around the world.

1. Press Releases
2. Performance Reports

EXPERTS BUREAU

Our experts are available to discuss trends, fund performance and more.

1. Leadership
2. Lipper Global Research Team

CAREERS

Explore your Options

http://www.lipperweb.com/AboutUs/Gateway.aspx

10/9/2014 3:00:34

Investment Management

Brokerage Accounts
401(k) Solutions
403(b) Solutions
Individual Retirement Account

Income Solutions

Retirement Paycheck®
Annuity Solutions

Financial Planning

Investment Planning
Retirement Planning
Social Security Optimization

How We're Different

Our Philosophy
Our Story
Investor Bill of Rights
Investment Approach
The Mutual Fund Research Ce

Financial Planning for Your Retirement and Investing Goals

Helping you get where you want to be.

At The Mutual Fund Store, we've built our business by doing what's right for you – because we know that's good for us too. From long-term investment management and IRA rollovers to retirement planning, you'll save time and help to gain peace of mind as our investment advisors create a customized strategy based on what you want to achieve.

See how our investing and retirement planning expertise, along with our personal service, can help accomplish what matters most to you.

Investment Management

We manage your investments to help achieve your goals, not ours. Your investment advisor will make decisions because they are right for you and for no other reason.

Brokerage Accounts
401(k) Solutions
403(b) Solutions
Individual Retirement Account (IRA)

Get More Information

- FREE Investment Plan
- FREE Retirement Report
- Compare Services

First Name
Last Name
Phone
Email
Zip Code

Request Info >>

We value your privacy.
View our Privacy Policy.

We'll build a Plan
Based on your Goals.

Income Solutions

Retirement income goals vary from person to person, but everyone needs a plan for how to take income distributions once in retirement.

Retirement Paycheck® Service Annuity Solutions

Financial Planning

Our goal is for you to be confident that we're looking after your best interests. In the end, it's all about making sure you have the money you need for the things you want.

Investment Planning Retirement Planning
Social Security Optimization

Mutual Fund Strategy Plan
Social Security Optimizer
401(k) Optimization Kit
Comprehensive Retirement Report

The Mutual Fund Store
InvestmentNews 2013 Top RIA

The Mutual Fund Store is regularly featured by:

USA TODAY · InvestmentNews · Forbes · Kiplinger's · Bloomberg · FOX BUSINESS · CNBC · THE WALL STREET JOURNAL · U.S.News · SmartMoney

Disclaimer

The Mutual Fund Store is a nationwide system of registered investment advisers, which include affiliated companies and independently owned and operated franchises. Individual Stores are SEC or state registered investment advisers. Each Store can offer investment advisory services to prospective and existing clients in the state where the Store is located, while a number of Stores may also offer advisory services in nearby or other states. The adviser may not transact business in states where it is not appropriately registered, excluded or exempted from registration.

The Mutual Fund Store, with its collective nationwide system of registered investment advisers, was recognized by InvestmentNews as one of the top RIAs based on total number of assets under management. The Mutual Fund Store was ranked tenth in total assets under management as profiled in the June 3, 2013 issue (RIA Rundown 2013).

InvestmentNews qualified firms headquartered in the United States based on data reported on Form ADV to the Securities and Exchange Commission as of May 1. To qualify, firms must have met the following criteria: (1) Latest ADV filing date is either on or after Jan. 1, 2012. (2) Total AUM is at least $100M. (3) Does not have employees who are registered representatives of a broker-dealer. (4) Provided investment advisory services to clients during its most recently completed fiscal year. (5) No more than 50% of regulatory assets under management is attributable to pooled investment vehicles (other than investment companies). (6) No more than 25% of regulatory assets under management is attributable to pension and profit-sharing plans (but not the plan participants). (7) No more than 25% of regulatory assets under management is attributable to corporations or other businesses. (8) Does not receive commissions. (9) Provides financial planning services. (10) Is not actively engaged in business as a broker-dealer (registered or unregistered). (11) Is not actively engaged in business as a registered representative of a broker-dealer. (12) Has neither a related person who is a broker-dealer/municipal securities dealer/government securities broker or dealer (registered or unregistered) nor one who is an insurance company or agency.

© 2002 - The Mutual Fund Store, LLC. All rights reserved.

Services

- Plan Design, Administration, and Recordkeeping
- "Open Architecture" 401k Plans
- Mutual Fund Review and Expense Analysis
- For Investment Advisors: Retirement Plan Infrastructure Services

Share this:

Print Email LinkedIn Twitter Google

Did You Know

2013 SEP vs. 401k

How PlanPerfect's Open Architecture Can Benefit You

The Facts about Revenue Sharing

Different Types of Retirement Plans

Resources

MHCO VCP Fees 102113

ASPPA Retirement Plan Comparisons

Know the Players

Plan Conversion Timeline

Making Your Plan Work

Features and Benefits of an Open 401k Plan

Links

And Why Plan Sponsors Should Avoid Using Their Payroll Provider as Their 401(k) TPA

Choosing a Retirement Solution for Your Small Business

Finding Lost Participants

IRS Retirement Plans Navigator — An Easy Retirement Plan Guide for Small Employers

Research and Due Diligence

INVEST employs multiple techniques to fulfill our mandate of providing recorded evidence of "diligent and informed deliberation," in the selection of products and services made available to our representatives and their clients.

Due Diligence Resource Center
Mutual Fund Partners' Reports
Annuity and Insurance Partners' Reports
Individual Product Due Diligence
Individual Stock Buy-and-Sell recommendations
On-line Research Tools
Financial Planning and Retirement Plan Services
On-line Financial Planning Toolkit
The Retirement Plan Sales Department
On-line Retirement Planning Resource Center

Due Diligence Resource Center - INVEST prepares an annual Due Diligence Report designed to serve as your Adviser's primary source of Research and Due Diligence in-formation. It complies with the guidelines of the Interagency Agreement set forth by the Office of The Thrift Supervision, the Office of the Comptroller of the Currency, The National Credit Union Association, the Federal Reserve, and the Federal Deposit Insurance Corporation.

[Back to top]

Mutual Fund Partners' Reports - Before a fund can be selected for focus, a thorough examination of the product and the company sponsoring it must be performed. The mutual fund company report takes into consideration not only the strength of the sponsoring company but also its marketing and support capabilities.

[Back to top]

Annuity and Insurance Partners' Reports - The annuity and insurance partners' due diligence process is conducted to assure current and future policyholders of the contracted companies, that they have ample financial capacity to meet and pay the terms of the contracts. After reviewing and selecting the

insurance companies with which we will work, we issue comprehensive reports. These include independent reports from two outside research providers on each of the companies backing the contracts and policies, which are made available to our representatives.

[Back to top]

Individual Product Due Diligence - Each variable annuity sub account is reviewed and its performance reported for various periods of time. This data is compiled utilizing VARDS Adviser research service. A matrix comparing the variable annuity contracts on the basis of fees and other pertinent factors is included along with the company reports.

[Back to top]

Individual Stock Buy-and-Sell Recommendations - INVEST utilizes Argus Research Company, an independent third-party research provider to conduct a thorough review and evaluation based on a number of variable criteria, including: financials, industry competition and growth prospects for the company under scrutiny. Out of this process, ratings are assigned upon which action recommendations are based. INVEST's main role in the stock selection process is to conduct a due diligence review of the third-party research provider, including a detailed analysis of the company, the stock research procedures and other services being offered to our registered representatives.

[Back to top]

On-line Research Tools - Registered Representatives use the S&P Fund Adviser, Morningstar Instant X-Ray and VARDS Adviser as a definitive source of intelligence and insights on mutual funds and annuities, which allows them to make wealth-building recommendations effectively.

Additionally, we offer a variety of tools and technical support in the following areas:

Financial Planning and Retirement Plan Services - No element of INVEST's overall program is more important than our Financial Planning Services. Beyond providing general financial guidance to the investor, your Adviser gains an in-depth understanding of each client's individual needs. This combination of a detailed profiling process, coupled with an analysis of the client's goals and objectives, results in stronger relationships and better recommendations. Our Financial Advisers will assist you in charting a long-term strategy designed to balance your personal and financial objectives with your tolerance for investment risk. They've refined the process of building and protecting your wealth into a five-step program designed to help:

1. Define your personal and wealth management objectives
2. Create a viable wealth management plan
3. Orchestrate your wealth management team
4. Implement your plan
5. Monitor, evaluate and continually update your progress

This five-step process is designed to create a powerful framework for helping you achieve your goals.

On-line Financial Planning Toolkit - These user-friendly financial planning tools help Advisers develop professional financial plans for clients with less complex needs. On-line tools include asset allocation, education funding, retirement planning, life insurance needs analysis, tax deferred vs. taxable accumulation comparison, time-value money calculators, and cost-of-waiting illustrations. The illustrations on this site are quick and easy "what if" scenarios.

Advisers can use INVEST's proprietary financial planning software or other approved software which gives your Adviser the ability to prepare immediate financial planning illustrations and even take the software "on the road," for client meetings away from their office. It features automatic asset classification and extremely user-friendly tabular navigation, enabling Advisers to select from a variety of planning modules, illustrations or calculators. It's also very flexible. Using the modules separately or together, depending upon the complexity of the plan, your Adviser can track plan activity and print or e-mail easy-to-follow, client-friendly reports.

[Back to top]

The Retirement Plan Sales Department - Supports Advisers in the research and selection of retirement plans and providers for their small business clients. They are available for consultation and to answer technical questions related to the selection of a new plan, take-over of a plan, or general IRS and Department Of Labor regulations. They are also available to answer questions related to Individual Retirement Plans, ERISA Plans and Non-Qualified Deferred Compensation Plans. Retirement Plan Sales assists in determining which investment and service provider is appropriate for the plan sponsor based on the strengths and market focus of each product vendor and the sponsor's specific needs.

[Back to top]

On-line Retirement Planning Resource Center - Available to all INVEST Advisers, the on-line Retirement Planning Resource Center gives Advisers access to Web-based tools and resources such as plan design and compliance-approved tools to prepare side-by-side analyses of SEP, SIMPLE, 401(k), traditional and cross-tested profit sharing plans.

[Back to top]

Securities, related services and insurance products offered through INVEST Financial Corporation, Member FINRA, SIPC, a Registered Broker Dealer and Registered Investment Advisor, and its affiliated insurance agencies are: Not FDIC or NCUA INSURED, May Lose Value, No Bank or Credit Union Guarantee

IRAs & Retirement Savings
Individual Plans
Choose
Business Plans
Choose
Education Savings
Investments
Edward Jones Advisory Solutions
Estate Considerations
Insurance
Services
Saving Solutions
Spending Solutions
Borrowing Solutions

IRAs & Retirement Savings

The vision of quiet afternoons, leisurely vacations, and time to devote to your family and hobbies is plenty reason to start saving for your retirement. And with careful planning, you should be able to live the way you want - both today and after retirement - without worrying about financial security.

Individual Plans

Saving for retirement requires careful planning and systematic saving. We are committed to helping individual investors develop a strategy that will meet their unique retirement goals. With the help of a financial advisor and a personal retirement plan portfolio review, we can help you put all the pieces in place for your retirement strategy.

Business Plans

Business owners face many challenges when it comes to providing for the future for themselves, their families and their employees. Whether you are your only employee or the employer of many, we can help you create a strategy that will help everyone reach their retirement goals.

Over 11,000 offices. Find one near you.

Street Address
City
State Zip FIND

RELATED LINKS

It's never too early to plan for your retirement »

Do you know how much you need to retire?

Copyright © 2014 Edward Jones. All rights reserved. Member SIPC.
This site is designed for U.S. residents only. The services offered within this site are available exclusively through our U.S. financial advisors. Edward Jones' U.S. financial advisors may only conduct business with residents of the states for which they are properly registered. Please note that not all of the investments and services mentioned are available in every state.

IRAs & Retirement Savings
Education Savings
Investments
Edward Jones Advisory Solutions
- Which Approach to Investing Is Right for You
- Our Investment Selection Process
- Finding the Right Portfolio Objective
- Program Models
- Tax-efficient Investment Management
- Dynamic Threshold Rebalancing
- Program Fee
- Disciplined Investment Approach
- Featured Articles
- Quarterly Update
- About Advisory Solutions Video

Estate Considerations
Insurance
Services
Saving Solutions
Spending Solutions
Borrowing Solutions

Our Investment Selection Process

Our mutual fund research analysts work to identify quality investment recommendations and provide advice on how particular funds and fund allocations can help you achieve your long-term financial goals. We take numerous quantitative and qualitative factors into consideration as part of our analytical process.

All of our recommended funds are continually reviewed using this comprehensive process to ensure they meet our criteria to remain on the Advisory Solutions Program List.

A fund may be removed from the list due to a significant negative change to its portfolio management team, a major shift in its investment process, drifting away from its stated investment style or a better alternative identified within the same asset class.

Our analysts perform in-depth research and are committed to the ongoing review and due diligence of each fund we recommend.

Edward Jones is a dually registered broker-dealer and investment adviser. Edward Jones Advisory Solutions® is an asset allocation program that provides investment advisory services. Depending on a client's minimum investment, a client can select Fund Models, which invest in affiliated mutual funds (if available), unaffiliated mutual funds and exchange-traded funds (ETFs), or UMA Models, which also include separately managed allocations (SMAs). Please review the applicable Edward Jones Advisory Solutions Brochure for more information.

Many of the investments in Advisory Solutions, including money market funds, are offered by prospectus. You should consider the investment objective, risks, and charges and expenses carefully before investing. The prospectus contains this and other information. Your Edward Jones financial advisor can provide a prospectus, which you should read carefully before investing.

An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. Although a money market fund seeks to preserve the value of your investment at $1.00 per share, it is possible to lose money by investing in a money market fund.

Diversification does not guarantee a profit or protect against loss. Edward Jones, its employees and financial advisors cannot provide tax or legal advice. Please consult your attorney or qualified tax advisor regarding your situation.

For certain mutual funds, the total ownership of shares by Edward Jones clients (both inside and outside Edward Jones Advisory Solutions®) as a percentage of total share ownership of the mutual fund may be significant. This may present risk in the event that Edward Jones removes a mutual fund from the broker/dealer Focus List, or the Advisory Solutions Program List or reduces or removes a mutual fund from one or more Advisory Solutions Research Models. More information on fund ownership can be found in the mutual fund's statement of additional information (SAI).

Asset allocation and rebalancing do not guarantee investment returns and do not eliminate the risk of loss.

Over 11,000 offices. Find one near you.
Street Address
City
State Zip FIND

Copyright © 2014 Edward Jones. All rights reserved. Member SIPC
This site is designed for U.S. residents only. The services offered within this site are available exclusively through our U.S. financial advisors. Edward Jones' U.S. financial advisors may only conduct business with residents of the states for which they are properly registered. Please note that not all of the investments and services mentioned are available in every state.

IRAs & Retirement Savings
Education Savings
Investments
Edward Jones Advisory Solutions
Estate Considerations
Insurance
Services
- Online Account Access
  Choose
- E-Delivery
  Choose
- Mobile Site & Apps
- Personal Financial Management Software
  Choose
- Portfolio Review
- Dollar Cost Averaging
- Fiduciary Account
- Account Services
- Trade Authorization
- Managed Account Program

Saving Solutions
Spending Solutions
Borrowing Solutions

Services

At Edward Jones, it's all about getting to know you and your needs.

We believe that a sound investing strategy has to start with planning and defining the goals you hope to achieve. To support the investing strategies that you and your financial advisor create, we offer numerous account services. To learn more, visit the following:

Online Account Access
Enrolling gives you access to your investment portfolio, timely market news, research and much more.

E-Delivery
Receive e-mail notifications when account documents are available online instead of by mail.

Mobile Site & Apps
We offer account access on the go with a mobile friendly version of www.edwardjones.com, as well as downloadable iPhone and Android apps.

Personal Financial Management Software
Download your Edward Jones account information in the software that you use.

Portfolio Review
We recommend that you schedule a review every year to help ensure that your investments remain on target with your goals.

Dollar Cost Averaging
DCA is a regular and disciplined investment program that can potentially grow your portfolio over time.

Fiduciary Account
Learn more about Fiduciary Accounts from Edward Jones.

Account Services
Our investment accounts give you the ability to view and manage your money market funds and investments.

Trade Authorization
In general, people grant trading authorization to a spouse, another family member or another person.

Managed Account Program*
MAP offers you a highly personalized approach that can help tailor your investment strategy to match your unique investing needs.

**The Managed Account Program is an investment advisory service offered by Edward Jones. Generally, Edward Jones acts as a broker dealer unless we have signed a contract with you to act as an investment advisor. A complete explanation of the program fees can be found in the managed account program disclosure document and client agreement.*

Over 11,000 offices. Find one near you.
Street Address
City
State Zip FIND

RELATED LINKS

Learn how we approach your important financial needs »

Copyright © 2014 Edward Jones. All rights reserved. Member SIPC.
This site is designed for U.S. residents only. The services offered within this site are available exclusively through our U.S. financial advisors. Edward Jones' U.S. financial advisors may only conduct business with residents of the states for which they are properly registered. Please note that not all of the investments and services mentioned are available in every state.

401(k) PRISM

Seeing your way to better returns

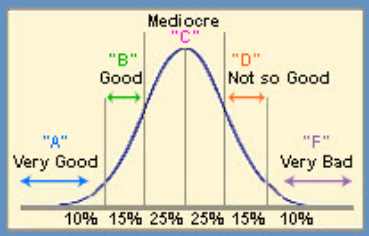
How to **BEST** use **401k PRISM** »

Corporate Objective

The objective of 401k Prism is based on the premise that most 401k plans contain a modest to large percentage of mutual funds that are mediocre (performance) at best; and that the typical 401k Plan Sponsor or Trustee, would prefer a list of high quality funds if there were a straight forward, objective method of selecting those funds.

Performance (Returns) is most important to Employees although selecting a list of funds based on past Returns does not result in a high level of success. While Returns are the highest priority, clearly Risk is a very important element as well. 401k PRISM analysis will evaluate the relative (to the peer group) Return and Risk of each fund in three categories each, along with four additional criteria (one criteria measures level of Return against the level of Risk) to take a comprehensive ten step look at each Mutual Fund to determine the overall level of quality. The evaluation of historical data does not guarantee future results, however, there is a high incidence of higher returns (compared against peers) when selecting higher quality Mutual Funds from this diverse evaluation of historical data.

The caliber of Mutual Fund Offerings of 401k Plans can easily fall under a simple Bell Curve:



The 401k Prism Report Card is the first step in the evaluation process of an in force Plan. It will provide a comparison of the performance and risk characteristics of your current plan with other 401k Plans. The 401k Prism Performance Analysis Report (PAR) will help determine which funds are weighing the plan down. The 401k Prism Investment Selection Report (ISR) will assist in the selection of higher caliber funds from a large list

Mission Statement

"The goal of 401k Prism is to assist Plan Sponsors and Plan Trustees in meeting their fiduciary responsibilities of due diligence by providing a thorough and objective analysis of, and the process documentation for selection and regular maintenance of, fund offerings to Plan Participants."

Often, a change in 401k vendor is not necessary, simply better selection from the current vendor's list of available funds. The 401k Prism Market Search Report (MSR) will scan the marketplace for the vendor offering the highest quality list of Mutual Funds.

And finally, a three or five year subscription to 401k Prism, will provide the documentation necessary for the fiduciary responsibility of due diligence in monitoring the quality and appropriateness of Mutual Fund offerings in a 401k Plan.

401k PRISM Subscription?

2006 © 401kPRISM.com | best viewed 1024x768 | privacy policy

401k Toolkit

If you currently sponsor a plan, or considering it, your level of knowledge will have a direct impact on investment returns and liability exposure. We've put together our own Employer 401k for Dummies, if you will, to help educate and inform you.

Our goal is that you will understand the following:

1. The difference between Open Architecture and Closed Architecture Plans.
2. Your fiduciary obligations.
3. How to mitigate your liability and reduce costs.

Open Architecture vs Closed Architecture

Open architecture 401k means the record keeper, investment manager(s), and custodian are all separate entities. All fees are listed up front and there are no hidden costs. The participant fees are fully disclosed as a line item on the participant's statement. Fees are not "hidden" inside the investment returns. The record keeper has the ability to trade virtually any mutual fund or exchange-traded fund (ETF), and has a stable of custodians/trustees from which to select.

Closed architecture means the entities mentioned are not separate. Fees are not fully disclosed, and revenue sharing among these entities (sub-TA and 12b-1 fees) occurs at your expense. Nearly all plans offered through an insurance company or a mutual fund family are closed architecture.

Important Questions to Ask about Your 401k Plan

Contact Us

931 Commercial Street Northeast
Conyers, GA 30012-4537

(770) 918-0702
info@brownwm.com

401k Tookit

- Our 401k Solution
- Employer Resources
- Key Considerations for Any Retirement Plan
- Employee Tools
- What is Irony?
- Share Class Shenanigans

Potty Reading?

My newsletter is called "Potty Reading" because it covers a smorgasbord of interesting and entertaining topics. Stay informed, on many things. Click to Subscribe Archive Past issues here

1. When was the last time you have met with your financial advisor?

2. Is he or she a fiduciary and completely fee-only?

3. Do you have an investment policy statement and the minutes from your last investment policy committee meeting?

4. Are there 12b-1, sub T/A or finders fees being paid. If so, to whom and for what services?

5. Do you have a diversified investment selection?

Fiduciary Obligations

As the employer, you need to understand that you are the fiduciary of the plan as defined by Employee Retirement Income Security Act (ERISA).

These responsibilities include:

• Acting solely in the interest of plan participants and their beneficiaries and with the exclusive purpose of providing benefits to them;

• Carrying out their duties prudently;

• Following the plan documents (unless inconsistent with ERISA);

• Diversifying plan investments; and

• Paying only reasonable plan expenses.

Lawsuits are flourishing. Last year, the Department of Labor (DOL) investigated 3,500 civil suits, with 4 out of 5 resulting in $1.2 billion in fines. The risk for employers comes hidden fees, revenue sharing funds and non-diversified plan investments.

How to Limit Your Liability

- Hire a co-fiduciary to share the responsibility and perform the required ERISA due diligence.
- Have an open-architecture plan with a transparent fee structure and diversified plan investments.
- Hire an outside Registered Investment Advisor to

- Hire an outside Registered Investment Advisor to oversee investments and educate participants.

OUR SOLUTION

Useful Potty Reading Resources

10 Signs Your 401K is Garbage

Department of Labor Guide to Fiduciary Responsibilities

Why You Are Always On The Hook for Liability

Misconceptions Employers Have About Fee Disclosure

10 Signs Your 401k is a Clunker

Share this:

Facebook Twitter Google LinkedIn Email

Copyright © 2014 Brown Wealth Management, LLC. All rights reserved.

931 Commercial St. NE | Conyers, GA 30012-4537 | (770) 918-0702

Advisor Model		Broker Model
Fiduciary		Suitability
Advice	Vs.	Transactions
Transparency		Disclosure
"Financial Advisor" at a Registered Investment Advisor (RIA)		"Financial Advisor" at a brokerage house
3rd party custody		In-house custody

Fiduciary Advice
Fiduciary standard let's you know who work for

401k Toolkit
If you currently sponsor a plan, or considering it,

IRA Smart Decisions
Contribution and Phase Out Limits, Do's and Dont's and

Need a Laugh
...

you know who work for whom. Why is this important? A...

plan, or considering it, your level of knowledge will have a...

Limits, Do's and Don't's and Planning Ideas

Latest **Tweets**

Andrew M. Brown CFP® @feeonlyfriend

You Might Have a Problem With Your Retirement Plan When... jdsupra.com/legalnews/you-... Sage #401k advice from the Oracle @rosenbaumlaw

3:56 pm · September 2, 2014

Follow @feeonlyfriend

Recent **Posts** (and Potty Reading)

Recommended Reading: Brené Brown's "The Power of Vulnerability" August 26, 2014
Grandmother Dupes 146 Million People July 18, 2014
Argentina Odds July 13, 2014
Heartbleed Facts and What To Do April 16, 2014
Tax Bracket Strategies April 12, 2014
Chefs Who Don't Eat Their Own Cooking February 12, 2014
The Walking Dead – Diversification December 17, 2013
Life Insurance Beneficiary Mistakes December 7, 2013

Ask A **Question** Send Me an Email

Name *

First Last

Email *

Message *

Submit

Copyright © 2014 Brown Wealth Management, LLC. All rights reserved.

931 Commercial St. NE | Conyers, GA 30012-4537 | (770) 918-0702

BROWN WEALTH MANAGEMENT, LLC
Comprehensive solutions to life planning

Search...

What We Do

We listen. We ask. We educate and inform. We strategize and partner. We seek to understand your financial circumstances, your goals, and your risk profile.

We plan and advise.

Comprehensive Planning

All clients are different. We provide comprehensive, fee-only solutions for all areas of your financial life, ranging from investment planning to asset protection. We take a holistic and comprehensive approach because everything about your global financial life is important. It's a customized process to you because success is not measured by performance relative to other managers, rather we measure success by helping you meet your life goals. Comprehensive financial planning combines personal investment management, financial advisory, and planning disciplines directly for the benefit of our clients.

Contact Us

931 Commercial Street Northeast
Conyers, GA 30012-4537

(770) 918-0702
info@brownwm.com

What We Do

- Guiding
- Investment Advisory Services

Potty Reading?

My newsletter is called "Potty Reading" because it covers a smorgasbord of interesting and entertaining topics. Stay informed, on many things. Click to

disciplines directly for the benefit of our clients.

Comprehensive Financial Planning is more than the active management of investments or creating a retirement plan or regular check-ups of a portfolio. We believe in planning for, and prudently addressing life events, whether you are buying a home, planning for a child's education, preparing for eventual retirement, creating an estate plan, or preparing for Plan B.

Investment Management

We start with a series of conversations to determine with time and dollar specificity, and in priority, your personal goals, evaluate existing investment assets, determine your risk tolerance, develop a strategic asset allocation strategy, engineer and draft your investment policy statement.

This document serves as your blueprint reflecting your needs, risk profile, and how we will allocate your assets between various investment classes. From the IPS, we will develop an investment strategy for you and your family based on our careful review of available investment options, taxation, costs, risk and expected return.

We then implement your plan and coordinate with your CPAs, attorneys, and other advisors as appropriate. We continuously monitor your progress rebalancing of your investment strategy and recommend changes as needed.

Retirement Planning

Making the most of your employer-sponsored retirement plans and IRAs. Determining how much you need to retire comfortably. Managing assets before and during retirement.

Tax Management

Helping make sure you don't pay a penny more than the law requires. Looking for ways to reduce your current and future tax burden. Referring you to qualified tax specialists.

informed, on many things. Click to Subscribe Archive Past issues here

Estate Planning

Reviewing your wills and trusts. Helping preserve your estate for your intended heirs. Helping with beneficiary designations. Helping reduce exposure to estate taxes and probate costs. Coordinating with your tax and legal advisors.

Risk Management

Reviewing existing insurance policies. Recommending policy changes when appropriate. Finding the best policy for your situation.

Education Funding

Recommending investment and accumulation strategies to help you pay for your children's education.

Share this:

Facebook Twitter Google LinkedIn Email

Copyright © 2014 Brown Wealth Management, LLC. All rights reserved.
931 Commercial St. NE | Conyers, GA 30012-4537 | (770) 918-0702

WBG

WESTPORT BENEFITS GROUP

SERVICES ABOUT CONTACT FIDUCIARY REVIEW HOME

start with a FIDUCIARY REVIEW

Thursday
October 09, 2014

Westport Benefits Group
7 Pheasant Lane
Westport, CT 06880

WBG Email

t: 203 227 3738
f: 203 571 1272

Free Operational Guidance overview (pdf)

Knowing and following the Prudent Investment Practices identified by the Center For Fiduciary Studies is an important first step in producing a highly successful retirement plan. Westport Benefits Group can help get you on the right path with a Fiduciary Review.

The Review covers five major areas:

- A review of the documents that define your 401(k) plan's provisions (Please provide copies of the Adoption Agreement, and Summary Plan Description for the Plan).
- A review of the vendor contracts from your insurance company, mutual fund, or bank.
- A review of your Investment Policy Statement to include: (a) basis for asset mix and rebalancing limits; (b) criteria for selecting money managers; (c) control procedures for money managers and consultants; (d) procedures for controlling and accounting for investment expenses; and (e) performance measurement criteria.
- A review of the documents that show Total Plan Contributions, Total Number of Participant Account Balances, Discrimination Test Results, Total Plan Assets Breakdown, and most recent form 5500.
- A review of the investments offered in your plan: (a) the due diligence procedures that you followed in selecting your money managers and/or mutual funds; (b) the appropriateness of the managers/funds relative to your asset allocation; and (c) a snapshot of current performance of each of the managers/funds against their appropriate peer group and relevant industry benchmark. (Please provide documents on the most recent performance of your investments, as well as a listing of all of their investments that includes performance, and share class or expense ratio.)

Want to know where YOUR plan stands? Contact us today!

© 2014 by Westport Benefits Group, Westport, CT. All rights reserved.

privacy policy website by InfoPulse LLC

WBG

WESTPORT BENEFITS GROUP

SERVICES ABOUT CONTACT FIDUCIARY REVIEW HOME

a broad range of SERVICES

Thursday
October 09, 2014

Westport Benefits Group
7 Pheasant Lane
Westport, CT 06880

WBG Email

t: 203 227 3738
f: 203 571 1272

Westport Benefits Group provides a broad range of services to support your 401(k) or other qualified plan. We enjoy relationships with all major vendors and, because we are independent, we are able to utilize the combination of product and service which is appropriate for each client. Our emphasis on fiduciary practices as the framework for any vendor or product is what separates us from most other providers.

Our services include:

- Investment Policy Statement (IPS) Development and Review
- Fund Menu Design
- Mutual Fund, Collective Trust, ETF Search and Evaluation
- Investment Manager/Vendor Search
- QDIA Selection/Review
- Peer/Industry Benchmarking
- Complete Plan Fee Analysis
- Ongoing Performance Monitoring
- Participant Communication/Education Programs
- Fiduciary Documentation

Whenever possible, we believe that Trustees should explore an "open architecture" arrangement for their plan, which includes a wide range of investment choices and styles. This enables Trustees to access active and passively managed funds as well as ETF's and collective trusts, and provides fee transparency across the board.

© 2014 by Westport Benefits Group, Westport, CT. All rights reserved.

privacy policy website by InfoPulse LLC

DELAWARE AVENUE ADVISORS GENE CHAAS, CFA

Delaware Avenue Advisors

(716) 633.4372

HOME | YOUR FIRM | PRACTICES | RESOURCES | CONTACT

Welcome ! * INVESTOR LOG-IN

Delaware Avenue Advisors Inc. is a Veteran-owned, New York-registered investment advisory located in Buffalo, New York. We offer fiduciary-level advisory services to individuals, families, foundations and small corporations through employee trusts. Our investment competence is derived from over twenty years experience managing retirement income portfolios and 401k trusts. Our managing director holds the designation of Chartered Financial Analyst and our firm relies on the CFA Institute Asset Manager Code of Conduct as our corporate governance.

Read our Firm's Code of Conduct here.

The dawn of the 21st century has also brought with it an increasingly uncertain investment environment as the world copes with rapid social, technological and political change. Delaware Avenue Advisors (DAA) are able partners with our client family in these times of rapid change. As never before, disciplined and well-thought out portfolio strategies have become increasingly critical to an investor's well being and chances of success.

We at Delaware Avenue Advisors consider ourselves investors' advocates, advisors held to a fiduciary standard of care. We truly put YOU FIRST to become and remain,

Your investment firm!

"We pledge our energies, intellect, and knowledge to providing our client family with advocacy-based wealth management. We are committed to being enlightened advocates to our clients, for both the wealth they have

management. We are committed to being enlightened advocates to our clients, for both the wealth they have entrusted to our stewardship and for the financial and life planning advice we are asked to provide. To this end, we hold ourselves to the highest standards of customer service, uncompromising loyalty, and long-run efficacy of our advice.

Remaining responsive to the needs of our clients and vigilant champions of their wealth in a financial environment characterized by constant and dynamic change is our continuing challenge."

Our Current Newsletter

AudioFile - Why Yield-to-Maturity is critical to your bond portfolios right now!

Why choose an RIA over a commissioned salesperson?

Testimonials from our clients:

"Gene is an excellent financial advisor who I place total trust and confidence in. All his recommendations and decisions are made with my best interests in mind. He is also well versed in different types of investments which has significantly helped me maintain a well diversified portfolio."

"Gene is a person who performs his work with the highest level of integrity. He truly cares about his clients, and I would recommend his services to anyone."

From another professional in our network:

> **"Gene is a great financial advisor. I love working with him for the benefit of our mutual clients. He has the highest integrity and I value his service to clients as we implement estate plans together. He provides clear advice regarding investment choices and follows through with great service. I bring him in as an advisor for my clients whenever possible."**

DELAWARE AVENUE ADVISORS INC. IS A REGISTERED INVESTMENT ADVISER. INFORMATION PRESENTED IS FOR EDUCATONAL PURPOSES ONLY AND DOES NOT INTEND TO MAKE AN OFFER OR SOLICITATION FOR THE SALE OR PURCHASE OF ANY SPECIFIC SECURITIES PRODUCT, SERVICE, OR INVESTMENT STRATEGY. INVESTMENTS INVOLVE RISK AND UNLESS OTHERWISE STATED, ARE NOT GUARANTEED. BE SURE TO FIRST CONSULT WITH A QUALIFIED FINANCIAL ADVISER, TAX PROFESSIONAL, OR ATTORNEY BEFORE IMPLEMENTING ANY STRATEGY OR RECOMMENDATION DISCUSSED HEREIN.

Delaware Avenue Advisors, Inc - 1207 Delaware Avenue - Suite 101 - Buffalo, New York 14209
P: 1.800.404.9636 P2: 716-633-4372 E: info@delawareaveadvisors.com

Content copyright 2014. Delaware Avenue Advisors, Inc. All rights reserved.

RETIREMENT PLANS

Our ERISA Consulting Practice

The managing director of Delaware Avenue Advisors established his first unbundled, multiple family 401(k) in 1995. Unfortunately, the next year, 1996, the large NYC-based wire house firm where he was employed said it wasn't allowed; the brokerage said the plan had to be converted into a proprietary product! Being a consummate fiduciary, he told the brokerage firm to "xxx-off", maintained the plan as it was and terminated his employ within a year.

Delaware Avenue Advisors' core competency in providing a diverse menu of mutual funds for plan participants has a long history. With the sea change of disclosure right around the corner, we are well positioned as a fiduciary-level investment advisor, an ERISA covered service provider. DAA is ready and willing to assist plan sponsors in meeting their fiduciary obligations in the new open and transparent context.

Has your 401(k) advisor abandoned you in the face of the much more stringent disclosure requirements of 408(b) 2 due to take effect on July 1, 2012?

We at DAA embrace them as ultimately beneficial to the participants in a more competitive and transparent retirement plan marketplace. DAA offers three levels of services to the ERISA marketplace as follows:

PLAN LEVEL CONSULTING

321 (non discretionary) fiduciary activity at the Plan level - DAA has demonstrated expertise in building very diverse, non-biased menus of mutual funds for participants, acting in our capacity as investment fiduciaries at the plan level. Typically the Plan Sponsors tell us how much diversity/complexity to dial into the plan based on the workforce, while we prepare an assessment of any biases the plan ought have due to workforce demographics.

Then we use our skill set in mutual fund due diligence and our expertise in assembling fund portfolios gained over the last twenty years to prepare a menu of investment choices for the employee trust.

Our research and due diligence is NEVER influenced by any outside compensation provided by the investments, as we are bound to receive NONE. No indirect compensation is ever collected by DAA as we are not a broker-dealer and never intend to become one.

338 (discretionary) fiduciary activity at the Plan Level - We have recently seen an interest in discretionary investment management at the plan level. This is something the regulations pushed us out of in the late 1990's as sponsors' fear of fiduciary liability led them to off load the investment risk to plan participants. Sad, as we felt we were better equipped to handle those chores for the participants as their investment fiduciary. We are glad to see requests for discretionary investment management of plan assets again. We feel it may be in the best interests of Participants if they hire a prudent expert. DAA is equipped to handle this level of investment management as it parallels our investment consulting for individuals.

PARTICIPANT LEVEL CONSULTING

We are awaiting further clarification of the new DOL regulations conceding fiduciary activity in ERISA plans to emerge. There have been "whispers" of some substantial changes in allowable activity at the participant level. Therefore, we reserve the right to change the mix of services that DAA offers by contract based upon further guidance from the DOL.

321 (non-discretionary) fiduciary activity at the Participant level - We have traditionally provided individualized guidance to plan participants on both investment choices in their corporate plans as well as broader advice on their overall retirement savings plans. We have recently added new web capabilities to our services. Therefore, our 321 fiduciary consulting practice can go as far as providing plan participants individual websites from which they can model their own retirement savings/spending flows, as well as monitor and change their investment choices at any time.

Over the years we have gained a reputation for not only assembling formidable menus of active and passive investments for participants in 401(k)s, but also in providing top flight educational services to those participants regardless of their level of knowledge.

We feel that a successful 401K must achieve both objectives, a low cost fiduciary-style plan platform with robust choices and active participation by the employees borne through knowledge and education. And that is precisely the service guarantee DAA offers corporate retirement plans.

338 (discretionary) fiduciary activity at the Participant level - We have on occasion been asked to provide discretionary investment management, based on an investment policy, for an individual's account in the context of a corporate plan. The retirement plan would have to allow a self-directed brokerage account for us to do so. The new regulations will allow us to continue to provide individuals this level of service.

so. The new regulations will allow us to continue to provide individuals this level of service.

We will no longer provide model mutual fund investment portfolios for participants to invest in, as the disclosure and compliance rules for that service have become overly burdensome. From initial guidance, DAA would have to register each model portfolio as a separate investment company (like a mutual fund), which is cost prohibitive. This part of our participant level consulting will be revised. We can, however, still assist participants in building a 401(k) portfolio that matches their individual needs and risk profiles in a non-discretionary context.

BENCHMARKING SERVICE

The new 408(b)2 regulations require plan sponsors to know their Plan's total costs and be accountable for them. This new "total cost" disclosure will require some financial estimates as so many of today's plan costs are buried in indirect fees to the plan. Based on our twenty years of experience in the retirement plan marketplace, DAA will provide a third party Benchmarking service to Plan Sponsors who require a full accounting of all plan costs, direct and indirect.

We are still awaiting more specific guidance from the DOL on the service requirements for Benchmarking.

DELAWARE AVENUE ADVISORS INC. IS A REGISTERED INVESTMENT ADVISER. INFORMATION PRESENTED IS FOR EDUCATONAL PURPOSES ONLY AND DOES NOT INTEND TO MAKE AN OFFER OR SOLICITATION FOR THE SALE OR PURCHASE OF ANY SPECIFIC SECURITIES PRODUCT, SERVICE, OR INVESTMENT STRATEGY. INVESTMENTS INVOLVE RISK AND UNLESS OTHERWISE STATED, ARE NOT GUARANTEED. BE SURE TO FIRST CONSULT WITH A QUALIFIED FINANCIAL ADVISER, TAX PROFESSIONAL, OR ATTORNEY BEFORE IMPLEMENTING ANY STRATEGY OR RECOMMENDATION DISCUSSED HEREIN.

Delaware Avenue Advisors, Inc - 1207 Delaware Avenue - Suite 101 - Buffalo, New York 14209
P: 1.800.404.9636 P2: 716-633-4372 E: info@delawareaveadvisors.com

Content copyright 2014. Delaware Avenue Advisors, Inc. All rights reserved.

Building Futures

Providing customized retirement plans for employers and employees

Discover
Plan
Live

Investment Services

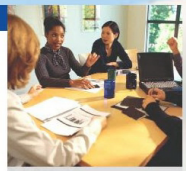
In our role as investment advisor, RTD provides valuable investment and planning services. Many 401(k) plan programs offer basic services but RTD's program provides extensive investment services:

These services include:

- Mutual fund analysis, objective selection and on-going evaluation
- Fiduciary services and support
- Actively-managed asset allocation portfolios (at no additional cost)
- Participant investment education services
- An Investment Policy Statement

Investment Philosophy

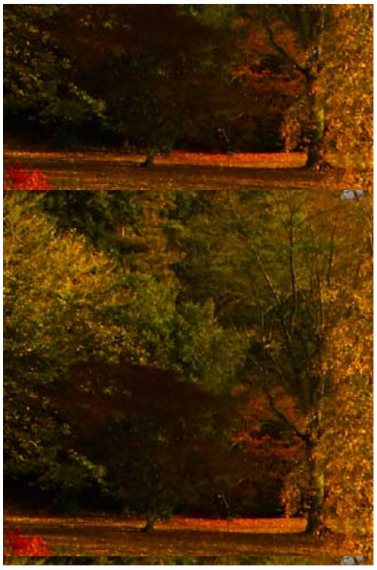
Provide participants who have varying levels of investment knowledge the ability to select or create diversified portfolios that meet their individual



Employer Benefits

- Unbiased advice and guidance
- Maximum value—lower cost
- A plan tailored to your specific needs
- Reduced liability
- Time savings
- Confident, satisfied employees

Retirement Plan Offering



retirement goals.

RTD's investment objective is to help each employee maximize his or her standard of living in retirement through professional investment services. This objective is accomplished through a systematic investment process that begins with analysis and selection of top quality mutual funds. Using the selected funds, diversified investment portfolios are then constructed and managed to pursue distinct investment objectives.

Self Directed Investment Strategy

This program features a carefully selected group of mutual funds from some of America's leading mutual fund companies.

From the thousands of mutual funds available through our custodians, RTD's proprietary selection process provides a collection of best in class investment options representing each major asset class.

Individual funds are analyzed and selected based on the following criteria:

- Security selection and investment style
- Historic performance and ratings
- Experience and tenure of fund management
- Portfolio characteristics
- Suitability for use in an asset allocation strategy

The result of this selection process is an optimal group of mutual funds for retirement investing we call the RTD Self Directed Investment Strategy. The RTD Self Directed Investment Strategy funds span a broad range of investment types and management styles, allowing participants to construct a diversified portfolio to pursue virtually any investment objective.

In addition, each fund within the RTD Self Directed Investment Strategy is subject to continuous professional evaluation. Funds are periodically added to enhance the selection of funds available to plan participants. In some cases, funds are also removed from the RTD Self Directed Investment Strategy due to factors such as poor investment performance, fund management turnover and/or questionable management practices.

Managed Portfolio Strategy

Offering

- Work directly for employers
- Help select, monitor, implement, and manage service providers
- Advise and guide on plan design
- Provide Investment Policy Statement and document process
- Design and monitor investment selection
- Benchmark and monitor plan expenses
- Inform and advise regarding implications of regulatory changes
- Provide customized education for employees

Managed Portfolio Strategy

In addition to the RTD Self Directed Investment Strategy, RTD offers five professionally-managed investment portfolios known as the RTD Managed Portfolios. Each RTD Managed Portfolio consists of a strategic blend of mutual funds and is designed to pursue a distinct investment objective ranging from preservation of capital to maximum long-term growth.

Portfolio allocations are opportunistically rebalanced to ensure that each portfolio's asset mix remains consistent with its stated investment objective, as well as the changing conditions in the economy and financial markets. This active, professional portfolio management improves the chances of achieving each portfolio's investment objective.

One of the primary advantages of working with RTD is that participants can simply select a suitable RTD Managed Portfolio based on their individual investor profile and can avoid the complicated and intimidating task of constructing and maintaining an appropriately diversified portfolio. Recent surveys indicate that the majority of employees prefer the independent, professional management that each portfolio provides.

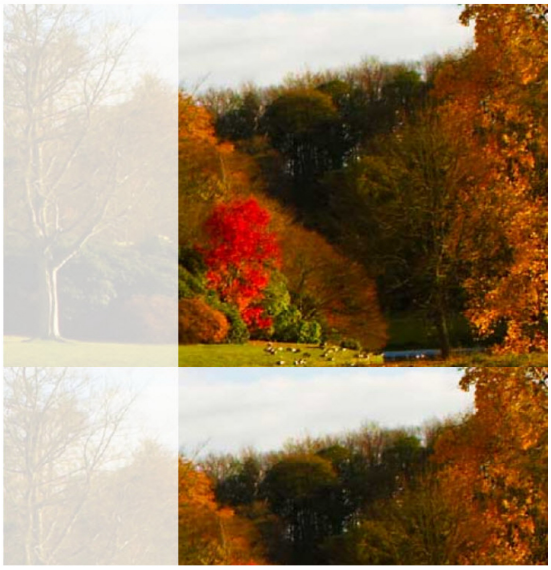
Professional Investment Advisory Services

To help participants establish their personal retirement savings strategy, RTD provides plan participants with investment guidance from qualified professionals. All of our advisors carry the CFP®designation, the gold standard of financial certification.

These valuable services, usually available only to the most affluent investors, are designed to help each participant maximize his or her standard of living in retirement. In addition, these services often increase participation and contribution levels among rank-and-file participants, allowing the plan's highly compensated participants to contribute more money.

> "It is our mission to ensure that all of your participants have the tools and resources available to assist them in achieving their retirement savings goals."

Due Diligence and Monitoring



The Department of Labor considers plan fiduciaries to be investment experts.
Did you know that you may be held personally liable for
poor investment performance?

A solid investment due diligence process is critical for plan sponsors, trustees and plan fiduciaries. RTD helps you manage your fiduciary responsibility through our systematic, quantitative, and qualitative investment analysis. We develop a customized Investment Policy Statement (IPS) by discussing and exploring the reasons for installing a 401k plan at your company and then assist you to adhering to your IPS. The IPS is critical to measure plan performance and is one of the first documents requested by the Department of Labor (DOL) should your plan be audited. The IPS provides a definitive outline of steps that will be taken for the management, review and monitoring of the assets of the plan, and is evidence of the financial stewardship to participants. It also assists in the documentation of all investment decisions by providing a paper trail of policies, procedures, and practices for investment decisions.

The DOL requires a prudent approach to the operation of your company's 401(k), and RTD is there to provide you with continuous monitoring for significant changes or failures in combination with a formal documented annual monitoring review. RTD Monitoring process includes:

- Monitoring investment choices on an on-going basis to ensure that they remain suitable for the plan.
- Monitoring fees and expenses which can represent the majority of the total 401(k) plan fees. Plans with higher than average fees will produce less money for participants when they retire.
- Monitoring and providing the day-to-day operational aspects of the plan including coordinating plan participants' requests and questions.

NEXT→

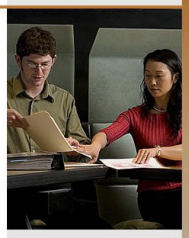
Our Services

- Getting Started
- Mutual Fund Specialists
- Becoming A Client
- The Next Step

Mutual Fund Specialists

Our investment philosophy is rooted in a long-term approach to building your assets, independence and financial security and it is based on these principles:

- Carefully-selected investments
- Astute advice based on time-tested strategies
- Navigating a steady course



Since inception of our firm, we have specialized in managing money with mutual funds because we believe mutual funds are a superior investment vehicle for most investors. Here are some opinions that have been published about our work:

"Brouwer [is] one of the most-respected mutual fund authorities in the nation."

--USA Today

"Over the years, Kurt Brouwer has become an unofficial media spokesman for mutual funds because of his industry knowledge and common-sense approach to investing."

--Louis Rukeyser's Wall Street

Mutual funds offer you the following:

- Broad investment selection
- Excellent fund managers who specialize in a specific style of investing.
- Many distinct asset classes (large company stocks, small company stocks, government and corporate bonds, international stocks and bonds and specialty funds such as technology)
- Audited track records and strong regulatory reporting requirements.
- Ease of administration and simple processes for buying or selling.

- Diversification.

Our expertise lies in constructing portfolios designed to meet your particular needs, in selecting the best mutual fund managers available to manage your money in each of a portfolio's asset classes, and in tracking, monitoring and adjusting the portfolio as conditions change.

Portfolio Management

Our ongoing portfolio management process includes:

- Daily pricing of your portfolio and its component mutual funds.
- Investment Committee review of all mutual fund investments, changes in financial markets or strategies for various investment objectives.
- Review of your portfolio for adherence to your investment objectives.
- Quarterly reports on your portfolio.

The portfolio management process includes reviewing extensive research information on each mutual fund, having conversations with the portfolio management team and tracking performance versus an appropriate benchmark.

Periodic Portfolio Review

Your portfolio is reviewed and managed by tracking important changes in the financial markets or changes in fund management such as:

- The lead portfolio manager leaves.
- The investment strategy of the fund changes significantly
- A superior fund is found
- The fund company is sold
- Fund performance versus similar funds deteriorates
- Opportunities in the financial markets

All Rights Reserved © Brouwer & Janachowski LLC
Web site by Nu-Designs Web Marketing

About You

- Individual/Family
- Corporate Retirement Plan
- Law Firm Partners
- Charity/Endowment Fund

Who We Serve

We work with our clients to help them achieve their goals. The services needed by clients have many similarities, but there are differences as well. Different kinds of clients have distinct needs and requirements. Please select the category to the left that fits your personal situation or that of your organization.

All Rights Reserved © Brouwer & Janachowski LLC

Web site by Nu-Designs Web Marketing

Fill in the blanks of your retirement planning.

Retirement income strategies from Transamerica.

Transamerica - Insurance, Investments & Retirement

At Transamerica, we believe that everybody deserves to feel confident and secure in their tomorrow. That's why we offer smart financial tools and products to help make it easier to build a future you can count on. We're much more than an insurance or financial services company — we're your partner in tomorrow.

Insurance

Protecting what you've built and the people you love is the first step in securing your tomorrow.

Learn how we can help >

Investments

Creating your tomorrow means helping your money work for you - learn how we can make a difference.

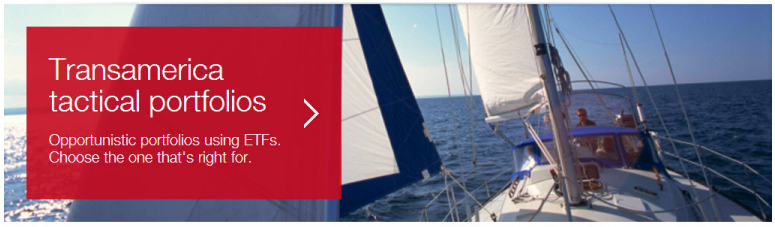
Mutual Funds >

Annuities >

Retirement

We can help you save and invest wisely to secure your retirement dreams.

Start planning now >



Mutual Fund Performance

Performance

Keep current on how your portfolios are performing. Choose from daily, monthly, or quarterly performance data and sort by share class to find exactly what you are looking for.

Yields

Find 30-day SEC yields and distribution yields.

Explore now >

Holdings

Know what's in your client's portfolio.

Discover now >

Historic Distributions

View individual historic distributions for a specific fund.

View now >

Part of the AEGON Group

Warning: Misuse of Transamerica name in fraud schemes. Read more.

Insurance products and services are offered or issued by Transamerica Life Insurance Company, Cedar Rapids, IA; Transamerica Financial Life Insurance Company, Harrison, NY (licensed in New York); Transamerica Advisors Life Insurance Company, Little Rock, AR; Transamerica Premier Life Insurance Company, Cedar Rapids, IA; Stonebridge Life Insurance Company, Rutland, VT; and Transamerica Casualty Insurance Company, Columbus, OH. Variable products and mutual funds are underwritten and distributed by Transamerica Capital, Inc., or Transamerica Investors Securities Corporation, each a broker/dealer and member of FINRA. Securities and investment advisory services offered by Transamerica Financial Advisors, Inc., a broker/dealer, member of FINRA, SIPC and a Registered Investment Adviser. Investment advisory services focused on the unique needs of individual retirees, retirement plans and their participants offered by Transamerica Retirement Advisors, Inc., a Registered Investment Adviser. References to Transamerica on this site pertain either to an individual company or collectively to these and other Transamerica companies. This site may not yet be approved by the Departments of Insurance in all states at the time of publication. Transamerica companies are part of the AEGON Group. Copyright 2011 - 2014 Transamerica Corporation, 4333 Edgewood Road NE, Cedar Rapids, IA 52499—All Rights Reserved.

(1) On July 1, 2014, Transamerica Advisors Life Insurance Company of New York merged into Transamerica Financial Life Insurance Company. On July 31, 2014, Monumental Life Insurance Company changed its name to Transamerica Premier Life Insurance Company, and Stonebridge Casualty Insurance Company changed its name to Transamerica Casualty Insurance Company.On October 1, 2014, Western Reserve Life Assurance Co. of Ohio merged into Transamerica Premier Life Insurance Company. The merger and name changes may not be effective in all states at the time of publication.

YOUR RELATIONSHIP WITH US +

WEALTH PLANNING +

INVESTMENT STRATEGIES +

SERVICES +

INVESTMENT SOLUTIONS −

Consulting Group −

Advisory Programs

Investment Advisory Account Documents

A Disciplined Investment Process

Global Resources, Local Perspective

Donor-Advised Fund

Capital Markets

Investment Products +

Alternative Investments +

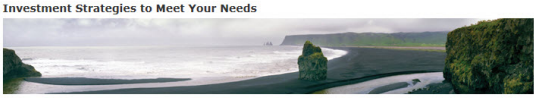
IRAs

PRIVATE WEALTH MANAGEMENT +

DISCLOSURES +

Advisory Programs

Investment Strategies to Meet Your Needs



No matter their personal, professional or financial similarities, no two individual investors have identical financial profiles and investment goals. For that reason, Morgan Stanley's Wealth Management's Consulting Group offers a range of investment strategies designed to meet your needs.

Separately Managed Accounts

Assembling an ideal mix of investments can be a difficult and time consuming challenge, so it is not surprising that many investors rely on professional asset managers to tailor a separately managed account to their personal profile. Consulting Group's separately managed account programs give you access to portfolios that are professionally managed by some of the nation's most recognized investment management firms.

Mutual Fund Advisory

With all of the mutual funds available today, it can be difficult to decide which ones best suit your needs. Consulting Group's mutual fund advisory programs provide access to hundreds of mutual funds professionally managed by both unaffiliated and Morgan Stanley affiliated investment managers who have been vetted by our manager research team.

Unified Managed Accounts

The ever increasing complexity of investment management can make coordinating decisions a full-time job. Unified managed accounts can provide you with a comprehensive, integrated approach to asset allocation, investment product selection, account management and performance reporting by consolidating different investment products—such as separately managed accounts, mutual funds and exchange traded funds—within a single account structure.

Portfolio Management

Because the markets are complex and can change quickly, you may prefer to give a trusted professional full discretion to invest your assets and manage your portfolios. Financial Advisors who participate in Consulting Group's Portfolio Management program are a select group qualified by the firm to manage client assets based on training, experience and commitment to client service.

Nondiscretionary Programs

If you prefer to map and implement your own investment strategy and make your investment decisions, you may wish to consider one of Consulting Group's nondiscretionary investment programs. While you retain final decision making authority, you will benefit from the ongoing professional advice of your Financial Advisor, who will periodically review your portfolio to help you keep your investments in line with your strategy.

Global Investment Solutions

Global Investment Solutions specializes in creating professionally managed portfolios for our firm's Financial Advisors and their clients. As an investment management business of Consulting Group, it draws on the collective wisdom and independent thinking of several experienced investment teams to deliver discretionary portfolio management to high net worth and institutional investors.

Graystone Consulting

Graystone Consulting, a business of Morgan Stanley, provides a comprehensive range of investment solutions delivered by Graystone Institutional Consulting Directors, an experienced echelon of investment professionals backed by dedicated teams of investment personnel, technical analysts and administrative support. These individuals focus on institutional investors with significant assets that require a level of sophisticated services that can be provided by an institutionally oriented team.

Institutional Services

Consulting Group offers several investment consulting programs designed to meet the needs of sophisticated investors such as foundations and endowments, corporate retirement plans, Taft-Hartley funds, health care organizations, and state and local governments, as well as family offices and ultra high net worth individuals.

Morgan Stanley Wealth Management may introduce a client to one or more of the different managed account programs that it sponsors. Each program offers investment managers, investment vehicles and other features that are not necessarily available in others; conversely, some investment managers, investment vehicles or investment strategies may be available in more than one program.

2012-PS-1291 (9/2012)

Locate a Financial Advisor, Private Wealth Advisor or a Branch Near You. Enter ZIP Code **For clients call (888) 932-6772**

Our network of more than 16,000 Financial Advisors can help you create personal investment strategies to meet your retirement, education, wealth transfer and other financial needs.

The information and services provided on the website are intended for persons in the US only. Non-US persons are directed to our Global Offices page.

©2014 Morgan Stanley Smith Barney LLC, member SIPC . All rights reserved.

Privacy & Cookies | Terms of Use | Disclosures | Morgan Stanley Smith Barney LLC Financial Statement | Morgan Stanley & Co. LLC Financial Statement

Products & Demos

Overview

Defined Contribution Plan Services

Daily Valuation Services
Why Us?
Supported Plan Types
DC Guides & Demos
Retirement Calculators
Contact Us

AutoRollovers

Pension Plan Services

Retiree Health

Health & Welfare

Institutional Trust Services

Cafeteria Plan Services

Defined Contribution Plan Services

Benefit Plans Administrators (BPA) provides defined contribution plan consulting and daily valuation administration services to the retirement plan community.

TRY US!

Website Guided Tours

Participant Site

Sponsor Site

Our organization combines the technical expertise of customized plan design and compliance services with dependable delivery of transaction processing and reporting. A key advantage of utilizing our firm, and highly unique in the industry, is that all core services are provided under one roof (administration, compliance testing, plan document work, plan consulting, mutual fund clearing, asset custody and reporting services). This ensures consistency, accountability and cost-effectiveness, while giving clients the latest features and technology demanded in today's marketplace.

BPA occupies a unique position in the defined contribution plan marketplace. We offer:

- Customized plan design
- Open architecture for investment products
- Administrative outsourcing for HR professionals

We encourage you to review a sample proposal, compare the services listed in our checklist against those offered by your current or prospective service provider, and compare fees using the U.S. Department of Labor's Fee Disclosure Worksheet.

For More Information

Contacts:

Robert Malczyk
315-292-6908
rmalczyk@bpas.com
(V.P., Sales)

Paul Neveu
603-580-5522
pneveu@bpas.com
(S.V.P., Sales & Marketing)

SAS 70 Compliant

Copyright © 2004-2009 Benefit Plans Administrative Services, Inc.