EXCLUSIVELY FOCUSED
On Your Retirement Plan Needs

www.neadvisorsgroup.com

NORTHEAST
RETIREMENT PLAN ADVISORS

OUR MISSION

To simplify the complexities of retirement plan management by delivering clear, easy-to-understand guidance that serves the best interests of you and your plan participants.

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Five-Part Approach to Qualified Retirement Plans

Qualified retirement plans can be very complex employee benefit programs consisting of many moving parts. **Northeast Retirement Plan Advisors** has developed the following five-part approach to help plan sponsors understand and fulfill their fiduciary and administrative duties.

As you thumb through the following pages of our brochure, you will see how we offer solutions to managing each of the five parts of your plan. Sometimes providing these services ourselves and sometimes by coordinating with other service providers.

1 Plan Design Assistance and Documents Support

This includes properly executed plan and trust documents designed around the employer/plan sponsors' ideas for providing employees with retirement benefits. It may include only one plan or a combination of two or more plans. It may have simple formulas or complex ones.

2 Plan Compliance Education and Administrative Support Services

After a plan is designed, the plan administrator is responsible to make sure the terms of the plan are complied with. Very often plans have complex issues, particularly in the areas of coverage, nondiscrimination and benefit calculations. Many plan sponsors elect to use the services of a third-party administrator (TPA) because of their specialized knowledge in this area.

3 Recordkeeping and Reporting Assistance

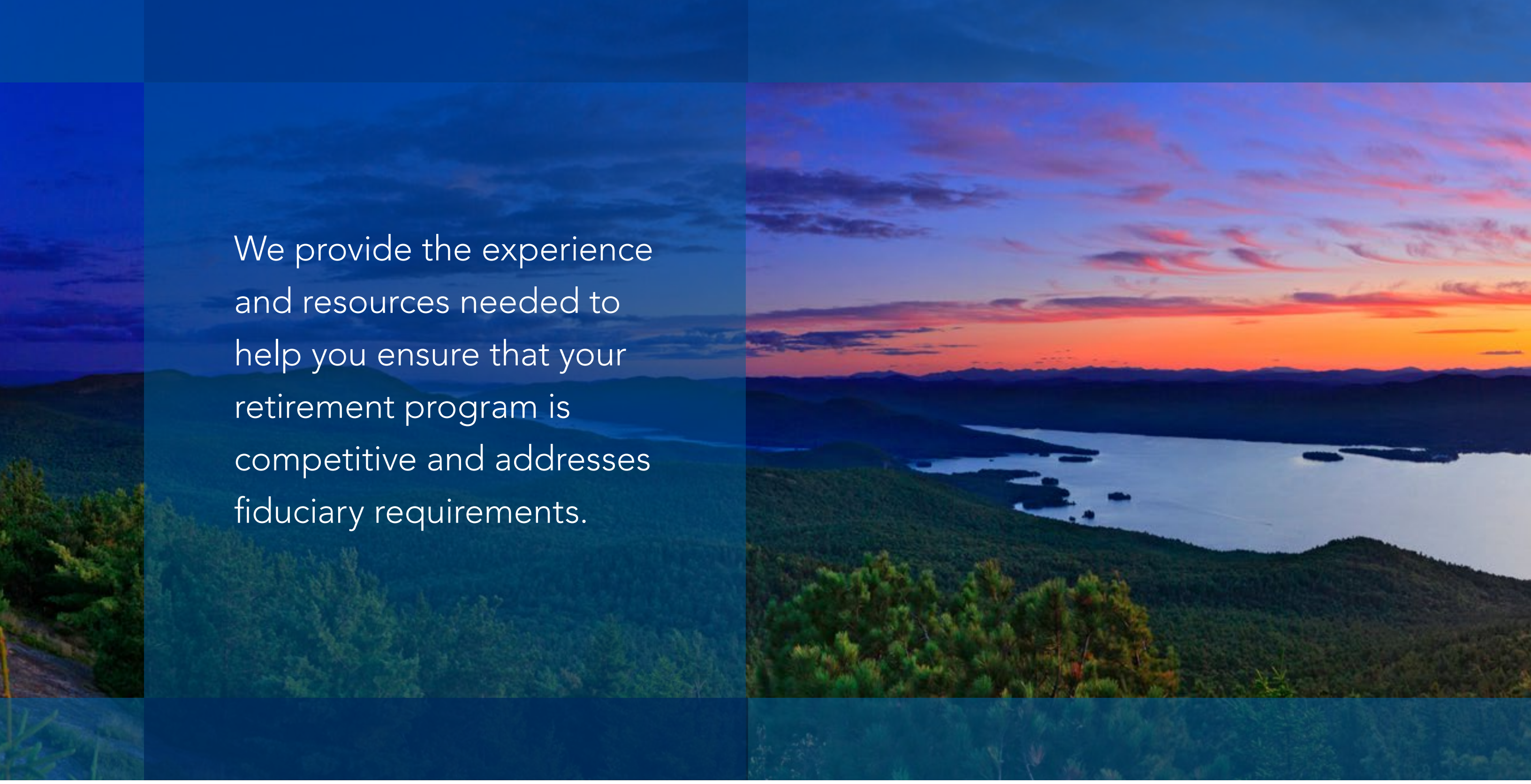
This service keeps track of the plan assets and participant account balances. It is perhaps the most difficult, time consuming, and therefore, expensive aspect of maintaining a plan. This is where many plans begin to breakdown. Poor recordkeeping makes for unhappy employers, plan administrators, and most importantly, employees. There are many financial institutions that offer recordkeeping and custodial services to plan sponsors. **Northeast Retirement Plan Advisors** makes a study of who these providers are, and we can help you pick the best one for you and your plan.

4 Investments and Fiduciary Process

ERISA Section 404(c) allows employees to direct their own investments. However, there are still obligations that plan sponsors and other responsible plan fiduciaries have in this area. **Northeast Retirement Plan Advisors** focuses their expertise on this critical part of your plan.

5 Employee Communications

No plan is complete until the participants understand and appreciate what they have. Therefore, it is essential that an employer put in place programs to communicate the features and benefits of their plans to employees. We offer several methods for effective participant education programs.



We provide the experience and resources needed to help you ensure that your retirement program is competitive and addresses fiduciary requirements.

1 Plan Design Assistance and Documents Support

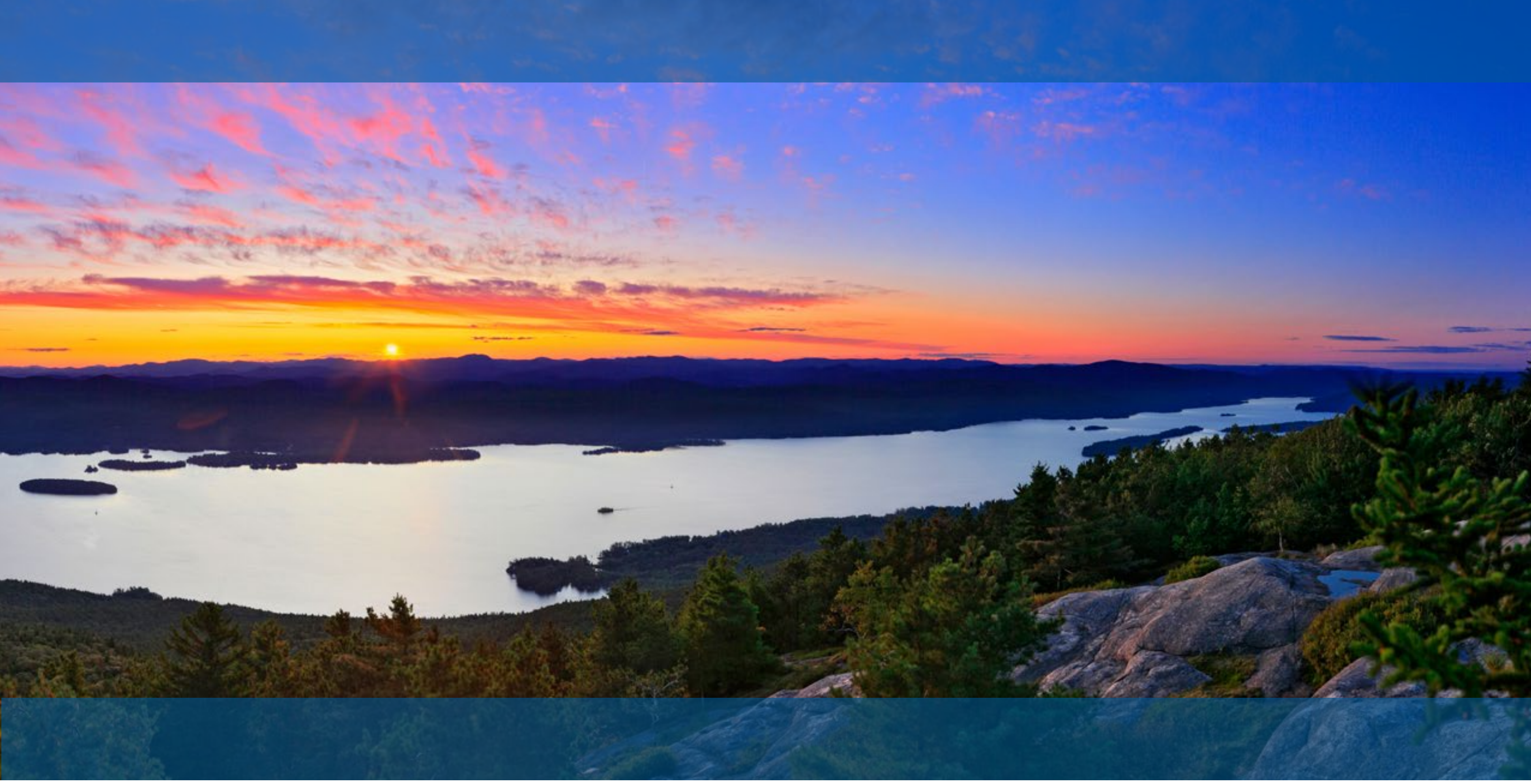
In coordination with our independent third-party plan administrators, **Northeast Retirement Plan Advisors** is dedicated to providing education on plan design and operational features. We can help you create a plan designed to attract and retain important employees.

Our knowledgeable team has more than a century of combined experience providing assistance with designing retirement plans. We not only help you build a retirement plan suitable to your unique business objectives, but also assist in the preparation and review of the plan document.

2 Plan Compliance Education and Administrative Support Services

Once the plan is designed, you will need a hands-on administrative consultant to make your plan work. In conjunction with our third-party administrator, we are able to offer comprehensive compliance assistance and administrative support services for qualified pension and profit-sharing plans.

An experienced consultant is assigned to you—along with a corresponding, dedicated support team—to act as a single point of contact to help ensure the delivery of prompt, consistent and personal service.



3 Recordkeeping and Reporting Assistance

We are not a recordkeeper, but we know some good ones. Recordkeepers are responsible for keeping track of participant account balances, source of funds, process contributions and disbursements, as well as tracking loans and much more. As part of our advisory services, we can recommend service providers and then work with them to bring everything together, while also creating a strategy that addresses the plan's investment objectives.

Recordkeeping features include:

- Daily valuation of accounts
- Trust and custodial services
- Plan sponsors reports, participant statements and custom enrollment solutions
- Fully integrated systems with multiple trading platforms allowing access to a wide array of investment options
- Loan and distribution processing
- 404(a)(5) reporting assistance

4 Investments and Fiduciary Process

It is crucial that you have a team of trained and experienced professionals behind you to help ensure that the plan is being operated in accordance with the guidelines of ERISA.

Northeast Retirement Plan Advisors is qualified by education, training and experience to act as a co-fiduciary under ERISA. We offer fiduciary education designed to deliver assistance for plan management through independent guidance and monitoring, administered by credentialed, trained professionals.

Some important credentials for an ERISA specialist are:

- QPFC
- AIF®
- CFP®
- ChFC®
- CIMA

Through the LPL Financial Retirement Plan Consulting Program (RPCP), we can help:

1. Prepare and review an Investment Policy Statement (IPS)
2. Recommend and monitor which investments you use
3. Perform the following on an annual basis:
    - Ongoing investment monitoring and recommendations
    - Performance reporting and benchmarking services
    - Education services to plan committee
    - 404(c) assistance with broad range requirements
    - Service provider liaison
    - Help you identify Qualified Default Investment Options
    - Employee education, enrollment and assistance with plan changes

We can also perform on a project basis:

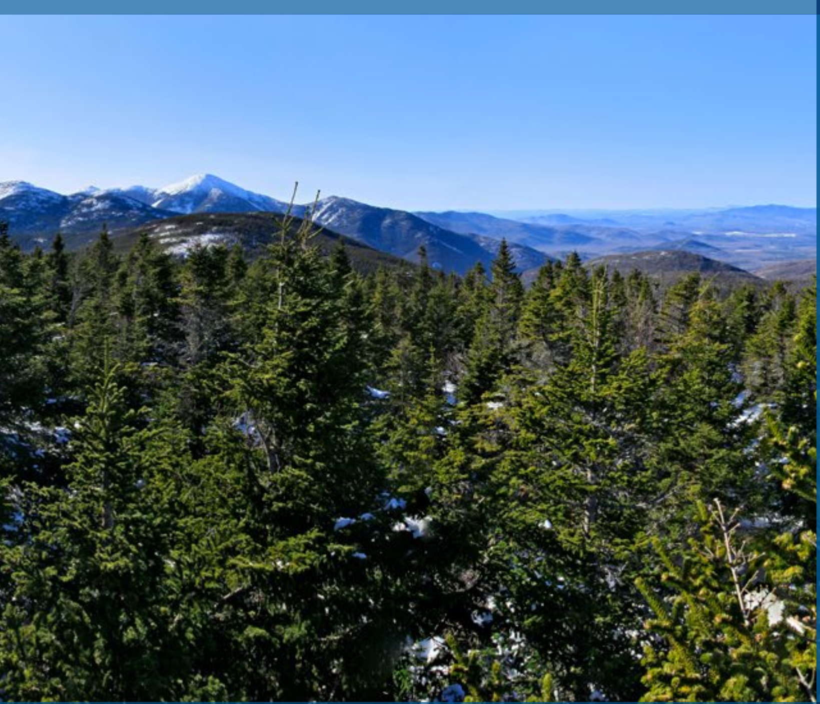
- Fee analysis to help you comply with 408(b)(2)
- Plan search and vendor analysis

5 Employee Communications

Your employees need to know how this entire process works to make the plan work for them. We have several programs designed to help them understand what their options are. During our enrollment meeting and educational presentations, your employees will learn about:

- How to access the plan website
- How successful savings help create retirement independence
- Risk evaluation
- Asset allocation

Through our easy-to-comprehend educational brochures and newsletters, and an employer approved program, the participants will be continuously updated on retirement plan benefits and financial market conditions.



Independence Powered by LPL Financial

Northeast Retirement Plan Advisors is supported by the resources of LPL Financial, the nation's largest independent broker/dealer.* This relationship provides us with unbiased research and a comprehensive array of tools, resources and technology. Because LPL Financial has no proprietary products to sell, we have the freedom to offer you objective retirement plan recommendations.

*As reported by *Financial Planning* magazine, June 1996-2012, based on total revenue.

To learn more about **Northeast Retirement Plan Advisors** and our corporate retirement plan strategies, please call an experienced investment advisor today at 716-674-6200 or visit us online at **www.neadvisorsgroup.com**.

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