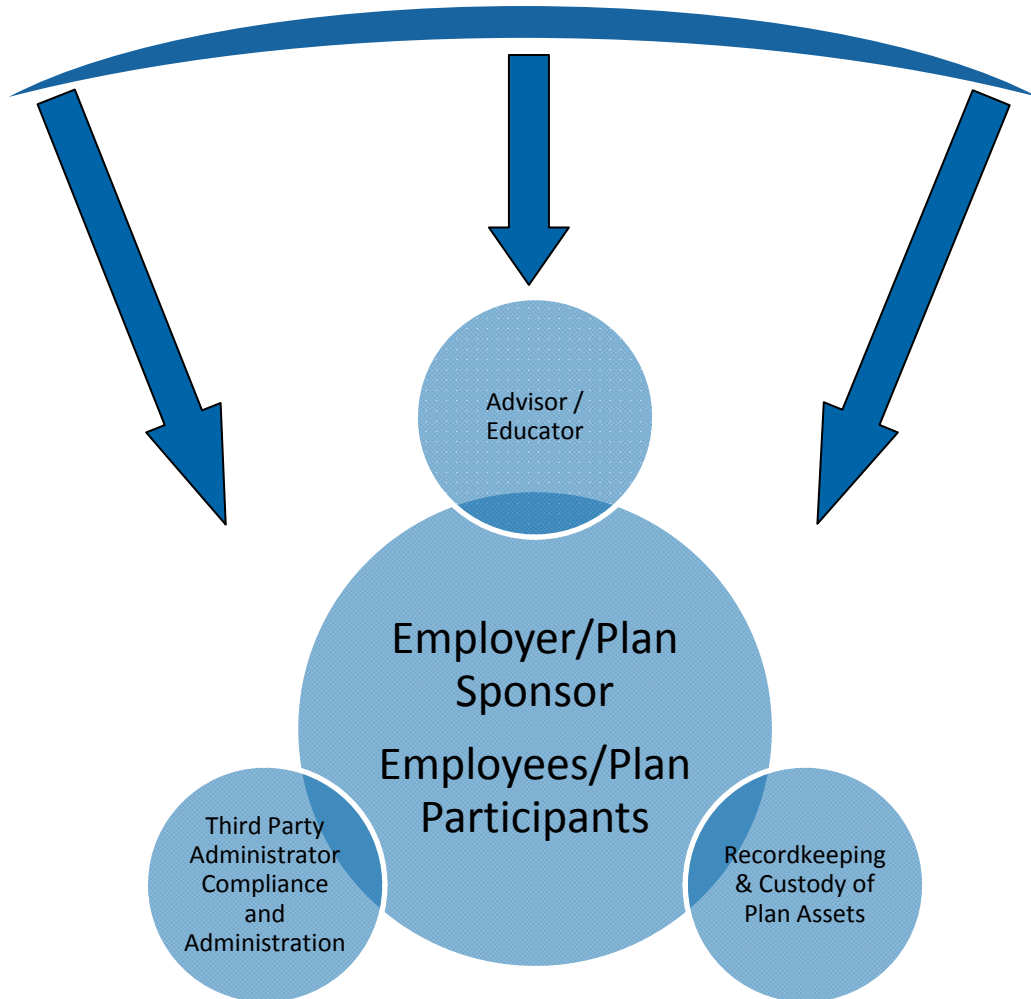


ADVISORS PENSION CONSULTING GROUP



UNDERSTANDING YOUR PARTNERS

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Looking at the three legs of this stool will, we hope, help you understand the roles and relationships that make up a well functioning 401(k) Profit Sharing Plan.

- ✓ **Employer and Employees:** At the center, of course, is the employer who offers the plan – the Plan Sponsor – and the employees who use the plan to achieve their retirement savings goals – the Plan Participants.
- ✓ **Recordkeeping and Investment Custody:** To the right you see two key players – the Recordkeeper and the Custodian. Together they process, account for, allocate assets as directed and hold in trust all of the assets contributed to the 401(k) Profit Sharing plan by both the Plan Sponsor and Participants.
- ✓ **Administration:** To the left you see the Third Party Administrator or TPA. Your TPA oversees the ongoing operation of your 401(k) Profit Sharing plan. Your TPA sees that your plan operates on an ongoing basis in accord with both your plan provisions and the law. There are legal compliance issues that are governed by regulations of both the IRS and the Department of Labor.
- ✓ **A Trusted Advisor:** At the top of the diagram you see your Financial Advisor. Your employees can have almost countless questions about how your plan operates, what their investment options are and how those investment options match up with both their long-term retirement savings goals and the volatility that is part of most investment options. Your Financial Advisor is the key to providing answers to all of those questions. Your Financial Advisor can provide ongoing education that addresses all of your questions about the plan itself, the investment options the plan offers and how those can be appropriately used to achieve individual retirement savings goals. A committed Financial Advisor is the individual who makes the plan truly come alive and insures that your employees have both a high level of understanding and satisfaction.
- ✓ **Advisors Pension Consulting Group** works with all of your partners. We are committed to making sure that all of your Plan Partners are not just doing their jobs and communicating with you and your employees, but that all of your Plan Partners have state of the art tools that the marketplace develops and the most current information regarding changes in the legal and regulatory landscape. We block and tackle and it is a commitment you can count on.