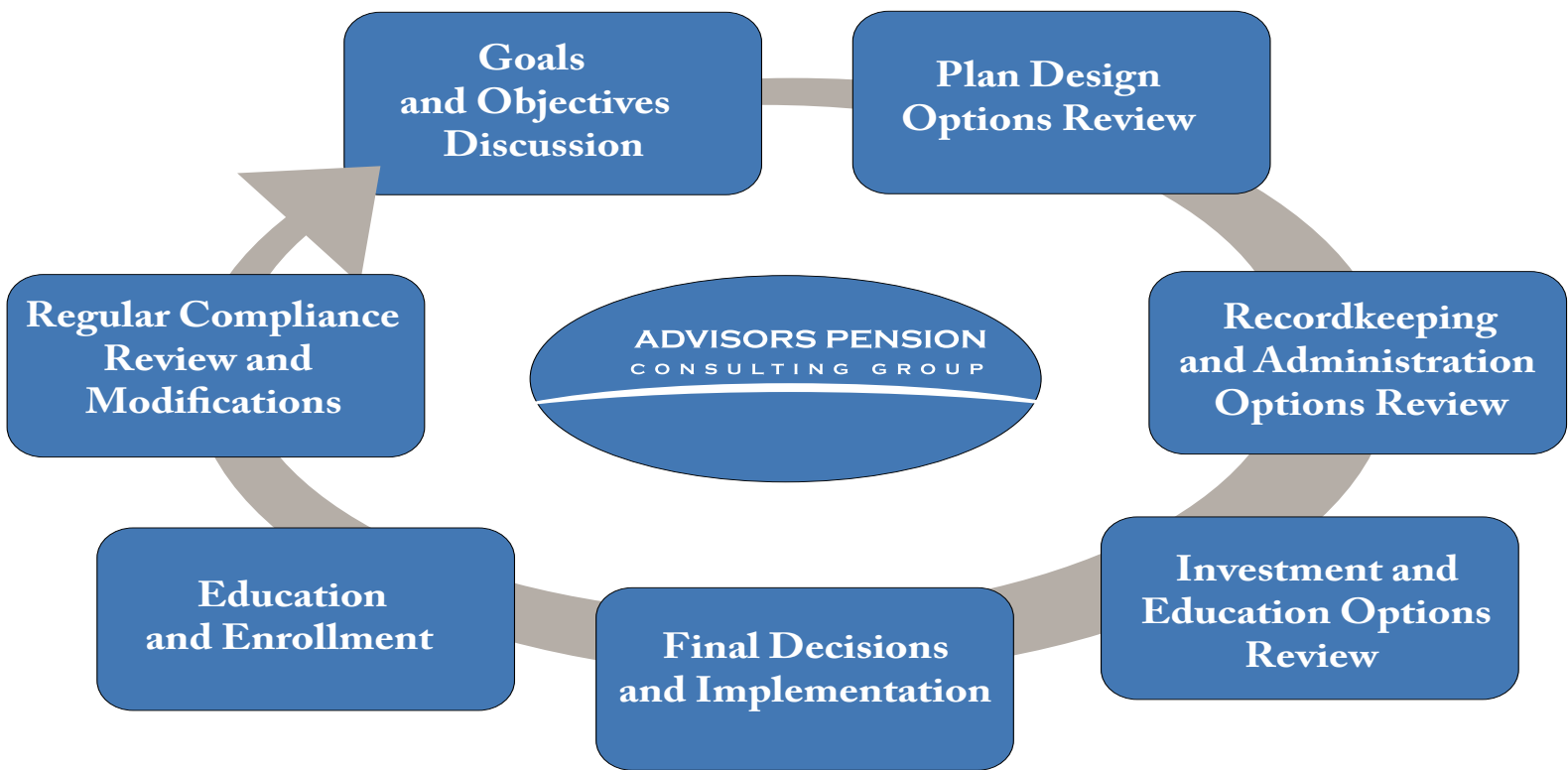


# ADVISORS PENSION CONSULTING GROUP

Our experience can help make your profit sharing and  
401(k) plan the solution you want.





Advisors Pension Consulting Group is committed to assisting Plan Sponsors evaluate the retirement plan options available to them and to meet their fiduciary responsibility of providing the retirement plan solutions that their employees deserve and will appreciate.

Read through the literature on recruiting and retaining high quality employees and 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 is committed to working with your Advisor and any other of your consultants and partners to establish or improve the qualified plan that is right for you. Your work with Advisors Pension Consulting Group simply starts by describing your company goals and your retirement goals to your Advisor. Advisors Pension Consulting Group will assist you and your Advisors in surveying the retirement plans marketplace and then help you understand the opportunities that the marketplace offers you and 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 together we focus on those issues you have identified as most important and we always focus on designing a plan that helps you fulfill your fiduciary responsibilities.

Together with your Advisor we will design the online or hard copy materials to support the employee education your team members deserve and will appreciate. We 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) plan that costs an extra 1% may not seem to be too significant.

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 the same earning 9.5% is the difference at the end of that 30 years between \$115,000 and \$152,000. That



is the kind of difference that Advisors Pension Consulting Group and your Advisor always have in mind.

At the end of the day, Advisors Pension Consulting Group is committed to assisting you in both developing the qualified plan that makes the most sense in terms of all its features and alternatives... and we are committed to assisting with your ongoing compliance review responsibilities. We will work with your Advisor to continually bring you any and all of the improvements that the retirement plans marketplace offers you.

We can address any or all of the particular issues on the mind of Sponsors today:

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

Tell us about your client or prospect at [www.advisorspensionconsulting.com](http://www.advisorspensionconsulting.com).

