

The Power of Transparency

Reducing Risks for Fiduciaries
Delivering for Participants



Wealth Advisory Group, Inc.

A Registered Investment Advisory Firm

Questions?

As a Retirement Plan Fiduciary, you face a wide variety of questions, which have real consequences both for you and your participants.



Fees, Fees, Fees, Fees, Fees, Fees, Fees!

Employer Costs:

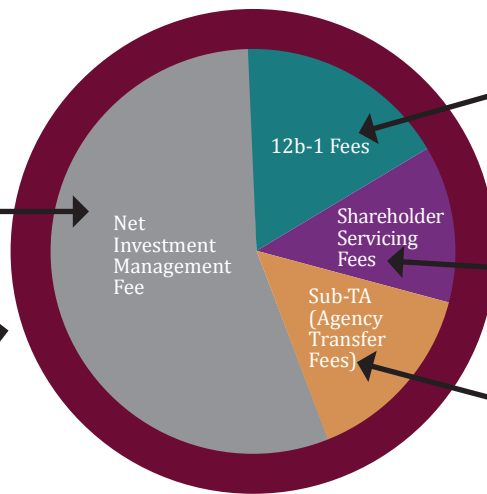
Billable items which the company may choose to pay, i.e. Record keeping, TPA, Audit.

Investment Management:

A percentage of assets invested.

Participant Fees:

Additional fees layered on top of total investment fees.



Revenue Sharing

12b-1:

Paid by mutual funds from fund assets for broker commissions, marketing expenses, and other administrative services

Shareholder Servicing:

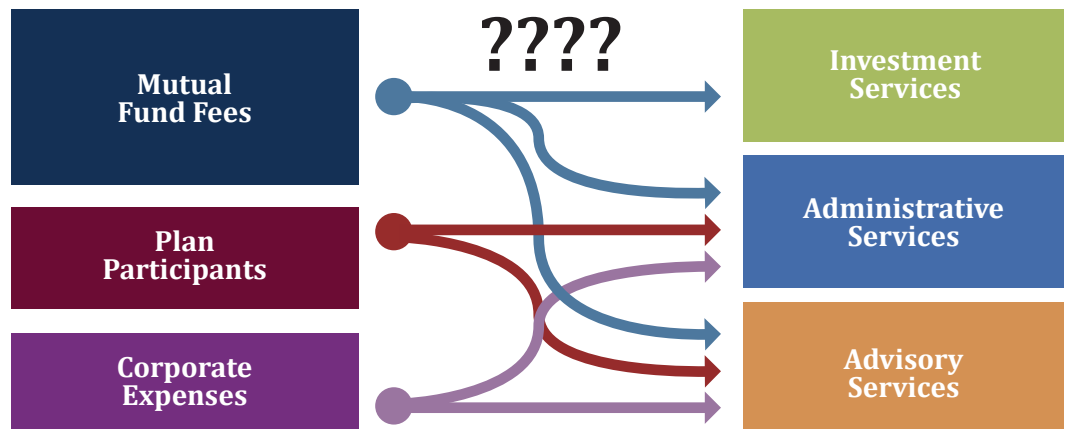
Revenue shared by the mutual fund company with the service provider.

Sub-TA:

Record keeping and other services related to participant shares often go to a third party called a sub-transfer agent.

Confusion

Service providers use the labyrinth of fee complexity to obscure above market charges. Greater transparency is the only way to ensure you and your participants are getting the best deal possible.



Investment Services	Administrative Services	Advisory Services
All costs associated with managing the investments	Services to operate the plan: Record keeping, Trustee, Compliance, Communications	Fees paid to a registered investment advisor or commissions paid to a broker
Always paid for by plan participants	Paid for by plan sponsor and/or participants	Paid for by plan sponsor and/or participants

Services

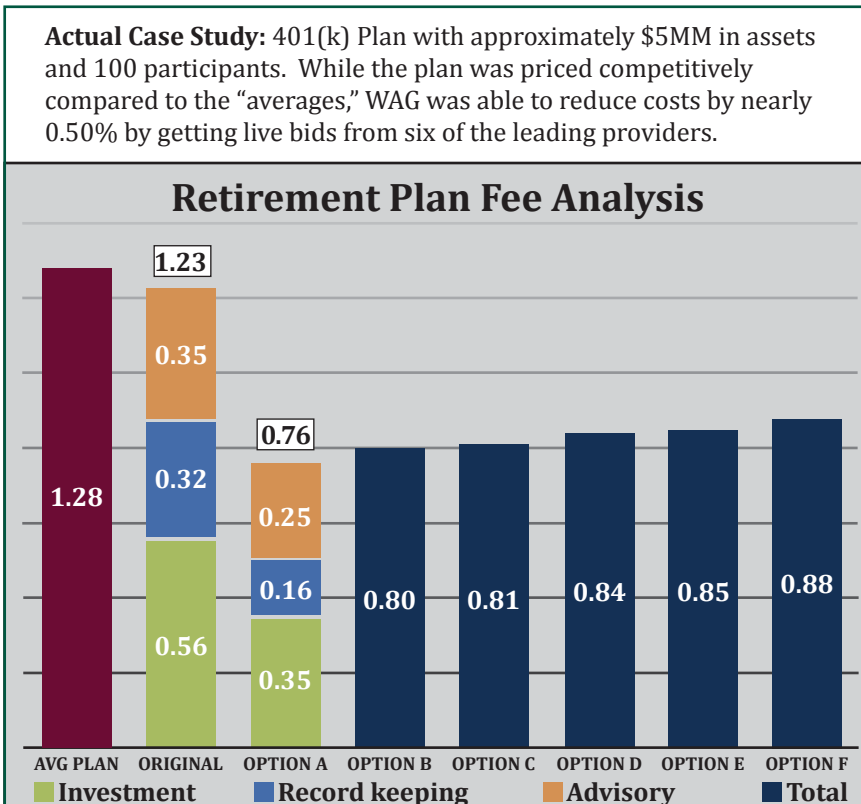
Let's simplify the process. There are only three services needed for a retirement plan. Clearly understanding the cost of each service is essential to ensure your plan fees are reasonable as required by ERISA.

For a typical 40 year old making \$75,000 with a \$50,000 401(k) balance and deferring 10% of their compensation, a difference of 1.0% in fees can mean an additional **\$142,000** at retirement or an extra **\$475/month** in income.

Share Class	Expense Ratio (%)	Revenue Sharing (%)	10 Yr. Ann. Return (%)
R1	1.43	1.05	6.13
R2	1.42	1.00	6.17
R3	0.98	0.65	6.62
R4	0.68	0.35	6.93
R5E	0.48	0.15	7.??
R5	0.39	0.05	7.26
R6	0.33	0.00	7.22
Higher Fees	1.10	Lower Returns	-1.09

Higher Fees = Lower Returns

Secondly, we work to demystify the myriad of mutual fund share classes and fees. Fees directly impact performance and the retirement outcomes your participants can expect.



Benchmarking

ERISA requires plan sponsors to act prudently and solely in the best interest of the plan's participants, with the primary focus on reasonable fees. Our Benchmarking analysis uses actual proposals, or "live bids," based on the plan's specific demographics. By shedding light on the countless fees and expenses, we are ensuring that you meet your fiduciary responsibilities and provide the best possible retirement outcomes for your plan participants.



Fees

Developing high quality, cost effective solutions to make certain you are delivering on your fiduciary responsibilities and your participants are receiving the best possible retirement outcomes.

Funds

Our diligent investment evaluation process seeks to ensure your plan has a broad lineup of high quality, reasonably priced fund options. We blend active and passive strategies with a focus on managers who are able to consistently outperform their peers.

Fiduciary

The Department of Labor has increased enforcement and plaintiff attorneys are now circling the retirement plan landscape, so it is imperative to meet and document your fiduciary role. With Wealth Advisory Group spearheading your fiduciary oversight, you can be confident you are meeting your responsibilities under the ERISA laws.

Services Offered

Ongoing Engagements

- Co-Fiduciary Responsibility
- Investment Oversight
- Participant Education
- Plan Design
- Vendor Evaluation

One-time Projects

- Investment Review
- Plan Benchmarking



Wealth Advisory Group is an SEC Registered Investment Adviser (RIA) proudly serving clients since 1993. Catering to over 100 retirement plans, from start-ups to plans with hundreds of millions, Wealth Advisory Group is prepared to provide co-fiduciary advisory oversight to your company's retirement plan.



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