



As a plan sponsor of a qualified retirement plan, what are you doing to enhance investment opportunities for employees? What are you doing to increase participation? What are you doing to protect yourself from fiduciary liability?

401(k) & 403(b) Fiduciary Advisors is an industry leader in providing focused, full-service defined contribution consulting services to employers looking for efficient, effective solutions needed to maintain a highly successful retirement plan.

“Creating Ongoing Successful Retirement Plan Experiences for Employers and Employees.”

4 01(k) & 403(b) Fiduciary Advisors is a group of dedicated specialists focused solely on delivering retirement plan consulting services. We help our wide-ranging clientele meet their ERISA fiduciary responsibilities, and advise plan sponsors on how to best protect themselves from personal and corporate financial liability. We empower plan participants to establish and monitor their own retirement plan assets, through a selection of professionally managed investment opportunities, that can enable them to meet their personal retirement goals.

From investment analysis and due diligence to employee communications and vendor fee benchmarking, our process-driven solutions and services helps enable employers to deliver and monitor a highly successful 401(k) or 403(b) plan, while increasing investment opportunities and improving overall plan value.

Maximize Plan Efficiency

Every plan sponsor has unique goals and objectives. As your dedicated consultant, 401(k) & 403(b) Fiduciary Advisors will create an ongoing **service plan** specific to your needs.

The service cycle begins with a thorough review of your plan to ensure total plan costs are relevant to the services being received. On an ongoing basis, your relationship manager will examine your **plan design** with ideas to improve participation and operational efficiency.

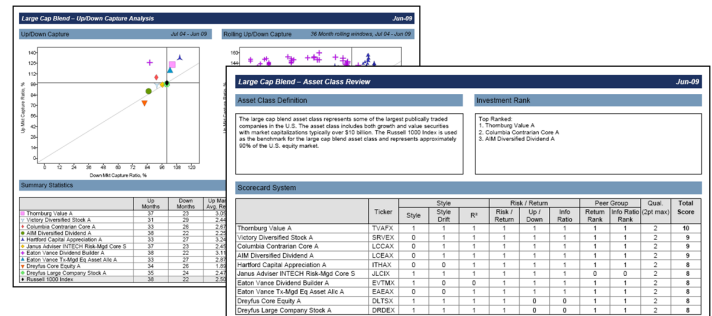
- Vendor Benchmarking Analysis™
- Provider contract review
- Provider pricing re-negotiation
- Plan conversion guidance
- Plan design analysis and *Plan Review™*
- Compliance checklist

Manage Risk

401(k) & 403(b) Fiduciary Advisors helps navigate fiduciary responsibility through robust, systematic, quantitative and qualitative **investment analysis** involving over 150 pages of detailed reports utilizing 15+ industry standard analytical measurements.

Our due diligence process goes far beyond the *Morningstar* 5-star ratings and instead focuses on a cyclical approach of fund selection, monitoring, and ongoing documentation and review.

- Investment Policy Statement
- *Fiduciary Investment Review™*
- *ScorecardSM* fund ranking
- Quarterly Market Summary
- §404(a) / §404(c) guidance
- Customized online report access



Sample Investment Report Excerpts

401(k) & 403(b) Fiduciary Advisors' KEY Drivers for Success:

>PASSION:

Our firm was founded with a vision to offer high-quality consulting services independent of the service provider

>PROTECTION:

Our services and solutions are designed to help protect plan fiduciaries from personal and corporate financial loss

>PERFORMANCE:

Everything we do is focused toward enhancing the retirement incomes of plan participants



Increase Participation and Diversification Through 401(k) & 403(b) Fiduciary Advisors' comprehensive **communication services**, you can increase participation, satisfaction, and understanding of asset allocation and risk tolerance. This also helps plan sponsors to meet §404(c) requirements to provide adequate education about investing in the company's 401(k) or non-profit's 403(b) plan.

- Custom investment advice
- On-site enrollment meetings
- Investment education meetings
- Monthly client newsletters
- Employee memos
- Bi-lingual representatives



"Conflict of Interest" or "Fiduciary" Rule: A Plan Sponsor's Q&A - Part I

After years of professional guidance, investors, investment professionals and intermediaries, the Department of Labor (DOL) finally released the regulations. April 8, 2016. It's important for plan sponsors to understand the meaning. The following Q&A is meant to assist plan sponsors in understanding the implications and consequences of the Department of Labor's new rules.

Q: What are the DOL rules these new rules?

A: The definition of "fiduciary" for purposes of providing investment advice has changed. It now includes a broader range of individuals, including those who are not investment professionals. This change is intended to protect investors from conflicts of interest that may arise from the broader range of individuals who are now considered fiduciaries.

Q: What are the primary targets of the new rules?

A: The primary targets of the new rules are investment advisers, broker-dealers, insurance companies, and other financial professionals who provide investment advice to plan participants. The rules also apply to plan sponsors who are not investment professionals but who provide investment advice to plan participants.

Asset Allocation and Diversification

Asset Allocation and Diversification is a key component of a sound investment strategy. It involves spreading investments across different asset classes and securities to reduce risk and improve long-term returns. This document provides a comprehensive overview of asset allocation and diversification, including the benefits, risks, and strategies for implementing these concepts in a retirement plan.

Sample Client Newsletter and Employee Memo

How To Engage Our Services

401(k) & 403(b) Fiduciary Advisors may be hired on a consulting basis either for a specific project or for ongoing service. All of our fees are fully disclosed. To learn more how 401(k) & 403(b) Fiduciary Advisors can create successful retirement plan experiences for employers and employees, please call us at 650.931.2650 or visit us at www.401k403bFA.com

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Plan Assets / Allocation	Assets	Assets (%)	Fund	Expense	Cost (\$)	Revenue
Large Blend	\$ 1,827,232	6.20%	Fidelity SIF 500	0.21%	\$ 4,330	\$ 115
Large Growth	\$ 5,693,954	12.30%	MF Growth Fd of Am	0.94%	\$ 54,240	\$ 1,154
Large Value	\$ 2,025,458	2.20%	Investment Services	0.21%	\$ 4,452	\$ 115
Mid Growth	\$ 3,845,125	8.37%	Franklin DISC	0.99%	\$ 38,451	\$ 845
Mid Value	\$ 6,253,245	6.93%	Investment Services	0.21%	\$ 13,742	\$ 361
Small Growth	\$ 1,593,978	2.01%	Ranger SDC	1.41%	\$ 15,940	\$ 443
Small Value	\$ 2,263,762	4.93%	Putnam SDC	1.21%	\$ 23,652	\$ 654
Int Bond	\$ 8,132,829	17.71%	MF EuroPacific Cr	1.55%	\$ 81,329	\$ 1,813
Global Equity	\$ 1,124,844	2.47%	Investment Services	1.25%	\$ 11,248	\$ 252
Global Equity	\$ 801,115	1.74%	Putnam Global Eq	1.28%	\$ 8,011	\$ 180
Fixed Income	\$ 8,291,424	18.62%	PRFQY Total Return	0.64%	\$ 82,914	\$ 2,329
Cash	\$ 4,212,454	8.17%	Putnam Money Mkt	0.54%	\$ 42,125	\$ 946
Total Assets	\$ 29,222,222	100.00%	Asset Allocation	0.52%	\$ 292,222	\$ 6,655
Plan Expenses	\$ 1,153,000	3.95%				
Total Management Expense (MFE paid)				0.96%	\$ 115,300	\$ 2,655
Asset Fee Expense (SE or ER paid)				0.07%	\$ -	\$ -
Administration Fees (SFA paid)				0.02%	\$ -	\$ -
TOTALS				0.97%	\$ 115,300	\$ 2,655

Sample Total Cost Analysis and Vendor Investment ScoreCardSM Excerpt

"Under Promise, Over Deliver" Upon being hired, 401(k) & 403(b) Fiduciary Advisors will provide a written description detailing the specific services provided, and the corresponding frequency. This way clients can periodically compare the written "description" with the actual "delivery" of those services.

We have developed meaningful relationships with a wide variety of clientele over the years and have provided dedicated services to plan sponsors nationwide. We are proud of our commitment to excellence and will work hard to develop a strong and lasting partnership.

Securities offered through Kestra Investment Services, LLC (Kestra IS), member FINRA/SIPC. Investment advisory services offered through Kestra Advisory Services, LLC (Kestra AS), an affiliate of Kestra IS. Form CRS Kestra investor disclosures — www.kestrafinancial.com/disclosures. 401(k) & 403(b) Fiduciary Advisors, Inc. is not affiliated with Kestra IS, Kestra AS, RPAG, or any other entity listed.