

# Business and Professional Retirement Services

## WHO WE ARE

Founded in 1984, FIM Group has long served its clients as a global investment manager while also providing retirement planning and advanced financial planning services. Our mission has been to ensure our clients have the resources they need for the quality of life they desire.

A distinct facet of our clients' long-term planning needs are the years they spend building businesses, net worth and creating opportunities for others. We add value and support to your efforts by providing retirement benefit services that are specifically designed for your company or professional firm's needs.

## WHAT WE DO

Good retirement planning starts with good design. By working with you to understand your company's unique goals and situation, we can help design a retirement plan that allows the maximum benefit to accrue for both owners and employees. With good design as the starting point, we then provide clear choices regarding plan investments, offer streamlined administrative support, and customize an education and retirement planning program to support the growth and success of your plan.

## WHY WE DO WHAT WE DO

In all aspects of our business, the reason we do what we do is really quite simple: Your success is our success. At FIM Group, we want to help you create, preserve and perpetuate a retirement benefit that is valued by you and your employees and allows you to rest easier at night knowing that you are doing the right thing – with the right tools and the right support.

## WHAT DO EMPLOYERS AND EMPLOYEES REALLY WANT?

Our experience tells us that this is not an easy question for either employers or their employees to answer. When ERISA ("Employee Retirement Income Security Act") was enacted in 1974, retirement planning changed forever; ERISA allowed that employees could defer part of their salary, pre-tax, to an employer-sponsored 401(k) plan. The employer could also choose to add profit sharing and matching provisions that provided incentives for employees to save.

No one said that if the employees refused to save or defer earnings to a 401(k) plan that they might not have enough to retire on, let alone fulfill their retirement dreams.

By being in charge of their own retirement fund, employees now shouldered the responsibility to understand how to invest, how to measure risk and performance, how to calculate how much they would need for retirement, in effect becoming the CEO of their own retirement business!

Over time questions arose for employers as well: "How will this plan help my business?" "How much investment and education will I have to provide?" "What are my fiduciary responsibilities?" "What should I be doing to help my employees build a dream retirement?" "Am I personally liable if they don't invest appropriately?" "How much do I do, and how much support will my service providers give?"

FIM Group has built a retirement plan solution that is fee-only, objective, relevant and efficient. to help employers and employees answer these questions and take control of their own dream of retirement!

## OUR CONCLUSIONS

Our combined experience of more than 40 years working with employers and plan participants led us to draw three conclusions:

- Employees need education, support and advice regarding how to build their retirement dream
- Employers need help delivering that dream to themselves and their employees
- Employees want objective advice that is not encumbered by commissions or kick backs

Further research confirmed our beliefs. A recent survey and study\* of employers and employees concluded that, essentially, plan sponsors of smaller defined contribution plans:

- Felt "that their plans should be better aligned with the needs of their plan participants"
- Found it "challenging and burdensome to manage their plans"

Plan sponsors of all plan sizes felt that:

- They "need(ed) more service from plan providers"
- A "streamlined menu of choices" for investment options would be better for employees
- Employees would prefer plan sponsors to "Make it simple" and to "Just do it for me!"

# OUR SOLUTION

Our solution is simple:  
Find out what employers and employees want, and give it to them.

## ALL-IN-ONE STREAMLINED SERVICES

Whether you have a plan already or are thinking of starting a retirement plan, our all-in-one plan services provide everything you need for a dynamic start:

- Plan design expertise
- Plan conversion and installation support
- Guidance on plan sponsor fiduciary obligations and responsibilities
- Recordkeeping, 5500 preparation, compliance testing, sponsor and participant reporting
- Customized education support
- Personalized retirement planning support
- Diversified investment solutions
- Personalized attention from a dedicated representative
- 24-hour web access

## PLAN DESIGN

The right retirement plan is the one that best fits the needs of you and your employees. Our process begins by understanding you and your company. The information we gather about your special needs directs our recommendation. There are many plan design options available, and our expertise can make a difference.

## CONVERSION AND PLAN INSTALLATION SUPPORT

If you have an IRS-qualified plan in place, then our conversion specialists will work closely with you to help manage the conversion of your plan to our services. Our checklists, experience and personal assistance will guide the joint effort. If there are existing plan issues or inconsistencies, we will help you resolve them and create a fresh start.

As your plan transitions from "conversion" to "installation," we provide support and training on plan sponsor administration duties and responsibilities.

## PLAN SPONSOR GUIDANCE

As a plan sponsor, you have fiduciary obligations that are sometimes difficult to understand. We can act as a guide to understanding what it means to be a fiduciary and help you understand and respond to core issues such as:

- Do you need an investment policy and review statement?
- What does it mean to fulfill on ERISA 404(c) guidelines?
- Are you providing sufficient education to your employees?
- Do you have a process for periodic review of plan expenses?
- How do I protect myself from errors that might be made by my service providers?

By addressing these issues and working together, we can help you set up your plan the right way the first time.

## RECORDKEEPING, 5500 TAX REPORTING AND COMPLIANCE TESTING

Core competencies are expected for recordkeeping, tax reporting and compliance testing. We maintain a state-of-the-art recordkeeping system that is routinely updated to reflect changes in pension law that effect 401(k) and other qualified plans.

## THE RETIREMENT PLANNING EXPERIENCE ... OUR CUSTOMIZED EDUCATION SOLUTIONS

We believe a retirement plan will thrive and grow more vigorous with the right education program. We offer customized education design services that best fit the needs of your workforce.

Our goal is to first help your employees understand the tremendous value and benefit they are receiving from the company. Then, after consultation, we implement a series of educational experiences that focus on different aspects of investment, financial and retirement planning.

We look at every opportunity to meet with you and your employees as a chance to create excitement, add value and make each person's retirement planning experiences personally rewarding.

## PERSONALIZED RETIREMENT PLANNING SUPPORT

All eligible participants are invited to meet with one of FIM Group's financial planning professionals for personalized retirement planning. This offer is made annually and is good for one free hour of planning per year. FIM Group can also arrange to have one of our planning professionals meet with your employees at your offices to help create their personalized planning experience.

## STREAMLINED INVESTMENT SOLUTIONS

FIM Group offers a variety of managed investment options for retirement planning. While keeping things simple is important, we have developed investment options to meet all the needs of participants. We are continually adapting to the changing economic environment. FIM Group offers smart retirement plan solutions with a sharp focus on the goals that are important to you and your employees.

## ADMINISTRATION

FIM Group has partnered with Alliance Benefit Group of Michigan (ABGMI). Alliance Benefit Group offers comprehensive and totally integrated retirement plan administration services encompassing all aspects of plan management.

Founded in 1965, Alliance Benefit Group's administration expertise and flexibility are the core of successful plan administration. Alliance Benefit Group's professional staff is unparalleled when it comes to providing accurate, timely and excellent client service. The Alliance Benefit Group "brand" name is highly regarded in the retirement plan industry, as demonstrated by consistent recognition and receipt of top honor awards from numerous trade organizations.

Alliance Benefit Group's goal is to reduce the plan sponsor's day-to-day plan responsibilities in all aspects of plan administration.

## FEES AND EXPENSES

FIM Group charges an annual portfolio advisory fee of 0.72% (billed quarterly) on the total plan assets. ABGMI's total fee for administration, recordkeeping and management is determined per plan. The fees do not include any mutual fund fees or commissions charged on transactions made within the account. An annual fee of 1.44% will be billed quarterly for any PCRA accounts that are managed by FIM Group.

FIM Group is Fee-Only. We receive no commissions, fee-sharing, expense sharing or any other arrangements that diminish objectivity or obscure transparency.



FEE-ONLY WEALTH MANAGEMENT

At FIM Group we help you create, preserve and perpetuate an environment where life's greatest moments will flourish.

Financial & Investment Management Group, Ltd.  
111 Cass Street, Traverse City, MI 49684 | 231.929.4500  
444 Hana Highway, Suite D, Kahului, HI 96732 | 808.871.1006  
837 E Main Street, Onalaska, WI 54850 | 608.779.0300  
[www.fimg.net](http://www.fimg.net)