

one step ahead

Since the inception of *Defined Contribution plans*, in particular 401(k) plans in 1981, there has been a focus by local brokers/advisors to SELL retirement plans as a product and as a way to gather assets and revenue. They have been successful as a whole, but industry experts believe the average advisor serves less than 3 retirement plans. These advisors entered the industry without realizing the knowledge and expertise needed to service retirement plans, plan sponsors and plan participants. Looking back over the last few years and forward to the next few years we believe that plan sponsors will realize their current broker needs to be further educated and trained or will need to be replaced with a qualified plan consultant.

yesterday

- ◆ We provided written **plan & participant fiduciary service agreements** to clients since 1997, *well before* the Pension Protection Act of 2006.
- ◆ We provided individual **participant advice in level fee arrangements**, since 2000.
- ◆ We provided **complete fee disclosure** for recordkeeping, advisory, and additional services through proprietary reporting systems.
- ◆ We offered **client approved mutual fund research** reports provided by Raymond James & Associates, a pioneer in this area since 1997.
- ◆ We developed a **proprietary online plan management system** for both plan sponsors and plan participants. Explore the website using sample logins below.

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myplanmonitor.com

Trustee Site:

Username: trustee@sample.com

Password: trustee01

Participant Site:

Username: participant@sample.com

Password: participant01

- ◆ Document Vault
- ◆ Participant Advice Tracking
- ◆ Investment Reviews
- ◆ Plan Task Organizer
- ◆ Market Updates
- ◆ Committee Meeting Organizer
- ◆ Continually Updated Innovation

E&M CONSULTING
of
RAYMOND JAMES
& ASSOCIATES, INC.
Member New York Stock Exchange/SIPC

Our Fiduciary Duty

Assisting clients with one of their most important financial decisions is a duty we take seriously. In fact, this responsibility is so meaningful that we assert our fiduciary role from the outset of each client relationship, in writing.

Our team possesses a unique understanding of legal, regulatory and ethical issues that accompany this relationship. Tim and Brian have each earned the designation of Accredited Investment Fiduciary™— a certification requiring demonstrated knowledge of advanced standards of fiduciary care.

These measures are aimed at taking our commitment to our clients to a higher level. We pride ourselves on being accountable for the recommendations we provide – and we strive to back our promises with prudent actions.



On August 17, 2006, President Bush signed the Pension Protection Act of 2006 which was the first major legislation addressing retirement plans in over a decade. We applauded the legislation because it validated many of the decisions we had already set into motion with our clients. Today we look forward to the future because of the foresight we had in the past. Tomorrow's plan sponsors will be better educated on their fiduciary duties, investment responsibilities and their ability to appropriately delegate responsibilities to professional partners within a fee structure that recognizes their buying power.

tomorrow

- ◆ We will provide **fiduciary training & plan related education** for plan sponsors to better aide them in evaluating their service providers.
- ◆ We will provide Plan Reviews which **measure participant behavior** vs. only investment performance.
- ◆ We will provide **next generation participant communication tools** that educate employees beyond their retirement accounts to help them deal more effectively with key financial issues.
- ◆ We will **develop fee structures** that recognize plan growth.
- ◆ We will **simplify the Request for Proposal (RFP) process** through our proprietary research.
- ◆ We will continually enhance **myplanmonitor.com** to assist plan sponsors in meeting fiduciary documentation duties.

retirementplaninvesting.com

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The Raymond James Retirement Plan Advisory Council

Tim Eyerman & Brian Mezey are recognized by Raymond James as leaders in retirement plan consulting by their position on the Retirement Plan Advisory Council (RPAC). This group represents 50 Raymond James advisors nationwide, less than 1% of all Raymond James advisors. RPAC advisors service more than 1,100 Plan Sponsors nationwide. Those retirement plans represent more than \$9,010,048,000 in assets under management. RPAC has the depth of experience and dedication to assist plan sponsors with the unique challenges they face today.

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