Elevating Your 401k Plan.

Focus On Success
Your trusted financial partner

The more we know, the more we can help.

Organizations come in different shapes and sizes. So, naturally, no two situations are the same regarding retirement plans. Focus On Success takes all such factors into consideration when assessing and devising a 401k plan for your company or association. The result is a plan that works for you and your participants at all levels.

When commencing a relationship, there are three vital questions that help us establish the proper course:

Retirement Plan Committee

Do you have a Retirement Plan Committee that meets on a regular basis?

Plan Benchmarking

Has the plan completed an objective analysis within the past three years on the current provider to benchmark its fees and services against the industry?

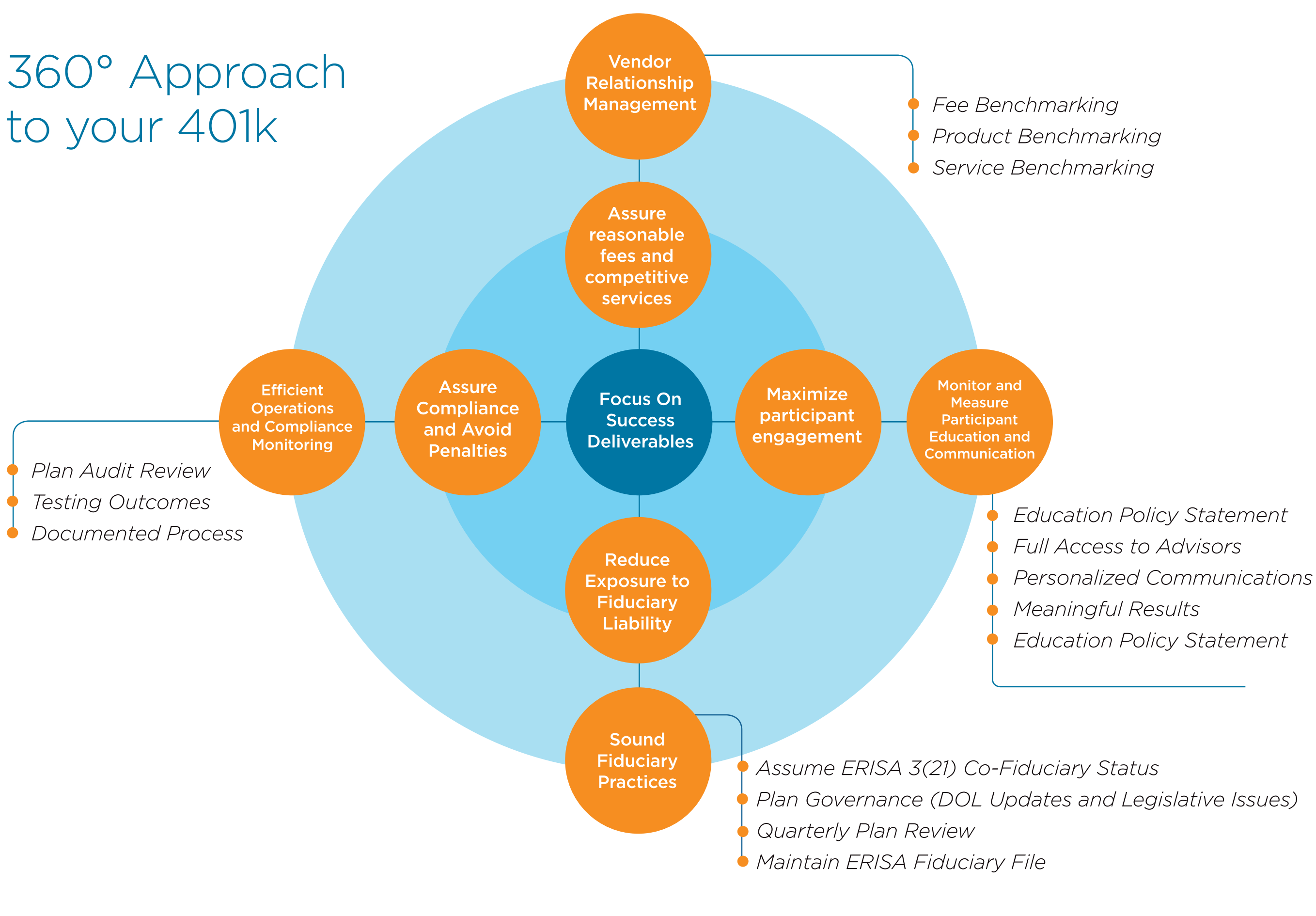
Selecting & Monitoring Plan Investments

Do you have a documented process of adding and eliminating investments from the plan?

Accountability is at our very core.

Focus On Success provides unbiased and objective institutional consulting services to corporate retirement plans. Our guiding principles of transparency, objectivity and independence are valued by clients in today's ever-changing and complex fiduciary environment. Focus On Success' willingness and ability to act as a co-fiduciary with respect to investment decisions adds accountability to our recommendations. Our sound fiduciary guidance and disciplined processes will help ensure that you are maximizing the benefits to your employees.

360° Approach to your 401k



A Proper Plan Sets The Stage

Initial Steps

1 Comprehensive Plan Assessment

There is a lot to think about when it comes to evaluating a retirement plan; how well a plan is meeting employees' needs, controlling costs and keeping fiduciary risks under control.

2 Develop Diagnostic and Proposal

- Fee benchmarking through independent third-party resources
- Investment menu review for appropriateness

3 Final Presentation with Plan Sponsor and Investment Committee Members

4 Mutual Commitment and Engagement

Throughout The Relationship

Retirement Plan Alignment

- 401k profit sharing
- Pension
- Non-qualified

Effective Operations and Compliance Effectiveness

- Vendor benchmarking
- Documented process
- Testing outcomes
- Plan audit review

Appropriate Investments

- Range of options
- Monitor performance
- Benchmark fees for reasonableness
- Monitor Qualified Default Investment Alternatives

Sound Fiduciary Practices

- Governance
- Policies
- Process

Improve Retirement Outcomes with Participants

- Personalized communications
- One-on-one meetings
- On-site enrollment meetings
- Investment education

Meaningful Results

- Proper diversification
- Participant savings rates
- Target replacement ratios
- Participant fee disclosures

Focus On Success is a team of independent advisors that assists and advises personal and business clients in planning for a range of financial decisions, including retirement, investments, insurance and business succession.

Our philosophy focuses solely on enabling your success, reaching your goals through sound advice and recommendations. We are your financial ally and are here to help.

Based in the Cincinnati suburb of Ft. Mitchell, Kentucky, Focus On Success has been providing local, regional and national clients with trusted advice since 1988.

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