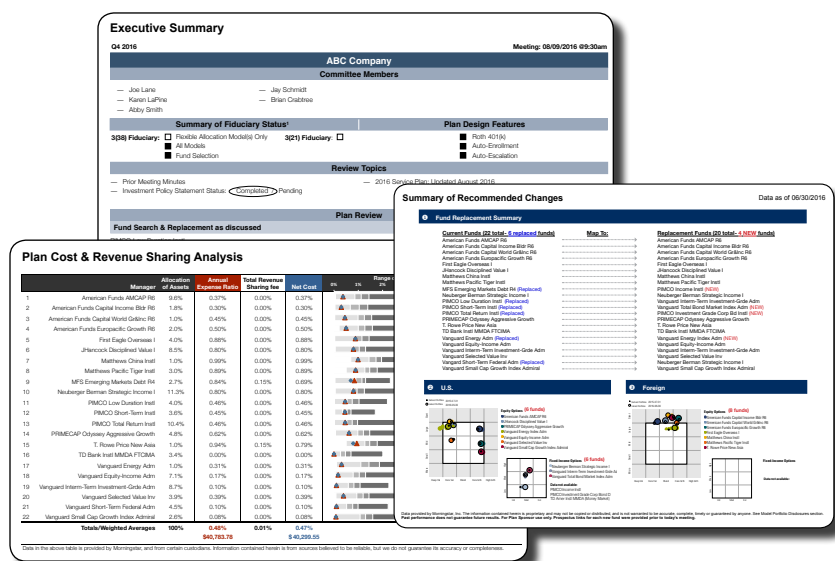


We are **fiduciaries**. We **build** relationships. We **empower** plan sponsors.  
We **design** value. We **shape** participants. We **provide** insight.



## Fiduciary Investment Review™

At quarterly meetings, we provide massively robust investment analytics, utilizing both qualitative and quantitative metrics and meaningful investment cost benchmarking so that your participants can achieve better outcomes. Low cost is always a focus.

## Model Portfolio Creation and Target Date Selection

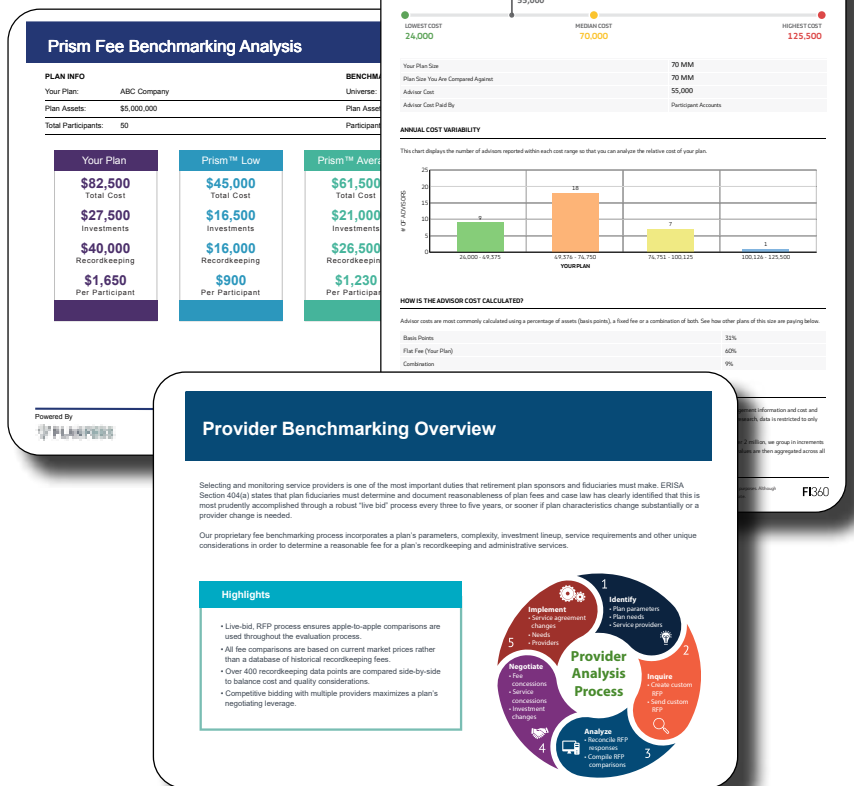
As part of the plan design process, we evaluate each clients needs and offer customized and professionally diversified model portfolios. The custom portfolios are created using a selected mix of funds from your retirement plan.

Alternately, we use U.S. Department of Labor target date fund selection guidelines to recommend and monitor target date (lifecycle) mutual fund series for your 401(k) plan.



## Vendor Fee Benchmarking

Plan sponsors are accountable for monitoring and assessing the reasonableness of fees charged to participants by all vendors: investment advisor, record keeper, custodian, fund managers, and participant advice/education provider. We provide regular independent, 3rd-party cost benchmarking of all vendors to your 401(k) plan, including our own services. Additionally we perform vendor RFP services across about 200 401(k) vendors for plans interested in live bid analysis.



### Guide To Your Retirement Benefits

401(k) Plan

**Overview**

Beginning in June, our 401(k) plan will move to a new recordkeeper with a new set of investment options (see pages 3 & 4). Because your investment options will be changing, you should contact the new recordkeeper to select new investments that match your future goals. Your new investment options will be included in a newsletter and sent to you before the enrollment period begins. The enrollment period will begin on Monday, May 20, 2014 and end on Friday, June 10, 2014.

To choose new funds, contact a Participant Services associate at 1-800-828-8282 or visit [www.newrecordkeeper.com/retirementplans](http://www.newrecordkeeper.com/retirementplans). You will need your plan ID number and your new recordkeeper ID number.

If you choose not to make an election, your current savings and loan will remain in the Target Retirement Fund with the target date closest to the year you turn 60.

**Timeline of Events**

To ensure an orderly and accurate transition, activity in your account will be restricted during the enrollment period. The following timeline of events, throughout the transition, contribution and withdrawal restrictions will be in effect.

May 20 @ 1pm pst - June 10 @ 1pm pst	June 20 @ 1pm pst - June 25 @ 1pm pst	June 26 @ 1pm pst - June 30 @ 1pm pst
<b>Enrollment period.</b> The first day to contact the recordkeeper to choose your new investments from the options provided on pages 3 & 4. The enrollment period will end on June 10th.	<b>Transition begins.</b> During this transition period, you will be unable to make the following transactions: • Move money between investments • Change investments • Change contributions • Request a loan • Make unsecured loan payments • Request withdrawals or distributions.	All assets in your account will be held at our custodian, which will have full custody of your assets.

**ABC Company, Inc.**  
125 Maple Lane  
Portland, Oregon 97209

**Smart Money Works Harder**

Tell your money where to go and stop wondering where it went. SmartDollar will teach you how to take control of your money once and for all.

## Multilingual Participant Education & Dave Ramsey's SmartDollar

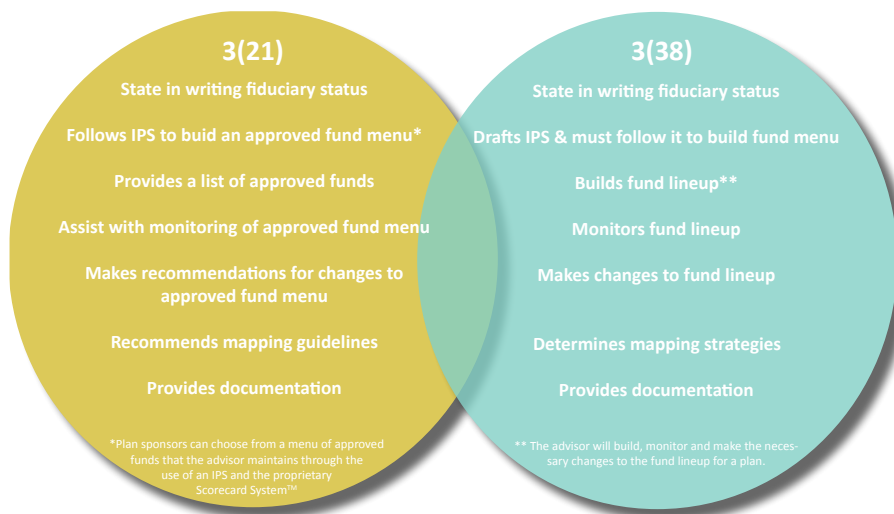
We offer a variety of participant education meetings in both English and Spanish languages to fit your needs, as well as Dave Ramsey's Smart Dollar program to help participants take control of their personal finances and focus on retirement savings.

**Address** 5 Centerpointe Dr., Suite 400, Lake Oswego, Ore

**Website** [www.retirementconsultants.com](http://www.retirementconsultants.com)

## Our Fiduciary Status

ERISA requires plan sponsors to provide an investment lineup for participants that has been prudently selected and regularly monitored to minimize and control risk, assess the adequacy of investment performance, and monitor and control costs. To ease this burden, we act as an ERISA 3(21) investment fiduciary, and may also act as an ERISA 3(38) Investment Manager with full discretion. A properly appointment 3(38) investment manager shifts the fiduciary liability from the plan sponsor to the investment manager.



## When did you last question the fundamental value of your company's retirement plan?

*The investment mix, fee structure, service package, fund management and compliance profile.*

### Contact Us Today



Retirement Consulting Group is lead by investment professionals with over three decades of financial experience. They envision a more transparent way to do the right thing for 401(k) participants who hope to reach their retirement goals. Retirement Consulting Group has no competing business lines or proprietary products to sell.

Plan sponsors need experienced professionals dedicated to 401(k). Straight facts. Broad experience. Integrity.

Talk to us soon!

# Retirement Consulting Group, Inc.

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If model portfolios are included, please note that the model returns do not reflect actual trading and may not reflect the impact that material economic and market factors may have had on the advisor's decision-making had the advisor actually managed client's funds. Client's investment results may differ materially from the results portrayed in the model. Representation of securities or models presented in this piece does not guarantee the current or future use of such models or securities by Retirement Consulting Group.

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An index is an unmanaged portfolio of specific securities, the performance of which is often used as a benchmark in judging the relative performance of certain asset classes. Investors cannot invest directly in an index. An index does not charge management fees or brokerage expenses, and no such fees or expenses were deducted from the performance shown.

The returns presented are gross of fees. The results do not reflect the deduction of investment management fees; the client's return will be reduced by the management fees and any other expenses incurred in the management of the Fund. For example, a US \$100 million account, paying a .50% annual fee, with a given rate of 10% compounded over a 10 year period would result in a net of fee return of 9.5%. Management fees are described in the Firm's Form ADV Part 2A. Investing involves the risk of loss and investors should be prepared to bear potential losses. Past performance is not indicative of future results.