Improve overall performance

Recommended Management Driven Plan

Professionals with designations - Employ only RIAs with a daily focus on changing marketing decisions and choosing allocations intended to provide the best future returns given the Plan Sponsors' risk instructions.

Fiduciary relationships only - Employ and monitor RIA's who have a fiduciary duty only to Plan Sponsors.

Reconsider the More Risky Participant Directed Accounts

Self-direct participants tend to select investments with the best RECENT performance, a common phenomenon called "Chasing Yield." Chasing Yield almost always results in under performance. Fund managers typically do not clearly explain to self-direct participants allocation decisions they hope provide superior future performance.

At least 95% of participants are not interested or were untimely in investment allocation moves. A Plan Sponsor may not be following the "Prudent Man" rule when "Nurse Marilyn" and "Joe Lunchbox" are expected to make informed investment decisions or even motivated to take an interest in their account.

Contact us to arrange a meeting.
After an initial exploratory meeting we can arrange your meeting with a Professional Money Manager and ERISA compliance specialist. During this meeting you can collect the information that you need for your ERISA decision.

The Cadre Financial Group

New ERISA laws apply for 2009 and should cause concern for Retirement Plan Sponsors.

"Breach of Duty" rules have replaced the old "loss of 404c protection" and drastically increased Plan Sponsor risk. Plan Sponsors who rely on investment providers for ERISA compliance will be stunned with the scope of the new rule of "What Plan Sponsors should have known."

Plan Sponsors usually rely on investment providers (Mutual Funds or Insurance Companies) for compliance and participant allocation, which creates a conflict of interest.

"What you should have known."

The new standard for Plan Sponsors - "Breach of Duty" produces an additional oversight risk because Plan Sponsors are now responsible for "What they should have known."

To minimize ERISA risk and penalties, all service providers should have a fiduciary responsibility ONLY to Plan Sponsors. Plan Sponsors are financially liable for any "cloudy" recommendations that regulators may later second guess.

Take Charge - Plan Sponsors now have all the risk.

As an astute business person accustomed to scrutiny of Income Statements and Balance Sheets for performance, isn't it time to apply the same dedication to your valued employees and your own retirement account?

Evaluate the elimination of individually directed accounts and return to Registered Investment Advisors (RIA) dedicated only to the Plan Sponsors' best interest.

Reduce Plan Sponsor Risk

Recommended Management Driven Plan

Direct engagement - Directly and formally engage all fund service providers (RIAs and Accounting Specialists) .

Checks and balances - Employ separate service advisors, each with a fiduciary duty only to Plan Sponsors.

Established local professionals - Partner only with regulated, established professionals, preferably local providers with reputations to enhance. Look for professional certifications, advanced education and long-term Client relationships.

Long-term strategy - Think long-term and avoid investment providers who promise Out-of-Norm returns. Unrealistic returns = higher risk.

Reconsider the More Risky Participant Directed Accounts

Conflict of Interest - Traditional Participant Account Fund Managers may have an inherent "Conflict-of-Interest" when recommending both investment selections and providing compliance advice/accounting.

Reduce Retirement Fund Expense

Recommended Management Driven Plan

Save fees - Plan Sponsors typically save at least 1.0% of fund assets when separate Professional Money Managers and ERISA compliance/ accounting specialists are employed.

Reconsider the More Risky Participant Directed Accounts

Hidden fees - Most Mutual Funds usually have hidden fees.
Pass on the cost - 2009 ERISA changes include increased disclosures and paperwork associated with each participant fund selection.

Make Plan Sponsorship a Positive Experience

Recommended Management Driven Plan

Know your risk - Appreciate your risk and responsibility to all participants by providing a maximized benefit.

Measure total performance - Measure total investment performance and cater services to the 95% of employees who prefer not to individually direct their investments.

Use a benchmark - Evaluate investment performance against a well-known standard such as the S&P 500. Competitors usually highlight periods of best performance.

Have a Registered Investment Advisor on your team - Contract with a RIA and give all participants, especially Plan Sponsors, the benefit of RIA expertise. Make your business everyone's primary focus.

Know your Plan Sponsor benefit options - Cross Test your plans to insure you are maximizing benefits for yourself.

Recommended Management Driven Plan

RIA fee - Receive periodic statements and review.

Fund accounting fee - Receive periodic statements and review.

Reconsider the More Risky Participant Directed Accounts

Combined and often partially hidden—usually deducted from Investment Income.

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About the Cadre Financial Group

The Cadre Financial Group has a 20 year history of helping Clients realize their visions. **We are fee-only advisers** and do not use commissioned products to provide solutions. The following concepts summarize our fundamentals:

Fee-only Advisors - A fee-only structure increases the likelihood of win / win relationships.

Team efforts - Our team approach has been successful. Our society is complex. Successful strategies require a well-functioning team of professionals. Strong relationships with professional service advisors insure multi-discipline approaches for your strategies. Your core team should include your Planner, CPA, Attorney and ERISA administrative professional.

Local Accountability - Local professionals are accountable for recommendations, are accessible and are striving to build practices.

Honor Your Risk Tolerance - When you understand and live under your risk tolerance, you sidestep most feelings of investment conflict.

Education - We strive to help you understand your plans and decisions. Happiness begins with solutions that are in concert with your long-term Vision. Know what you want for yourself and family. Don't chase what you perceive others to have!

Asset Management - Cadre does not manage money. We monitor those who do manage money. We believe in Safe Harbors for your money. Assets should be titled in your name, preferably in a trust account. Monthly reports and on-line access should be provided.

"I'm more concerned about the return OF my money than the return ON my money."

—Will Rogers