

Plan Sponsor Service Commitment

Tom Luing, CFP: Capital Management Associates, Inc.

As your retirement program advisor, I am committed to...

Initial Assessment Services:

- **Employer/Plan Sponsor interview –**
 - Understand your company's unique needs, goals and concerns
- **Evaluation of Current Retirement Plan –**
 - Ensure appropriate plan design
 - Determine appropriate cost
 - Provide benchmarking comparisons
- **Employee/Participant Interview –**
 - Understand your employees satisfaction, perception and issues with the current retirement plan
 - Assess the current employee education program
 - Provide enrollment support
- **Providing Solutions –**
 - Make plan design recommendation
 - Facilitate provider selection – Recordkeeper/Third Party Administrator (TPA)
 - Recommend investment line up and provide an Investment Policy Statement (IPS)
 - Develop an enrollment/education program

Ongoing Support Services:

- **Plan Review –**
 - Meet annually with owner, HR, Investment committee to review:
 - Investment line up/ performance
 - Current market trends
 - Plan provisions/ legislative updates
 - Provide quarterly update calls
 - Investment monitoring and review
- **Employee Education –**
 - Conduct an annual group education meetings
 - Be available via email/phone to:
 - Help facilitate rollovers and transfers
 - Answer questions on deferral rates and asset allocation, etc.
 - Assist with retirement readiness
- **Continuing Evaluation –**
 - Provide periodic benchmarking and fee assessment
 - Offer objective evaluation of plan providers