

# Retirement Consulting , Inc.

We seek to solve a difficult challenge of unusual importance.

You can expect to live longer than any previous generation, a fortunate condition that comes with a consequence. Social Security, conceived as a safety net but now the largest source of retirement income for most Americans, is projected to become insolvent about 14 years before the youngest Baby Boomer reaches an age sufficient to collect benefits. Private sector employers are moving briskly away from traditional defined benefit pension plans, converting to defined contribution retirement plans that shift investment risk to employees. In lieu of steady retirement income sources, 401(k)'s, other defined contribution retirement plans, and Individual Retirement Accounts have proliferated to bridge the savings gap that lies between the future's absence of traditional "fixed" retirement income and society's increased life span.

Unlike any other time in the past, these retirement savings plans depend heavily on the stock market; but stocks produce little in the way of dividend income to meet retirement needs.

Most Americans simply will not be able to afford the implied promise of retirement. Even those having substantial working income and savings capability will be significantly encumbered should the current stocks-for-retirement proposition of 401(k) and other tax-advantaged savings schemes fail to work out as planned. Some will philosophically attribute failure to themselves. Others will lay fault with government. Still others will blame their employer-sponsored retirement plan.

Retirement Consulting Group offers public and private sector retirement plan sponsors and their employees thoughtful, comprehensive investment consulting, including investment manager search and selection, portfolio construction, performance measurement, ongoing education, and investment advice.

We provide insightful investment consulting to a diverse client base consistent with our no conflicts of interest policy.

## ***About us***

Retirement Consulting Group is a Pacific Northwest-based investment consulting firm incorporated in 1997 to help retirement plan sponsors and individuals develop, monitor and maintain retirement investment programs. Our principals have two decades of investment consulting experience. We bring this experience and objectivity to the process of identifying, hiring and firing money managers, 401(k) vendors, building portfolios, working with banks, trust companies, record keepers, brokerage firms, no-load mutual fund companies and investment managers assembled to meet your needs.

We have a low-cost focus and cost transparency is an overarching objective. Where opportunity exists, we reveal and capture revenue sharing arrangements provided by many mutual funds and return those revenues to your benefit in the form of cost offset, including recordkeeping costs. You receive a quarterly summary of any revenue capture.

Retirement Consulting Group is completely given to the service of meeting both employer and employee needs and has an established track record to support this. We carefully benchmark your investment performance and meet on-site with your fiduciary committee quarterly, comparing your plan's investments not only to benchmark indexes and peer fund managers' performance, but also to the investment outcomes achieved by our other plan sponsor clients. We are highly sensitive to risk and investment overlap between money managers offered as options under your plan, employing sophisticated tools that show you plan status in order that your investment options are wisely selected and maintained.

Many retirement plan sponsors who become clients initially have no interest in replacing current vendors. We are frequently engaged to bring third-party objectivity to bear on current service providers. Our goal is to structure better coordination, wring redundancy, cost, conflicts of interest, risk and questionable investment performance from your current providers while providing a framework for unbiased decision-making. We also create and implement employee communication and education initiatives to empower employees to become better investors. This may include group meetings, one-on-one sessions and written communications.

RCG applies rigorous due diligence to increase peace of mind for busy individuals and plan sponsors who are often distracted with other pressing daily matters. We communicate plainly, avoiding the jargon of industry-speak that impedes communication.

We assemble proven resources to build thoughtful retirement investment solutions.

## ***Resources and solutions***

Wall Street and the financial services community represents a veritable quandary of potential conflicts of interest, undisclosed compensation, excessive expenses, undisclosed material fact and mediocre performance peddled by accomplished and well-compensated sales people. This blight does not embody all of the financial services community, but is common enough to prove troublesome to any investor.

RCG designs investment solutions that are screened and regularly monitored to minimize surprises.

### **The cornerstones of our work include:**

**No product bias.** We have no product to sell except our expertise. We are not tied to institutionalized investment solutions stemming from comparatively narrow lists of options scripted by large banks and broker/dealers. The solutions we structure can cross the entire universe of registered securities, mutual funds, commingled trusts and separate account managers. Unrestricted capability is the first cornerstone to eliminating investment advisory bias. We do not gather assets into cookie cutter solutions with preferred vendors, but act as an impartial resource capable of advising you of best practices.

We are typically compensated on a fee-for-service basis. The resulting freedom permits us to structure investment platforms without selection bias. To the extent any exist, we capture any investment manager-paid revenue forms (12b-1 fees, finders fees, sub-TA fees and the like), report the net collection to your fiduciary committee each quarter and credit the captured proceeds to reduce billed charges to your plan. It is possible for a fiduciary committee to reduce billed costs to zero, if you prefer.

Our broad-universe approach results in better investment structures at lower cost, and our transparent revenue capture mitigates conflict of interest while helping you become a more informed fiduciary.

**Stand-alone solutions.** Portability should always be a consideration when you hire investment expertise. What if you need to change investment consultants one day? Will it be disruptive, or seamless? All of our solutions can easily stand alone without us.

**Third-party objectivity.** Third-party expertise is key to combating conflicts of interest in the financial services industry. More than anything else, your incumbent service providers want to maintain the status quo, filtering the information you receive to maximize the likelihood of their continuity. A disinterested third-party expert like Retirement Consulting Group, one that is not affiliated with your incumbent service providers, quickly cuts to the heart of the matters that should concern you. For instance, we often cut by 50% or more the investment management fees that our clients have been paying their money managers. We quickly spot risk/return deficiencies. Our knowledge and attention provides leverage to make your relationships work harder.

**Cost awareness.** Cost is *always* a drag on performance. Costs are also often well disguised by Wall Street. We admire the Vanguard/Jack Bogle style of frugal cost management and approach all of our assignments with sensible cost containment as a goal.

**Due diligence.**

Retirement Consulting Group, Inc., provides you with a documented investment decision-making framework from the perspective of an experienced, neutral third party, when evaluating your existing investment managers, comparing them to the universe of potential replacements and making recommendations. RCG monitors and documents the investment characteristics for your plan quarterly, compares results to a range of objective benchmarks and meets with your company at this interval to review findings with your fiduciary committee.

**Employee education.** Whether through award-winning print education tools or leading on-site participant education meetings, either en-group or one-on-one, the key to a successful company retirement program is connecting with employees. We customize education specifically to your industry, to your company, to your employees and to sub-groups within your employee population who may need focused help. Our satisfied plan sponsor clients can speak volumes about the quality of our employee education capabilities. Please call us today to obtain references.

**Eliminating conflicts of interest.** Broad disclosure and fee transparency are designed to assure that your interests are protected. We reveal the inner workings of the investment industry's widely varying revenue sharing practices, to eliminate waste and reduce potential over-payment for services.

## Contact Information

For questions or more information about Retirement Consulting Group, please call:

**John Upton**  
**Managing Principal**  
**(503) 225-1700**

Your opinion and suggestions are important to us. Let us know if we can answer any questions or provide more information about our company or services.

[Click here to e-mail your comments or suggestions to John Upton](#)

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[Click here to read our privacy statement](#)

## **Plan sponsor services**

### Scope of Services

To meet the needs of defined benefit and defined contribution retirement plan sponsors we offer the following services

- Investment policy development and maintenance
- Investment manager search and selection
- Quarterly performance evaluation and fiduciary compliance
- Cost analysis and control
- 401(k) education meetings and print materials, including language translation
- The construction and monitoring of custom portfolios
- Recordkeeping, trustee and custodial search and replacement

## **Investment services for individuals**

To be perfectly frank, we are cautious. Ours is not a good shop for the adventurous investor. Knowledgeable people understand there is too much blue sky priced into the stock market today, even when you are cautious to the point of being cynical. We let this reflect in our work.

Retirement Consulting Group helps individuals with every aspect of personal wealth management. Whether a one-time event or to meet your ongoing needs, we provide investment advice, risk analysis, regular reporting. Our goal is to provide comprehensive investment solutions specifically developed to your circumstances.

## Web resources

✉ E-mail this page

Click on the following links.

### About mutual funds

#### Investment Company Institute

Trade lobby for the mutual fund industry

[www.ici.org](http://www.ici.org)

#### Morningstar

Independent mutual fund research

[www.morningstar.com](http://www.morningstar.com)

### Retirement plan issues

#### Profit Sharing Council of America

Largest U.S. lobby representing plan sponsors' interest before Congress

[www.pasca.org](http://www.pasca.org)

#### Plan Sponsor Magazine

Independent mutual fund research

[www.plansponsor.com](http://www.plansponsor.com)

#### American Society of Pension Professionals & Actuaries

Largest professional society for benefits professionals

[www.aspa.org](http://www.aspa.org)

#### Employee Benefit News

Trade journal for HR and employee benefits

[www.benefitnews.com](http://www.benefitnews.com)

#### Mid-sized Pension Conference

Executive education conferences sponsored by three of the nation's top business schools

[www.uccs-edu.net](http://www.uccs-edu.net)

### Employee education

#### Kmotion

A leading resource for custom 401(k) education materials

[www.kmotion.com](http://www.kmotion.com)

## Personal Finance

### Financial Calculators

Useful paycheck-impact calculators

[www.paycheckcity.com](http://www.paycheckcity.com)

### 401(k) Basics

<http://www.401k.org/401k.asp>

For those who want to know more about 401(k)

### Retirement Planning Basics

[http://biz.yahoo.com/edu/ed\\_retire.html](http://biz.yahoo.com/edu/ed_retire.html)

A thorough soup-to-nuts primer from Yahoo!

### ElderWeb

[www.elderweb.com](http://www.elderweb.com)

Complete research site for professionals and family members looking for information on eldercare

### College Financial Aid

[www.collegeboard.com](http://www.collegeboard.com)

Planning for college

### National Center For College Costs

[www.collegecosts.com](http://www.collegecosts.com)

College costs for the current school year

### My Stock Options.Com

[www.mystockoptions.com](http://www.mystockoptions.com)

The web's most comprehensive resource on stock compensation for employees and executives

### Bureau of Public Debt Online

[www.savingsbonds.gov](http://www.savingsbonds.gov)

Your source for U.S. savings bond information.

### Social Security Calculator

<http://www.ssa.gov/planners/calculators.htm>

Estimate your social security benefits

## PDF Resources

click to download

[What Can Americans Do About Aging?](#)

[The Wealth Trap](#)

## Privacy statement

**Retirement Consulting Group, Inc.**, is committed to safeguarding the confidential information of its clients. We hold all personal information provided to our firm in the strictest confidence. These records include all personal information that we collect from you in connection with any of the services provided by Retirement Consulting Group, Inc. We have never disclosed information to nonaffiliated third parties, except as permitted by law, and will not in the future. If we were to anticipate such a change in firm policy, we would be prohibited under the law from doing so without advising you first. As you know, we use financial information that you provide to us to help you meet your personal financial goals while guarding against any real or perceived infringements of your rights of privacy. Our policy with respect to personal information about you is listed below.

We limit employee access to information only to those who have a business or professional reason for knowing, and only to nonaffiliated parties as permitted by law. (For example, federal regulations permit us to share a limited amount of information about you with a brokerage firm in order to execute securities transactions on your behalf, or when you have authorized our firm to discuss your financial situation with your accountant or lawyer.)

We maintain a secure office and computer environment to ensure that your information is not placed at unreasonable risk.

The categories of nonpublic personal information that we collect from a client depend upon the scope of the client engagement. It will include information about your financial circumstances to the extent that it is needed for the planning process, information about transactions between you and third parties.

For unaffiliated third parties that require access to your personal information, including financial service companies, record keepers, trust companies, custodians, consultants, and auditors, we also require strict confidentiality in our agreements with them and expect them to keep this information private. Federal and state regulators also may review firm records as permitted by law.