

REINVENTING RETIREMENT BENEFIT CONSULTING, REALIZING RESULTS





Trusted
Independent
Custom
Expert
Results.



Strategic Retirement Group

Navigating the Road towards a Successful Retirement Benefit

MANAGING YOUR ORGANIZATION'S RETIREMENT PLAN IS CHALLENGING. AS PLAN SPONSOR, YOU ARE FACED WITH A MYRIAD OF QUESTIONS:

- Is this retirement plan the right fit for my organization and employees?
- Do employees understand and value the plan?
- Are my service providers doing all they can to meet the plan's needs?
- Am I getting the best retirement plan for the cost?
- Am I meeting my fiduciary requirements?
- Does the plan offer a diverse enough menu of investment choices?
- Are my employees getting optimum investment returns?

To find the right answers, you don't have to go it alone. Strategic Retirement Group's mission is to guide you to the answers and bridge the gap between where your retirement plan is today...and where you'd like it to be. We'll help you develop a retirement plan strategy designed for your employees' retirement success, while managing your fiduciary responsibilities.

A PARTNER YOU CAN COUNT ON

Strategic Retirement Group (SRG) is an independent specialist and recognized retirement plan industry leader. Our national reputation for award-winning expertise, premier service and custom retirement plans that deliver results, means you can turn to us for guidance you can trust. Strategic Retirement Group is supported by the powerful resources, tools and research of LPL Financial, the nation's largest independent broker/dealer.*

*As reported by *Financial Planning* magazine, June 1996-2012, based on total revenue.





The SRG Difference: Put It To Work For You

The success of your retirement plan, and ultimately the outcomes for its participants, is driven by the strength and quality of your team.

AMONG THE MANY ADVANTAGES OF WORKING WITH THE SRG TEAM:

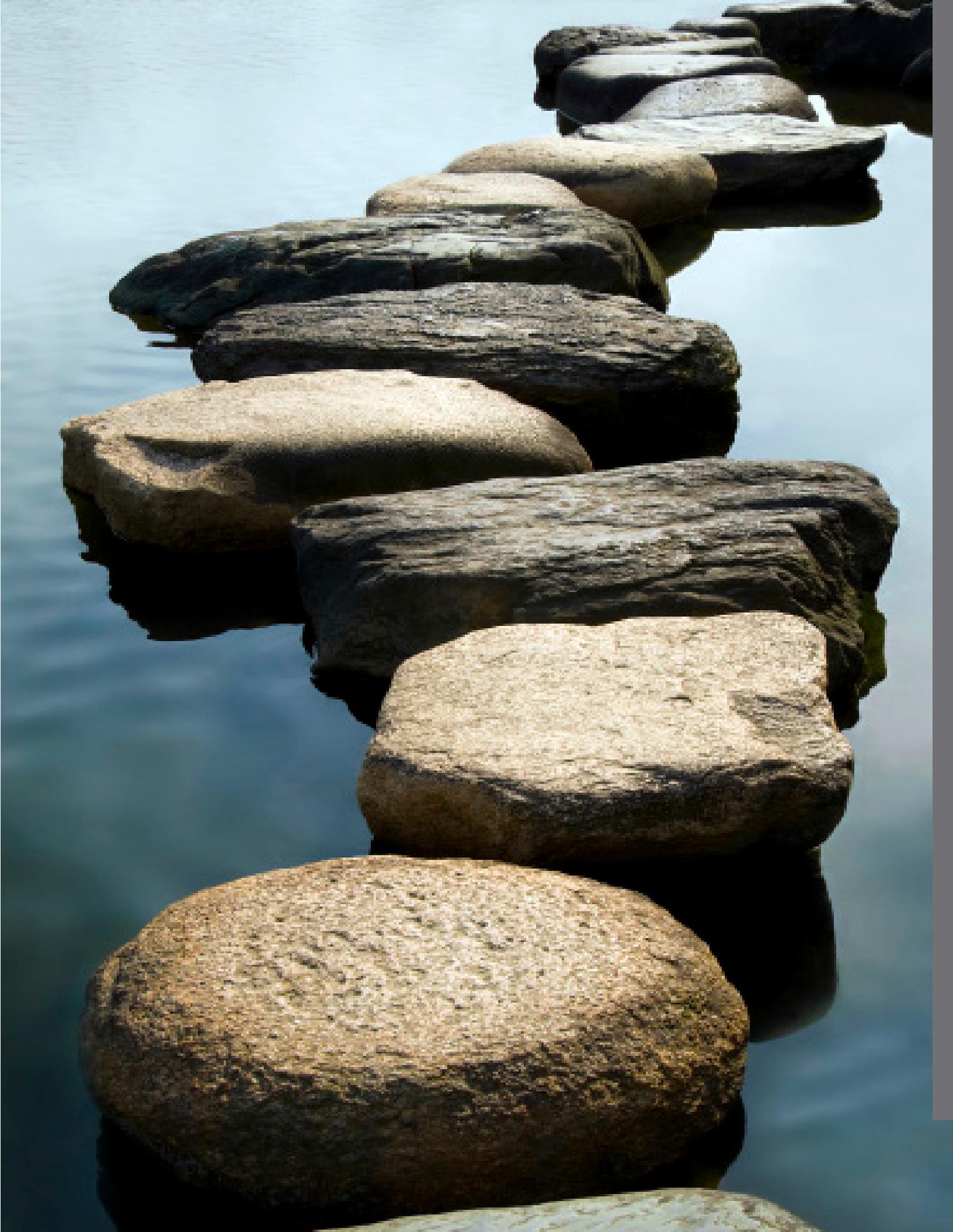
- **CLIENT-FOCUSED INNOVATIVE SOLUTIONS:** We listen first to discover your priorities, unique needs and challenges. Then we develop tailored strategies to increase overall plan value and investment opportunities for your employees.
- **OBJECTIVE AND INDEPENDENT INVESTMENT ADVICE:** Strategic Retirement Group is an independent advisory firm, not a broker. Transparency is paramount, and we have no proprietary investment products to sell. You'll receive honest, unbiased investment advice targeted to your employees' financial goals and your organization's budget.
- **TRUSTED INDUSTRY EXPERIENCE:** We adhere to industry best practices and monitor the ever-evolving legislative landscape to help ensure your plan is up-to-date and compliant. We share ERISA plan governance and fiduciary responsibilities with you, so you can focus on your business, not just your retirement plan.
- **PROACTIVE PLAN MANAGEMENT:** Let Strategic Retirement Group quarterback your team of retirement plan vendors, from record keepers and administrators to investment managers, brokers and attorneys. We can save you time and energy, and monitor performance to ensure your providers work together effectively.
- **INCREASED COST-EFFICIENCY:** You *can* have it all – a high quality retirement plan that gets results, and that's affordable. We can help you lower your plan's expenses by providing competitive pricing information, researching and recommending providers with appropriate fee structures, and advocating on your behalf for the best services at a reasonable cost.
- **EFFECTIVE, TARGETED COMMUNICATIONS:** We are experts at promoting recognition and appreciation of your plan through customized communications. With our guidance, and clear and consistent communication materials, we can help increase plan participation and savings rates, resulting in greater retirement readiness for your employees. Your employees will gain the knowledge, tools and confidence to make informed investment decisions.

Retirement Plan Services

Retirement Plans are our only business. Our sole focus is delivering customized retirement plan strategies and support that match your organization's philosophy and financial goals. We partner with you through every phase of your plan's development so you can provide your employees with the retirement readiness they deserve.

SERVICES WE OFFER INCLUDE:

- **PLAN DESIGN ASSISTANCE, BENCHMARKING AND ENHANCEMENT:** Strategic Retirement Group will develop a customized plan with the right mix of plan features and investment choices so your employees have the information to address their financial goals. We will also identify areas of improvement for your current strategy, and conduct benchmarking research of fees and participant success measures, so you can see how your plan compares to others and to industry norms.
- **PROVIDER EVALUATION, SEARCH AND SELECTION:** We help ensure that the costs and services of your current providers are competitive. We manage the search process for new vendors, assist with Requests for Proposals, select finalists and integrate new providers into your existing team.
- **INDEPENDENT INVESTMENT DUE DILIGENCE:** The core of a strong retirement program is a solid investment line-up. We evaluate risk, performance and other key variables to ensure your investment managers provide real value and maximize your employees' savings opportunities.
- **EMPLOYEE COMMUNICATION, EDUCATION AND ENROLLMENT:** Strategic Retirement Group can demystify the perceived complexities of retirement programs and increase employee participation and savings rates by working with your providers to develop easy-to-understand and engaging communication materials and support for your employees.
- **ERISA FIDUCIARY REVIEW AND ASSISTANCE:** We can help you develop an Investment Policy Statement (IPS), including investment objectives, risk criteria, allowable investments and service expectations, that provides much needed guidance to those responsible for your plan's fiduciary decisions.
- **INVESTMENT COMMITTEE SUPPORT:** Strategic Retirement Group can help you select a knowledgeable and experienced investment committee, facilitate meetings and educate committee members on their fiduciary duties in order to manage your plan's risk exposure.
- **PLAN COMPLIANCE ASSISTANCE:** We are solely focused on the retirement industry, so we stay current on the latest legislation and regulations, enabling us to quickly make any needed changes to make sure your plan stays compliant.



From Where You Are To Where You Want To Be

Strategic Retirement Group is the future of retirement consulting. With our collaborative approach and winning combination of industry know-how, meticulous attention to service, and a commitment to innovative solutions for our clients, let Strategic Retirement Group help you achieve retirement plan success.

OUR COMPREHENSIVE INDUSTRY EXPERTISE EXTENDS TO:

DEFINED CONTRIBUTION PLANS

- 403(b) plans
- 401(k) plans
- Profit sharing plans
- Employee stock ownership plans (ESOPs)

DEFINED BENEFIT PLANS

- Traditional defined benefit plans
- Cash balance plans

NON-QUALIFIED DEFERRED COMPENSATION PLANS





Trust Strategic Retirement Group For An Industry Leading Team

Our dedicated team of seasoned experts, led by David S. Hinderstein, focuses exclusively on retirement benefit plans. We've built our reputation with best practices, cutting-edge tools, and concierge service that deliver plan results.

David is a frequent keynote speaker at industry conferences, and an instructor at UCLA's Anderson School of Management Executive Education TRAU – The Retirement Advisor University. Our team's depth of industry experience and track record helps retirement plan sponsors improve plan health and employee retirement readiness.

AWARD-WINNING EXPERIENCE THAT GETS RESULTS AND BUILDS LOYALTY

Reputation is everything. David S. Hinderstein, President of Strategic Retirement Group and a retirement benefit planning veteran, has been:

- Named by 401kWire as one of the 50 Most Influential Advisors in Defined Contributions in 2012*;
- Nominated for 2013 Retirement Plan Adviser of the Year by PLANSPONSOR; and
- Named by PLANADVISOR Magazine as one of the Top 100 Advisers for 2013.**

While industry recognition is great, we're more focused on what our clients think. Since our inception in 2006, our success has been measured by client loyalty and satisfaction, and is reflected in our high rate of client retention.

...AND CLIENT FOCUSED RESULTS

With a "client-first" philosophy and retirement industry focus, you can count on Strategic Retirement Group's team to ensure you offer one of the most competitive retirement plans to your employees, while meeting your business goals.

*Based on reader votes, input from distributors and statistics about advisor practices gathered directly from nominees.

** Nominated by industry professionals and selected based on quantitative evaluation of service levels and feedback from plan sponsor clients.

About Strategic Retirement Group

Strategic Retirement Group is an independent registered investment advisory and consulting firm with retirement plan expertise in the corporate and not-for-profit sectors. Founded by David S. Hinderstein, we have earned a reputation for delivering best practices and innovative solutions, personalized, high-quality service, and impactful communications that exceed client expectations.



Strategic Retirement Group

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Securities and Retirement Plan Consulting Program advisory services offered through LPL Financial, a Registered Investment Advisor, member FINRA/SIPC. Other advisory services offered through Strategic Retirement Group, Inc., a separate entity.