

Employee Benefits and our work with Financial Advisors

As you read the business histories of great companies or the biographies of great leaders, it is clear that the path to success is drawing to you valuable employees who contribute the ideas, energy, effort and integrity that move your enterprise forward.

Financial Advisors and their work with other professionals make them committed to assisting you in evaluating and developing the Employee Benefits package that will make a real difference in recruiting and retaining the people you want and need. Their analysis begins by understanding all of the business planning issues that are relevant to you. These issues may range from designing, implementing and servicing a variety of qualified and non-qualified benefit plans or integrating those plans with your desire for specific protection or exit strategies. These are always part of your Advisors commitment to consistently offer independent, objective and unbiased advice regarding possible business planning solutions.

One of your key opportunities in offering an appropriate and affordable employee benefits package is to have those benefits powerfully and effectively communicated to participants by your Advisor. It is just that simple – and that is our specialty. We work with your Advisors to focus on developing powerful and consistent communications and education tailored to your company. That educational effort is the critical piece that we most often find missing from many benefit programs. Our ongoing continuing education program for all Advisors focuses on developing effective communications skills along with financial and investment education. The area of employee benefits that will have the biggest impact on your Recruiting and Retention results will be the Profit Sharing or 401(k) platform you offer your employees.

The Advisors we work with often team up with us to evaluate the retirement plan options that are available to you. Our team is committed to assisting you and your Advisor in developing a plan that will help you both meet your fiduciary responsibilities and provide the retirement plan options and solutions your employees deserve and will appreciate.

As you read the literature on recruiting and retaining high quality employees, you find another three Rs that are central to those critical tasks: Respect, Recognition and Rewards. An effective and well-designed qualified plan is a key benefit that supports and enhances recognizing, rewarding and demonstrating respect for all employees. It can also be a critical component for owners and key executives to accomplish their own retirement goals. Advisors Pension Consulting Group works with all of your Advisors, Consultants and Partners to establish or improve the qualified plan that is right for you. Your work with Advisors Pension Consulting Group starts simply by describing your company goals and your retirement goals to your Financial Advisor. Advisors Pension Consulting Group and your Financial

Advisor will then assist you in surveying the Retirement Plans marketplace and then help you understand the opportunities that the marketplace offers you. We help you focus on those that make the most sense.

Advisors Pension Consulting Group assists in evaluating both the plan design alternatives that are available and appropriate and then the platforms that you can use to implement the features you have selected. In our work with you, Advisors Pension Consulting Group focuses on those issues that you have identified as most important. The next step is then designing a plan that helps you fulfill your fiduciary responsibilities.

Together with your Financial Advisor, Advisors Pension Consulting Group designs the online or hard copy materials that support the employee education your team members will applaud. Advisors Pension Consulting Group will also help you implement an administration compliance plan that is cost effective and that makes sense. Investment options that are both comprehensive, cost effective and meet the demands of your employees are another area where Advisors Pension Consulting Group will lend its expertise and assistance. This can be one of the most significant opportunities to control plan costs. A 401(k) that costs an extra 1% may not seem to be too significant ... but that would be a mistake – particularly in evaluating a long-term investment vehicle like a retirement plan. \$10,000 invested over 30 years that earns 8.5%, versus 9.5% is the difference – at the end of those 30 years – between \$115,000 and \$152,000. That is the kind of difference that Advisors Pension Consulting Group and your Advisor always has in mind.

At the end of the day, Advisors Pension Consulting Group and your Financial Advisor are not just committed to assisting you in developing the qualified plan that makes the most sense in terms of all its features and alternatives ... they are also committed to assisting with your ongoing compliance review responsibilities. Your ongoing work with your Financial Advisor will continually bring you any and all of the improvements that the retirement plans marketplace continually develops for you. Those ongoing changes with both the marketplace and your company may have a significant impact on:

- ✓ Fiduciary Responsibility
- ✓ Participant and Sponsor Education
- ✓ Investment Options
- ✓ Plan Administration
- ✓ Fees and Costs
- ✓ Plan Design
- ✓ Demographic Range of Investing Goals

Financial Advisors have worked with Advisors Pension Consulting Group and other partners to develop sponsor driven and participant focused 401(k) platforms. The Forward 401k that was developed for Trilogy Financial Services a cost competitive, customizable and transparent platform that offers online access and tools. This or one like it may be the right platform for you.