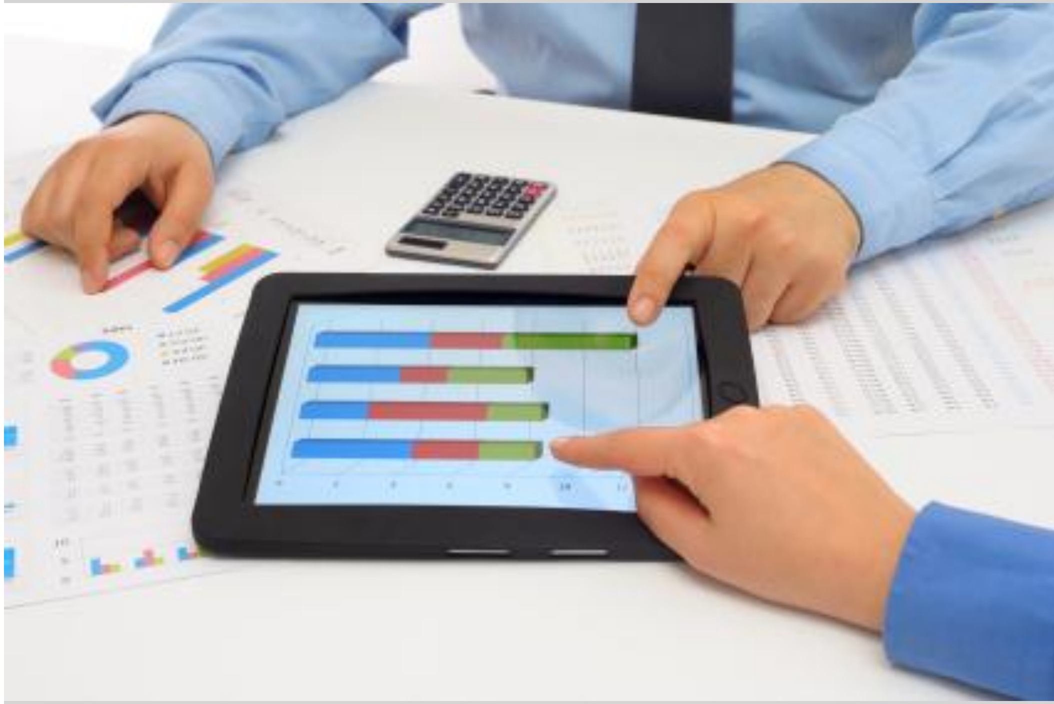
Income & Asset Advisory

CAPABILITIES OVERVIEW

www.theadvisory.com

Our Promise:

- **True Independence**
- **Total Commitment to Plan Sponsors' Interests**
- **Unsurpassed Service**
- **Emphasis on Risk Management and Cost Control**
- **Dedication to Best Practices and Plan Success**



Our Focus:

Company-sponsored retirement plans and their regulation are getting more complicated.

We are completely independent

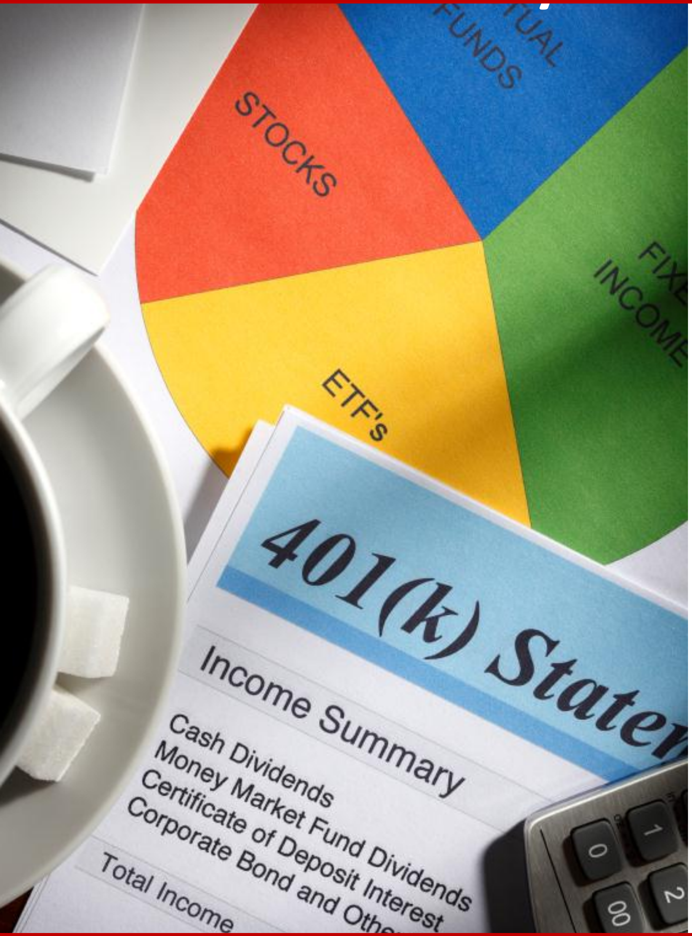
We partner directly with you and have no conflicts of interest

We help reduce your legal and financial risk

We use a direct and transparent approach that communicates expertise and confidence to sponsors and participants

We have a proven record of increasing efficiencies and boosting participation rates for plan success

The 401K Landscape:



1. As Registered Investment Advisors and Fiduciaries, we put our clients' interests first and above all else. We sit entirely on your side of the table.

2. We routinely find gaps between typical retirement plans and ERISA requirements.

3. Many plan providers and brokers lack important services and expertise.

The Advisory Advantage:

The Advisory

- ✓ **Broadest possible range of providers**
- ✓ **Totally independent**
- ✓ **Fiduciary status in writing**
- ✓ **Compensated only by client**
- ✓ **Upholds fiduciary standard**

Broker / Provider

- *X* Often locked together
- X Conflict of interest
- X No fiduciary role
- X Broker paid by provider
- X Held only to suitability standard

Our Approach:

Advocacy: Find the right provider and ensure performance

Efficiency: Reduce the time that you and your staff spend on the retirement plan and maximize the plan's benefits to your company

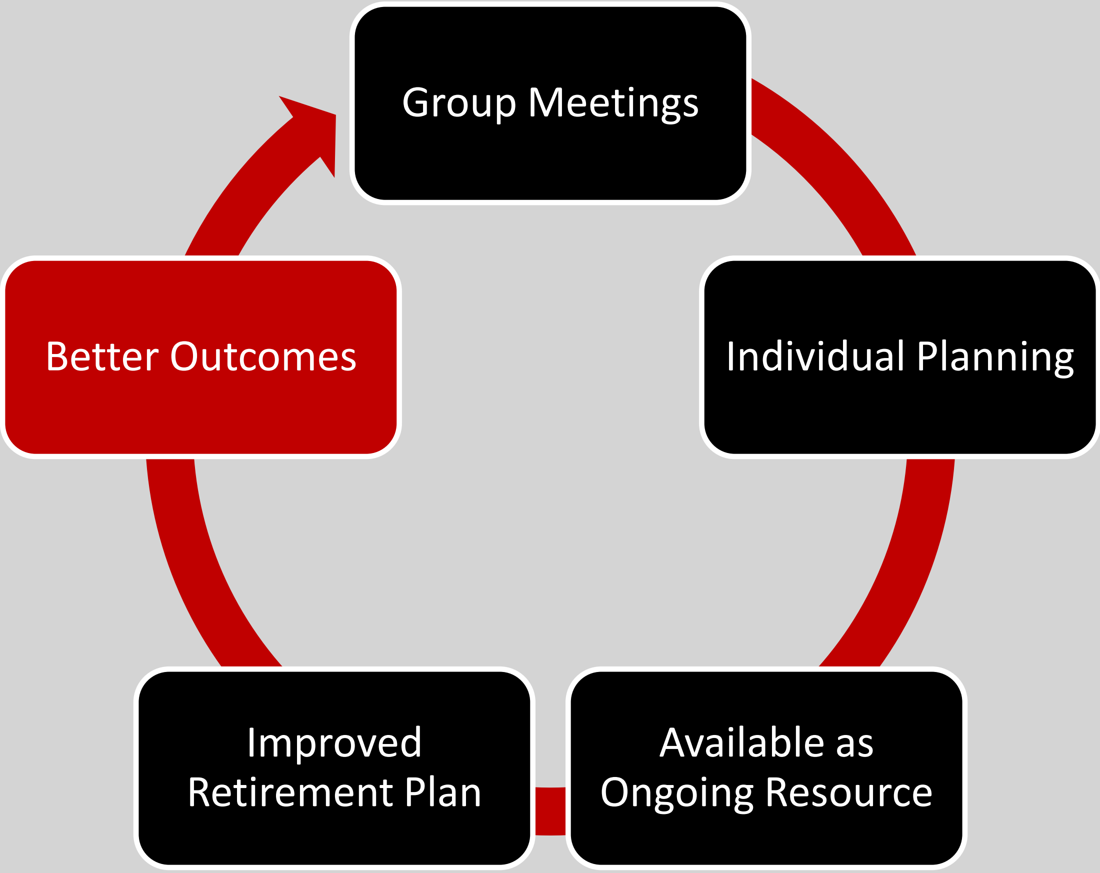
Advice: Ensure plan design and investments remain current

Protection: Complete needed documentation, ensure compliance and develop a prudent fiduciary process.

We strive to save you time and costs and reduce your risk.

Our Approach:

We work directly with you and your employees to provide outstanding service and drive an overall education strategy.



Working with The Advisory does not require you to change plan vendors.

Our Services:

- Fiduciary Process Management
- Plan Benchmarking
- Cost Analysis
- Fiduciary Risk Reviews
- Regulatory Updates
- Plan Design Assistance
- Plan Investment Reviews
- Investment Policy Statement
- Custom Employee Education Program
- Fee Negotiation and Reduction
- Advocacy with Service Providers
- Thorough Due Diligence

As a truly independent firm, we represent only your interests.

The Advisory Advantage:

We Deliver:	**You Get:**
Independence, flexibility and integrity	**A Partner working only for you**
Deep expertise from a dedicated team	**Increased sponsor and participant confidence**
A disciplined process	**Reduced risk and improved plan success**
Comprehensive, “hands on” approach	**Proven results and unbeatable service**
Fiduciary commitment	**A motivated, engaged partner**

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