Retirement Plan Consulting Schedule of Services

Current Plan Analysis and Fiduciary Review

Your advisor and 401kDirect will conduct an analysis of your current administrative and investment environment. This analysis would include items such as an evaluation of your plan objectives, participant reporting and education, investment strategies and policies, ERISA compliance, revenue sharing, trustee/custodial structure and cost analysis.

Asset Allocation Study

Your advisor will evaluate your risk and return requirements, time horizon and relevant constraints. Your advisor will propose optimal asset allocation strategies against the backdrop of the capital markets. This study will include items such as projected returns, standard deviations, best and worst case scenarios, correlation coefficients, etc.

Investment Policy Statement Development

Your advisor will construct an IPS which combines elements of planning and philosophy and will cover the steps in the management process, starting with information about your plan, assets and the portfolio(s), working through asset allocation and manager selection and finishing with performance monitoring. The following primary components include:

1. Purpose and Background
2. Statement of Objectives
3. Administration
4. Guidelines and Investment Policy
5. Securities Guidelines
6. Selection of Mutual Fund or Money Managers
7. Control Procedures

Investment Manager/Mutual Fund Evaluations and Searches

Your advisor will review your current (or seek out) investment manager(s) -- both from a fiduciary aspect and their appropriateness within the portfolio(s). Following is a sample of the items covered:

1. Regression analysis - current and historical
2. Portfolio statistical evaluation
3. Modern Portfolio Theory (MPT) analysis
4. Asset composition
5. Total fees - visible and hidden
6. Relative return and volatility breakdown

(more)

Administrative Searches and Implementation

Your advisor will evaluate, propose and coordinate custody, trust and recordkeeping services. Such items to be considered include total costs, technological capabilities, information flows, legal requirements and various administrative issues unique to your organization.

Performance Reporting

Your advisor will monitor and report on the performance of your portfolio(s). Included are on going economic and market reviews, portfolio analysis, performance measurement and portfolio accounting. These reports will utilize performance data provided by Morningstar. Your advisor can also provide abbreviated performance reports to your participants. These include performance by fund option with appropriate benchmarks.

Participant Education

Your advisor will conduct on-site education to your plan participants. Included within this service is the following:

1. Information on investment fundamentals, including the importance of diversification and the asset allocation decision.
2. The relationship between risk and return.
3. The impact of the investment time horizon and the effect of inflation on investments.
4. Instruction on the time value of money, particularly the effects of compounding.
5. Discussion of the assets that make up each of the different investment options.
6. The importance of each participant maximizing contributions, especially if there is a plan sponsor match feature.

Participant Investment Advice

Your advisor will provide unbiased, personalized investment advice to your plan participants. This is available one-on-one or through the 401kDirect web site. Your participants will now have the capability to answer three important questions:

1. Will I have enough to retire?
2. How should I invest for retirement?
3. What do I do when markets change?

For more information: **www.401k-direct.com** **info@401k-direct** **(877) 401-5347**