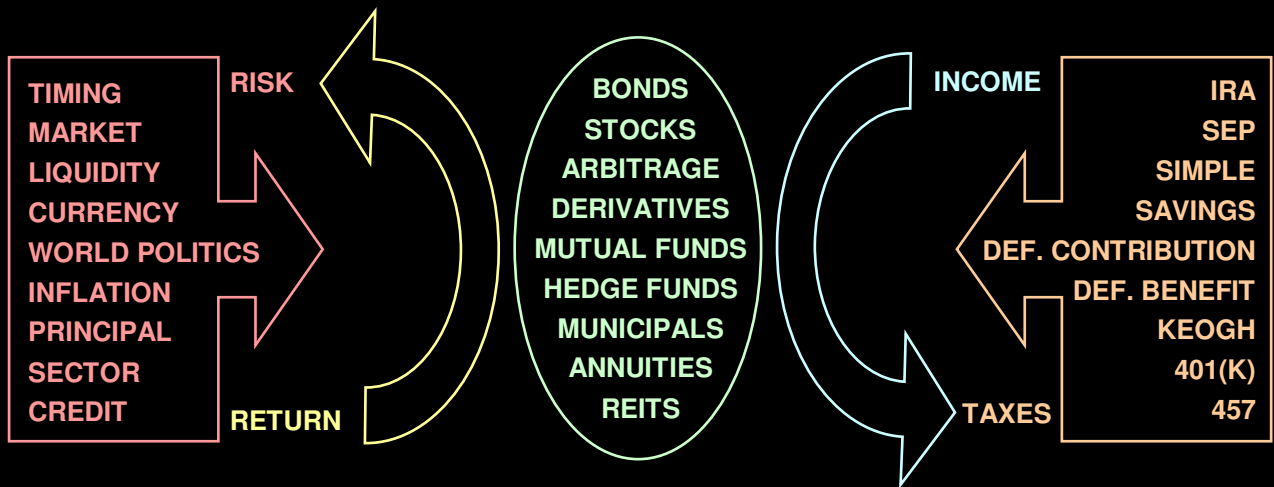




Investment Review



Investment Review evaluates market risks and reviews fund holdings.

Creating financial security in a world of uncertainty means doing your homework. Many companies however, (and the individuals who work for them), have no idea how their retirement portfolios are structured. What is the investment style? What are the management philosophies? Are the managers consistent? How much stock overlap occurs with multiple funds? Is the account’s principal protected by any guarantees?

The purpose of having a detailed **Investment Review** is to discover if investment or fund holdings actually match retirement goals. When a qualified retirement plan (or stock portfolio), is reviewed for your benefit, our team investigates volatility, risk, management, fund performance, holdings, and taxation –to keep you better informed.

CASE STUDY #1 : *A client has accumulated an array of accounts at numerous brokerage firms. Review reveals 40% stock overlap, with no guarantee of principal protection.*

CASE STUDY #2 : *A closely-held company has 401k assets with a broker. The CFO has not recently reviewed the plan’s flexibility, investment options, or fee structures. The plan limits the owner’s contribution level (compared to defined benefit, age-weighted, or fully insured 412i plan). Owner has no conservative funds for volatile markets. And has lost value.*

Managed funds and their accompanying pension administration often limit a client’s retirement flexibility, and investment choices.

- 401(k) Plans (cost and funds review) Verify _____
- Qualified Plans (self-directed or IRA) Verify _____
- Employees (review allocation options) Verify _____
- Tax-Favored (bonds vs. estate taxes) Verify _____
- Deferred Comp. (the benefit liabilities) Verify _____
- Retirees (fixed income vs. C.O.L.A.) Verify _____