

ADVANCED Advisor Group, LLC

Member FINRA and SIPC | A Registered Investment Advisor



COMPREHENSIVE SOLUTIONS

For your Employee
Retirement Plans

Independent & Objective Consulting

Sponsoring a retirement plan can be a daunting proposition. Plan sponsors are confronted with an overwhelming array of regulations, plan service providers, investment vehicles, and a variety of ways to pay for it all. As an independent investment advisor and plan co-fiduciary, you can count on Advanced Advisor Group to provide objective advice on how to structure a retirement plan that is most suitable to your needs, goals and cost parameters. Our consultative process helps you select from a broad universe of investment vehicles and administrative solutions. We disclose all fees and/or commissions involved, providing the tools to make an informed decision based on cost and benefits.

Independent Third Party Co-Fiduciary Services

The Employment Retirement Income Security Act (ERISA) charges plan fiduciaries with prudent management of retirement plan investments. As a co-fiduciary, Advanced Advisor Group can help plan sponsors and trustees meet those standards. Our co-fiduciary process begins with drafting an Investment Policy Statement, codifying the standards by which the plan will be managed. This process continues with ongoing review of investment performance, evaluation of administration and investment fees, and assistance with the delivery of employee communications. It's a fast moving marketplace. Regulations such as the Pension Protection Act of 2006 and innovations such as "Target Date Retirement Funds" can have widespread impact on your plan and participants. Advanced Advisor Group will help you make educated decisions in response to these changes.

Rigorous Investment Selection & Monitoring Process

Our investment committee reviews mutual funds offered at Net Asset Value (NAV) using objective criteria. We screen these funds to a short list of recommended selections, grouped by asset class. We also construct a range of model portfolios appropriate for investors with different needs, goals and levels for risk tolerance. Our mutual fund screening procedure makes the selection process easier for both plan sponsors and participants. Where maximum choice is desired, we can offer a full menu of funds, plus a brokerage option which permits participants to buy and sell individual securities. Our goal is to maximize investment potential while minimizing risk and expense.

For a competitive and comprehensive retirement plan review, call Advanced Advisor Group.

**Securities offered through Advanced Advisor Group, LLC
Member FINRA and SIPC. A Registered Investment Advisor.
440 Emerson Street North, Suite 4, Cambridge MN 55008
877-403-2374 • www.advancedadvisor.net*

Advanced Advisor Group is committed to providing quality service with integrity and professionalism. We strive to attract and retain top professional talent in all of our practice areas.

These include: retirement plan services, executive benefits, asset management, and personal insurance. We strongly believe that once our clients see managed financial opportunities from a unified perspective, they will fully understand the value of these benefits.

Active Management Process



Please ask your **Advanced Advisor Group** representative for additional information about the many ways in which we help clients create value and manage risk.

For a competitive and comprehensive retirement plan review, call Advanced Advisor Group.

**Securities offered through Advanced Advisor Group, LLC
Member FINRA and SIPC. A Registered Investment Advisor.
440 Emerson Street North, Suite 4, Cambridge MN 55008
877-403-2374 • www.advancedadvisor.net*

Effective Employee Communications and Investment Advice

Advanced Advisor Group works to raise your employees' awareness and heighten their appreciation of their plan's options. We educate participants in group meetings on the fundamentals of retirement investing, emphasizing the principles of diversification as a guide to making prudent investment decisions. One-on-one advice are offered for more personalized assistance.

Investment Advisory and Fiduciary Services

- Investment program governance
- Investment committee education
- Independent co-fiduciary
- Fiduciary services and advice
- Investment Policy Statement and program design
- Objective investment analysis
- Manager search, selection and monitoring
- Quarterly performance reporting
- "Watch-list" and fund replacement protocol
- ERISA Section 404(c) & regulatory compliance

Employee Investment Education Services

- Employee investment education and advice
- Comprehensive enrollment and education campaigns
- Targeted communication campaigns
- Group investment education meetings
- One-on-one participant investment advice
- Model portfolio construction