



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: ScorecardSM 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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