



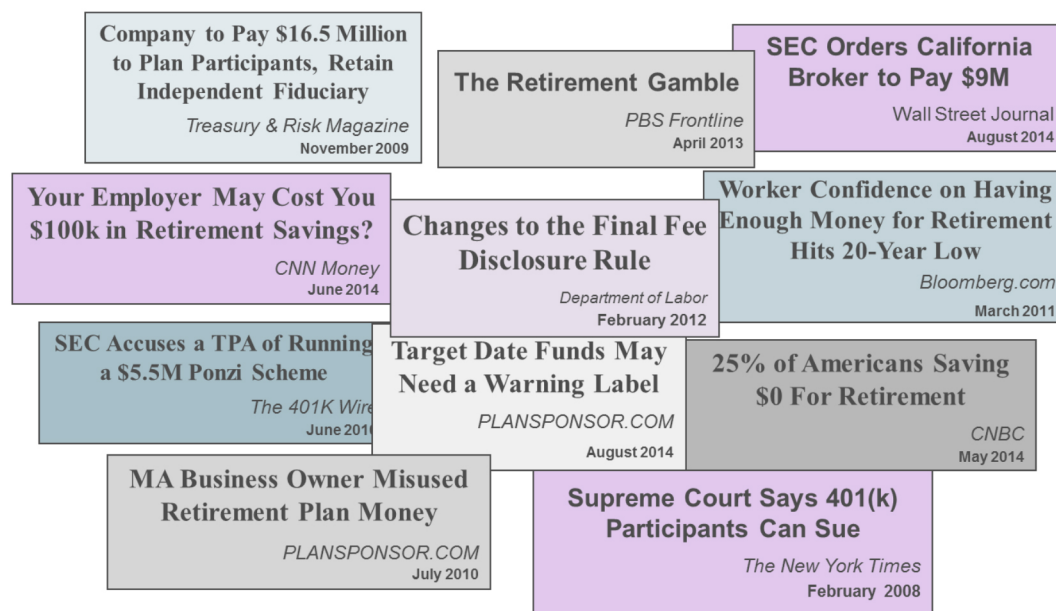
RETIREMENT PLAN ADVISORY SERVICES

As the sponsor of a retirement plan, your company is obligated to fulfill certain fiduciary responsibilities. Your job is made more challenging by today's prevalent issues such as pension law reform, ERISA litigation, DOL scrutiny and vendor suitability. That's why the choice of a plan consultant is one of the most important decisions you as a plan sponsor can make.

As an independent firm, we avoid conflicts of interest, follow prudent best practices, and strive for peace of mind.

A Prudent Process to Address Fiduciary Needs...

The press is filled with warnings, violations, and new expectations facing retirement plan sponsors. The array of complexities makes choosing a plan consultant one of the most important decisions you can make. Our goal is to exceed your fiduciary obligations through the following actions:



- Analyze and benchmark plan expenses
- Set guidelines for prudent investment practices
- Create a diversified investment menu
- Educate plan participants
- Perform necessary due diligence on vendors
- Evaluate key plan operations

Our goal is to ensure peace of mind for you as a plan sponsor, and the opportunity for your associates and employees to retire with dignity.

We work with your Plan or Investment Committee to ensure each member has a voice and then help to bring the group to a common objective for the plan. Our periodic reports help you measure success and bring the group together for a regular exchange of information and ideas. Working together, we help to bring stability and strength to your retirement plan.