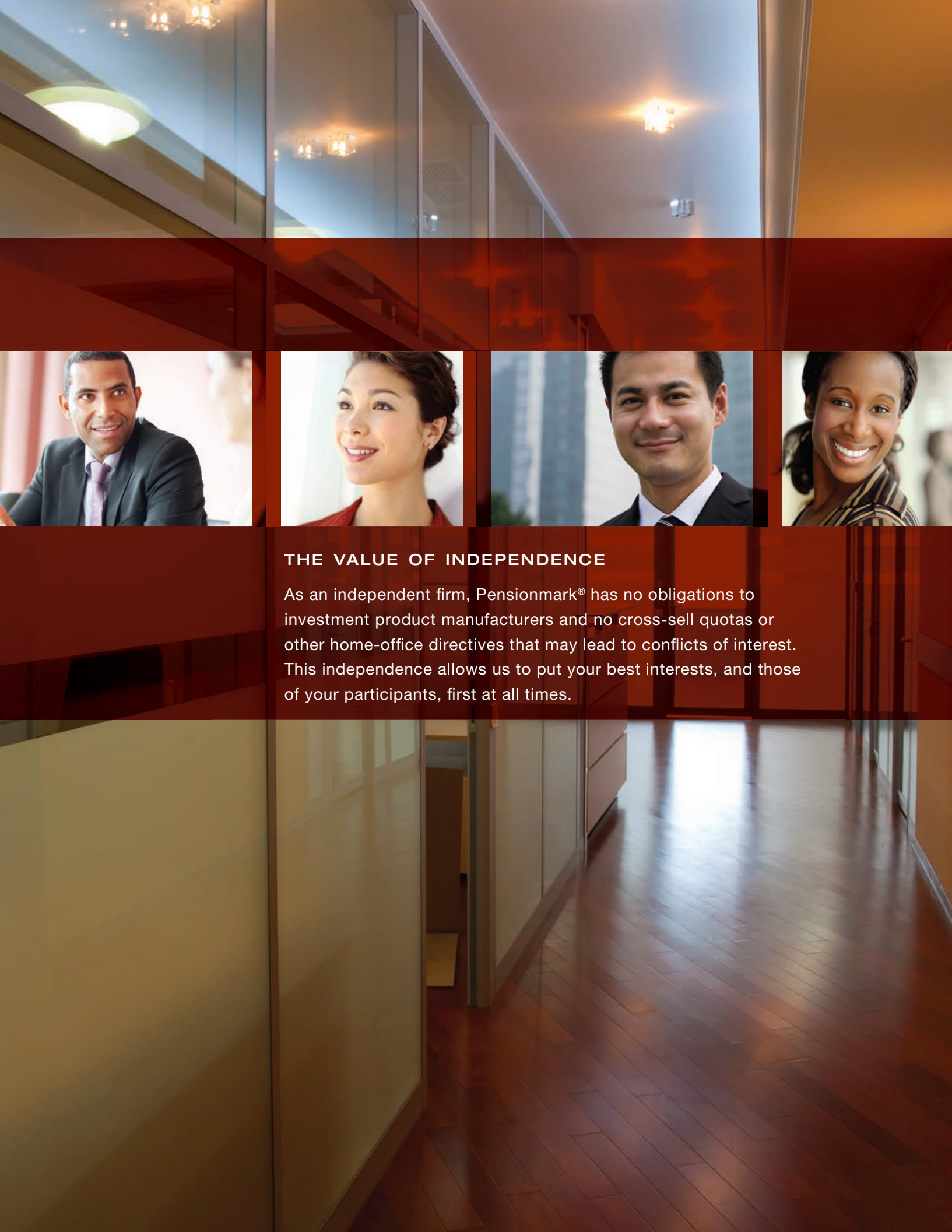




CORPORATE RETIREMENT PLAN SOLUTIONS

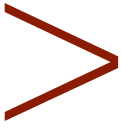
Attract  
Reward  
Retain





## THE VALUE OF INDEPENDENCE

As an independent firm, Pensionmark® has no obligations to investment product manufacturers and no cross-sell quotas or other home-office directives that may lead to conflicts of interest. This independence allows us to put your best interests, and those of your participants, first at all times.



## A leader in retirement plan and executive compensation consulting

Pensionmark® was founded in 1988 as a consulting firm dedicated to the retirement plan industry. We have assembled a team of committed and experienced professionals with one guiding purpose in mind: to help plan sponsors and individual investors meet and exceed their retirement plan needs and obligations. Our mission is to provide the best retirement plan consulting services in the nation with the utmost professionalism and uncompromising integrity.

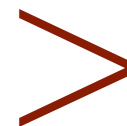
With offices throughout the United States, Pensionmark® is recognized as one of the leading retirement plan consulting firms in the nation. Pensionmark® team members have been named to 401K Wire's list of "Most Influential Advisors" and among the "Most Influential People in Defined Contributions." Pensionmark® has also been named by PLANSPONSORS and planadviser magazines as one of the nation's most successful retirement plan consulting organizations.

We provide unbiased retirement plan consulting, financial planning, and investment advice, based on a thorough understanding of your unique circumstances and objectives. We support you with a nationwide network of consultants who have decades of retirement plan and executive compensation experience. We employ cutting-edge technology and analytics using a team-based approach. We understand that the retirement plan market is constantly changing, and are committed to continually enhancing our capabilities to help you stay ahead.

<sup>1</sup> 401K Wire, November 2010 (voted by industry peers)

<sup>2</sup> PLANSPONSOR Magazine, January 2009 (voted by industry peers)/PLANSPONSOR Magazine, December 2006 (voted by industry peers)

# Corporate retirement plan solutions



Retirement benefit planning has been at the heart of our business since we began back in 1988. We offer sophisticated advice and comprehensive services across the full range of retirement plan disciplines.

## **Fiduciary services**

Our plan sponsor services are designed to help you meet the highest level of fiduciary standards through effective investment committee training, plan governance, provider monitoring and electronic document storage.

We act in a fiduciary capacity for investment advisory relationships, and we define for you contractually our fiduciary status. By outlining our fiduciary responsibilities clearly and in writing, we hold ourselves accountable for those functions. Our agreements clearly define our fees for service and are constructed to comply with the 408(b)(2) fee disclosure requirements.

## **Plan design assistance**

We help you stay current with evolving regulations, so you can ensure that the legal, compliance and design components of your plan are up to date. We review the operational features of your plan from an unbiased perspective, and focus on results-based approaches and improving participant outcomes.

## **Investment due diligence**

We work with you to develop and maintain the plan's investment strategy, as defined in the investment policy statement. This statement is the guide by which we evaluate current investment offerings and measure them against applicable indices, your provider's complete menu, and the broader universe of investment options. Due diligence ensures that your plan's investment options are diversified, appropriately managed and address the stated objectives of your investment policy statement.



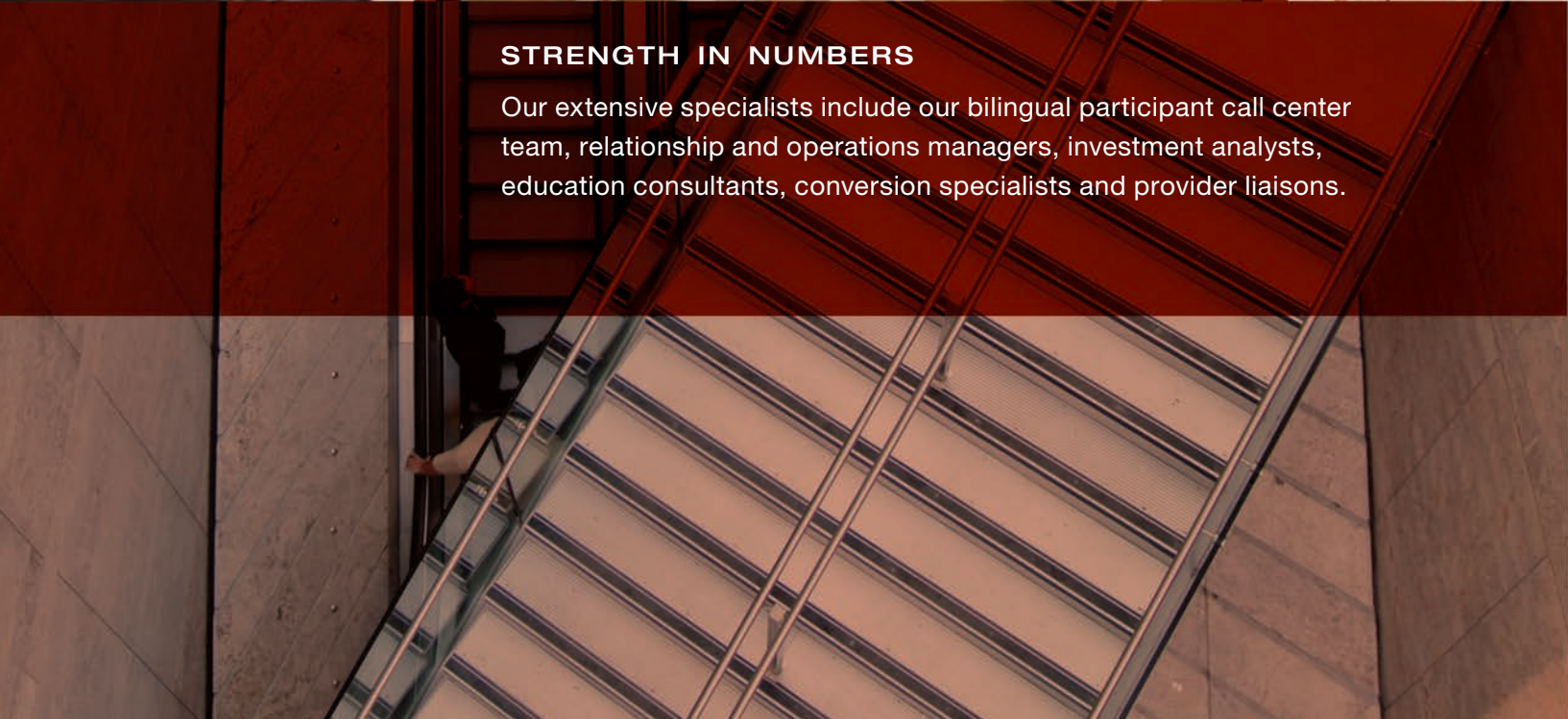
## THE ADVANTAGE OF SIZE

The size and scale of our organization offers us a competitive advantage in our ability to serve you and negotiate with the providers that deliver services to the retirement plan community.



## **STRENGTH IN NUMBERS**

Our extensive specialists include our bilingual participant call center team, relationship and operations managers, investment analysts, education consultants, conversion specialists and provider liaisons.



### **Communication and education**

We recognize that your communications and education program is critical to the success of your company's retirement plan, and that every company has different demographics and objectives. At Pensionmark®, we work with you to create a plan education policy statement and annual action plan designed to meet your unique needs. We assist in the creation of materials to promote enrollment in your plan, and facilitate meetings, in groups and individually, onsite and via remote Web broadcasts, as best suits your company. We offer bilingual materials, enrollment meetings, and a toll-free participant call center to assist plan participants.

### **Provider search and negotiations**

The plan provider review process can be time-consuming, confusing, and frustrating. Pensionmark® will guide you through the process, employing sophisticated analytics to evaluate potential partners. We customize our search to your plan's objectives, service expectations, and employee demographics to ensure a good fit. We can also evaluate your current provider and negotiate for improvements in service, expenses, technology, reporting and fiduciary compliance.

### **Executive compensation programs**

An executive/deferred compensation program can help you recruit, reward and retain those select key employees who may have the most dramatic impact on the success of your business. When properly designed, they can help your highly compensated employees bridge the retirement gap caused by limitations on qualified plans. Executive/deferred compensation plans can:

- Facilitate real or phantom ownership in your company;
- Act as a retirement plan supplement;
- Provide compensation control mechanisms;
- Offer incentive/reward programs;
- Provide ESOP alternatives; and
- Offer flexible distribution options.

## Pensionmark®

Our independent professionals at Pensionmark® put clients first. Talk to us about the advantages of a well-structured retirement benefits program. Discover the value of experience, exceptional service, and unbiased, independent advice.

Pensionmark® Financial Group, LLC ("Pensionmark® ") is an investment adviser registered under the Investment Advisers Act of 1940. Pensionmark® is affiliated through common ownership with Pensionmark® Securities, LLC (member SIPC).

