CAPABILITIES & SERVICES

A Complete Overview to our Retirement Plan Co-Fiduciary Investment Advisory Services

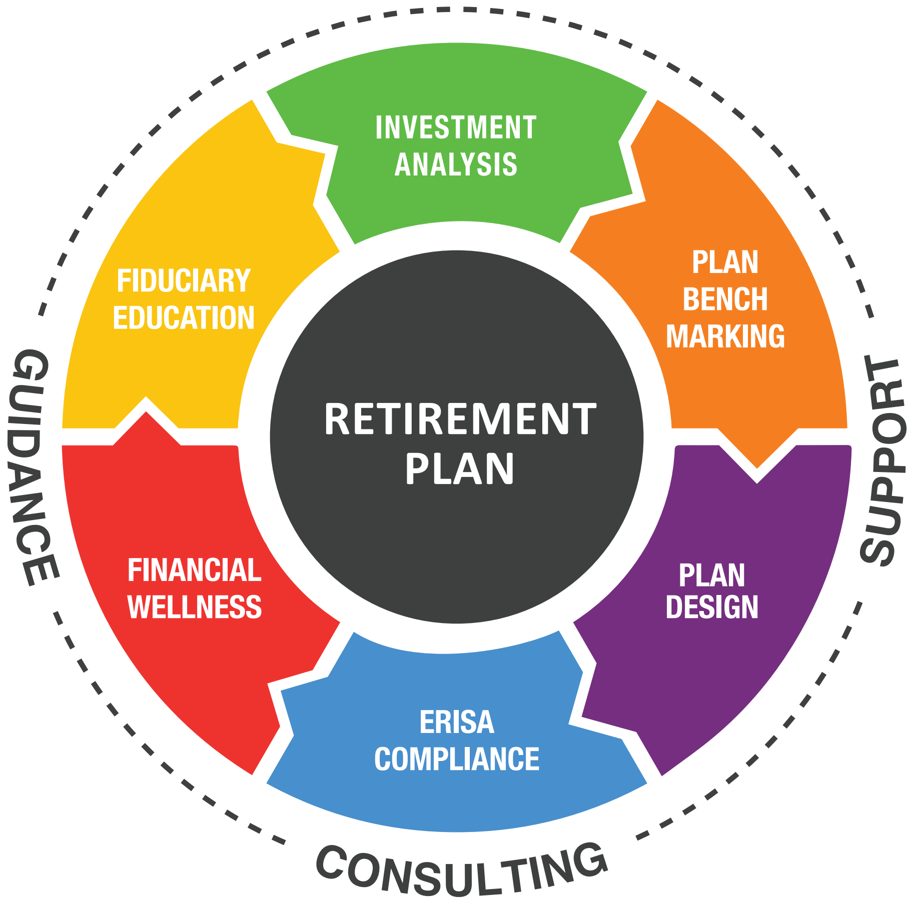
Wealth Advisory Group, Inc.

A Registered Investment Advisory Firm

OUR RETIREMENT PLANS DELIVER POSITIVE OUTCOMES

At Wealth Advisory Group, we guarantee four deliverables:

1. To show you the most effective retirement plan platforms available in the marketplace.
2. To provide 100% unbiased advice while we operate as your Co-Fiduciary Advisor.
3. To streamline the entirety of your fiduciary investment process to mitigate liability.
4. To provide meaningful guidance and education to your plan participants.



INVESTMENT ANALYSIS

- **What**: Deploy streamlined investment performance analytics and reporting.
- **Why**: Our process has been back-tested and proven to deliver better investment outcomes for participants.

PLAN BENCHMARKING

- **What**: Our deep Provider Benchmark evaluates fees, investments, and administrative services.
- **Why**: Highlight and drive down costs and hold Plan custodians accountable.

PLAN DESIGN

- **What**: Using our deep experience, we evaluate your plan design to help you improve the Plan.
- **Why**: Maximize your dollars to improve the Plan for better retirement outcomes.

ERISA COMPLIANCE

- **What**: We have a deep bench of ERISA counselors available to help navigate legal questions.
- **Why**: In these litigious times, Plan Sponsors must be certain every decision is legally sound.

FINANCIAL WELLNESS

- **What**: Solutions to holistically help employees manage their entire financial well-being.
- **Why**: Employees are getting squeezed: healthcare and college debt = little retirement savings.

FIDUCIARY EDUCATION

- **What**: Our Plan Sponsor fiduciary education modules are rock solid to guide the C-Suite.
- **Why**: Help Plan Sponsors understand their legal obligations and therefore mitigate risk.

FEES

Too many plan providers charge excessive fees. Lower fees = higher performance. It's that simple. Clearly the level of fees plays a significant role in the quality of retirement outcomes.

FIDUCIARIES

Acting in your employees' best interests isn't just the right thing to do, it's now the law. Let us spearhead your fiduciary oversight so you don't have to.

People
Our team, comprised of experienced and credentialed investment advisors and ERISA counselors, serves as your co-fiduciary safety net.

Process
Our proprietary Fiduciary Diagnostic™ outlines plan management responsibilities, uncovers existing gaps in ERISA responsibilities, and documents completion of required tasks.

Education
Our 20+ fiduciary education modules outline a plan's fiduciary responsibilities and how to implement prudent processes.

Documentation
We provide meeting summaries/minutes that outline key discussion, decision and follow-up items, and help your team complete action items.

Storage
Our Fiduciary Briefcase™ organizes and stores your plan's documents, processes, reports, and meeting minutes in a secure, internet-based filing system. All your fiduciary documentation in one place.

$$ FUNDS

Your plan needs a broad lineup of high quality, reasonably priced fund options. We blend active and passive strategies with a focus on managers that consistently outperform.

The goals of plan sponsors are simple:

FUNDS
Provide a diversified lineup of high-quality funds

PROCESS
Ease and simplify the investment process

FIDUCIARY
Minimize exposure to fiduciary liability

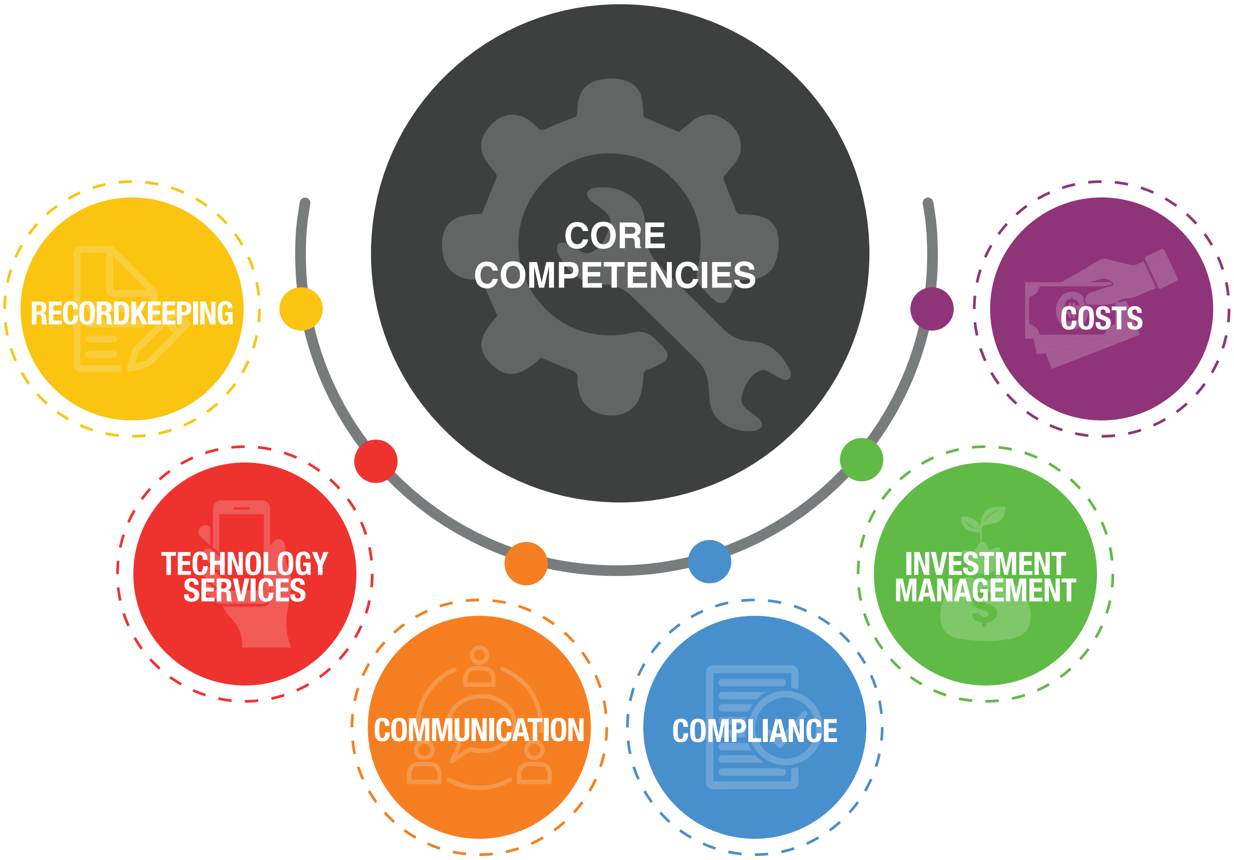
WAG'S CORE VALUES ARE TOP OF MIND IN EVERY CLIENT ENGAGEMENT

- ✓ Dedicated to enduring relationships
- ✓ Always place our client's interests first
- ✓ Obsessive about client service
- ✓ Committed to positive outcomes

BENCHMARKING

Let us help you benchmark the three critical components to your retirement plan:

1. **Administration Fees**: How do they compare to other providers in the market
2. **Investment Performance**: How is it relative to peers, and are there better performing/lower cost alternatives
3. **Services**: What services are being provided, and could they be improved or provided at a lower cost



We can custom build a cost-effective retirement plan that checks all your boxes, or works within your current plan to get you a better deal.

As a vendor-agnostic firm, we make sure you get the best plan for your company, regardless of the provider.

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.

Wealth Advisory Group, Inc.
A Registered Investment Advisory Firm

1055 Westlakes Drive, Suite 130 | Berwyn, PA 19312
610.225.1000 | www.wagAdvisors.com