

Comprehensive Retirement Plan
Services Presented Exclusively for:

Sample Corporation



ABC Financial, Inc.



Today's Agenda



- Who we are
 - Our mission, values, and team
- Scope of services
 - Due diligence, education, fiduciary fitness, and fee analysis
 - Promise, differentiators, and further resources



Our Mission: Enhancing Your Employees' Success



- **Advocacy:**
Improving participant outcomes above all while upholding plan sponsors' goals and interests
- **Independence:**
Objective, unbiased guidance
- **Integrity:**
Sincere stewardship, persistent aim for perfection, best standards
- **Service:**
Equipping participants on how to prepare for a secure financial future
- **Success:**
Improving plan performance while controlling costs and exceeding fiduciary responsibilities

Our Team



ABC Financial, Inc.



**in addition to other designations, all of the above have achieved the CFP® designation*

Our Driving Force



- Building relationships and successful futures
- Thoughtful, honest stewardship;
“The Golden Rule”
- Education + Implementation =
Retirement Success



Three-Legged Stool



.....
We can handle any or
all components of your
retirement plan
.....



Pursuing Your Employee's Goals



Let's remember, this isn't about us; it's about your employees' retirement success:

- Implement a sound fiduciary process
- Evaluate plan health and participant retirement readiness
- Increase plan participation
- Educate participants through one-on-one meetings

What other issues can we help address?



Our Responsibilities



- Uncompromising commitment to your goals and objectives
- Complete independence while representing you as a fiduciary partner
- Total transparency and cost competitiveness
- Prudent investment due diligence process
- Absolute dedication to best practices
- Reduce your administrative burden and minimize fiduciary risk

Advisor vs. No Advisor vs. YOU as Advisor



- Participants who have help managing their retirement plan accounts receive 3.3% better returns on average.¹
- Only one in three boomers have saved more than \$100,000 for retirement.²
- Nearly one-third of participants over age 55 have less than \$25,000 in retirement savings.²
- 54% of all participants have not completed a retirement needs calculation.²

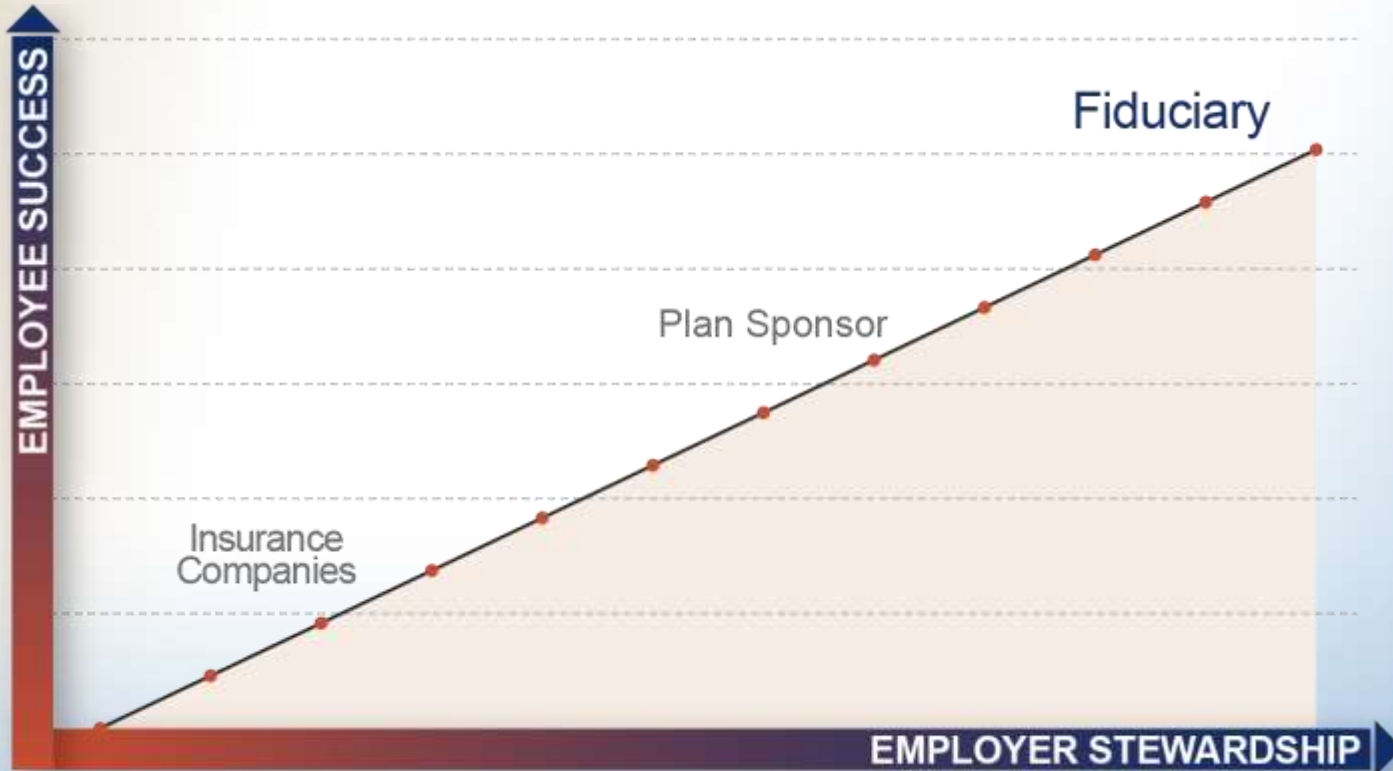
Sources:

1. Hewitt Investment Group. "Hewitt Investment Group Study, Help in Defined Contribution Plans," 2006-2012.
2. Dalbar, Inc. "Quantitative Analysis of Investor Behavior," 2011.

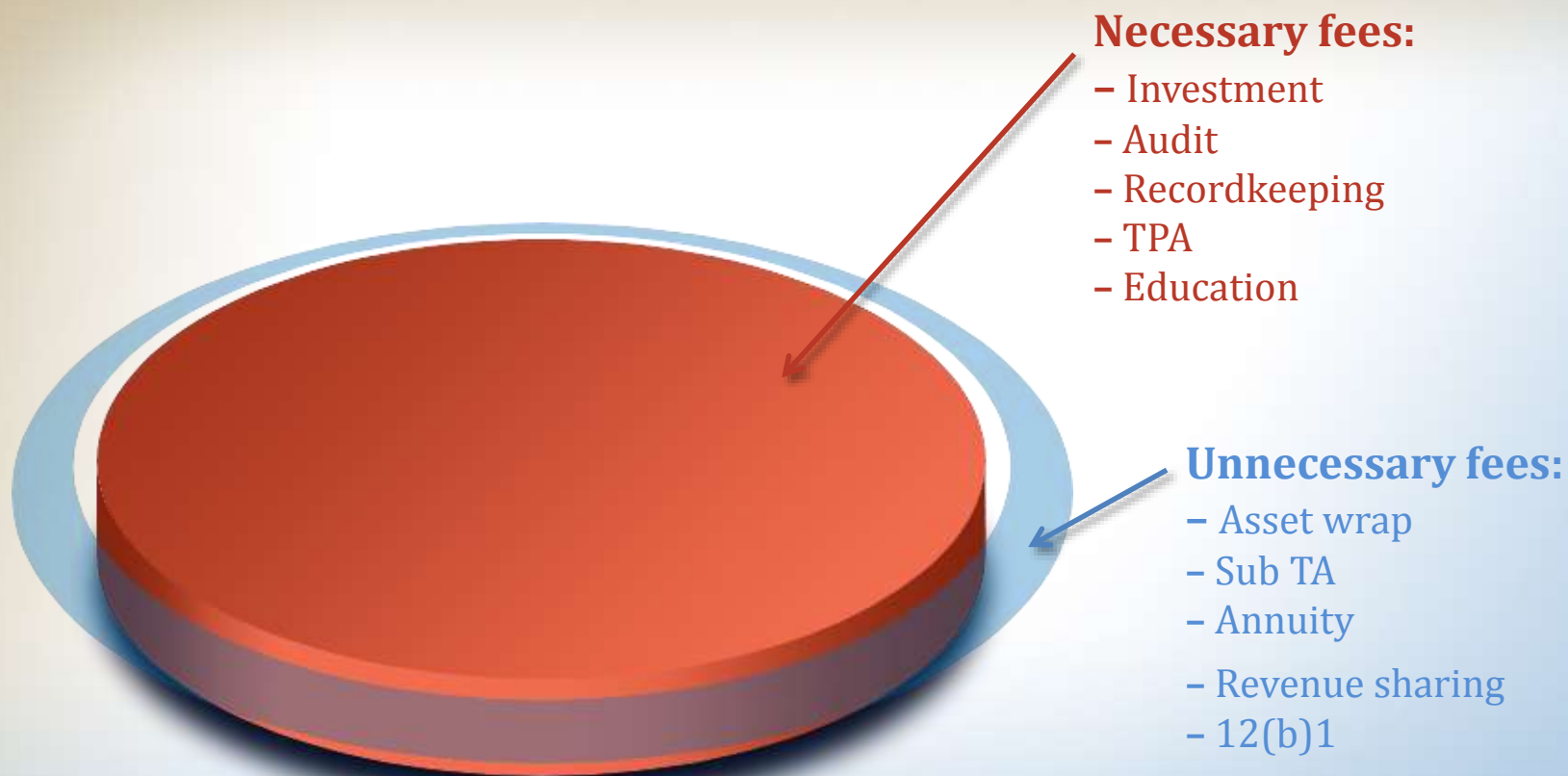
Be a Steward of Your Retirement Plan



MAKE THE RIGHT CHOICE:
DECIDE TO BE A STEWARD OF YOUR PLAN



Understanding Plan Costs



So...What is a Fiduciary?



Non-Fiduciary

Insurance agent
Stock broker
Other non-fiduciary

Fiduciary

Lowest cost share class of mutual funds
Quarterly benchmark report
Costs that reduce as a percentage of growing assets
Refund of any and all revenue sharing for mutual funds
Automatic rebalancing of model portfolios
Interactive employee education videos
One-on-one access to a CFP to assist education
3(38) vs 3(21)

Education



- Smart Plan™: interactive, award-winning video education series
- One-on-one CFP® meetings, workshops
- E-newsletters
- Retirement calculators
- Financial workshops topics:
 - Medicare
 - Social Security
 - Retirement needs analysis
 - Budgeting

The Importance of Fund Structure



Risk-Based Portfolios			
Target Date Portfolios			
U.S. Equity Style	Value	Blend	Growth
Large	✓	✓	✓
Medium	✓	✓	✓
Small	✓	✓	✓
Foreign			
Large	✓	✓	✓
Medium	✓	✓	✓
Small	✓	✓	✓
Fixed Income	✓	✓	✓
Specialty	✓	✓	✓

Contact Us



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Integrity Stewardship Trustworthy
Golden Rule Honesty Loyalty Careful Honesty
Genuine Stewardship Stewardship
Knowledge Building Relationships Building Futures Knowledge Stewardship
Honesty Trustworthy Collaborative Stewardship Careful
Implementation Retirement Success



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