



RETIREMENT PLAN  
ADVISORY GROUP

**HORIZON**  
AGENCY, INC.

## Boost efficiency and better manage 401(k) plans with behind-the-scenes technology support

▶ Today's volatile market and increased regulatory requirements challenge employers to keep their retirement programs compliant, competitive and cost-effective. Retirement Plan Advisory Group fills the gap between the service provider and those needed to maintain a highly successful plan. This complete, robust technology-driven platform – designed to support retirement plans, plan sponsors and participants – is packed with specialized tools and provides comprehensive investment research and analysis, RFP/benchmarking and fee analysis, employee education and communication, and compliance documentation support.



### Why RPAG?

**Expert Assistance:** Retirement Plan Advisory Group helps plan sponsors address their plan fiduciary responsibilities, from establishing an investment policy statement to the ongoing selection, monitoring, and recommendations of the plan's investments

**Investment Due Diligence: Scorecard<sup>SM</sup> System** reviews the ranking of a plan's funds in approximately 14 asset classes and takes into account risk-adjusted return characteristics, style analysis, peer group rankings and various qualitative factors

**RFP / Fee Benchmarking:** This process can validate your decision to remain with your current service provider or change to an alternative provider; includes executive summary, side-by-side comparison of vendors, total cost analysis, and an investment platform ranking

#### Key Benefits of Retirement Plan Advisory Group:

- ✓ Reduces the plan sponsor's exposure to fiduciary liability
- ✓ Enhances investment opportunities for plan participants through a comprehensive fund screening process
- ✓ Enables plan sponsors/corporate officers to meet their fiduciary duty to monitor plan fees and make important plan provider decisions
- ✓ Ensures the best possible plan at the most competitive cost
- ✓ Equips plan sponsors with the services needed to deliver a successful plan

For more information, contact: **Horizon Agency**  
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