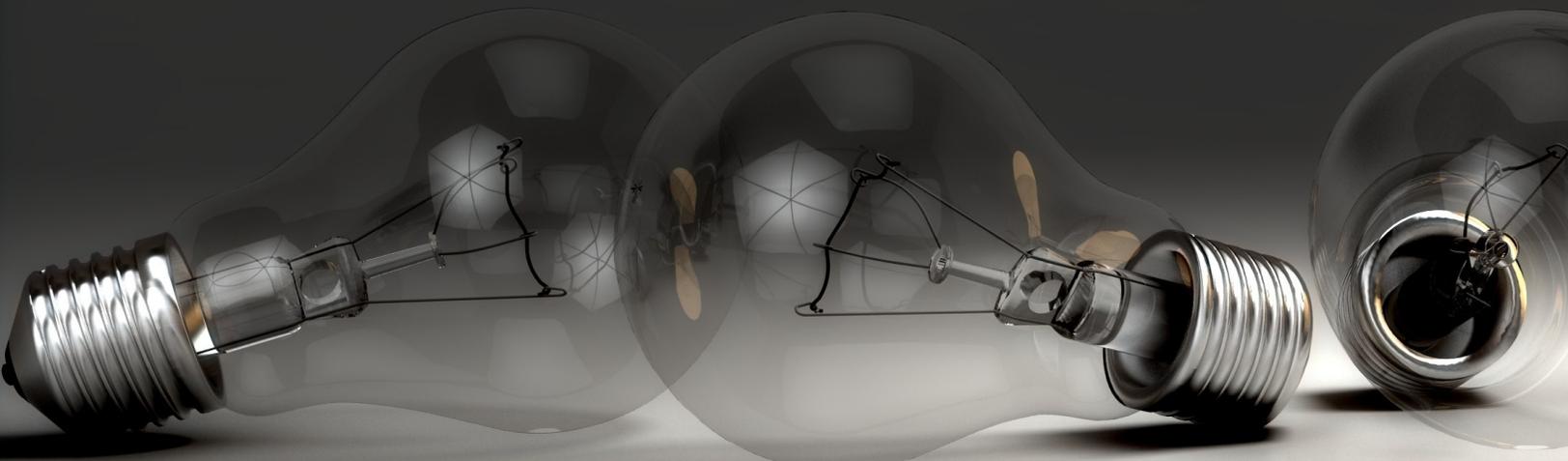




ADVANCED
RETIREMENT
SOLUTIONS



YOUR **RETIREMENT PLAN** ADVOCATES



Who We Are

- ✓ Dedicated to constructing and implementing 401(k), 403(b), 457 and Defined Benefit plans.
- ✓ Our client base is comprised solely of retirement plan clients. By concentrating on retirement plans, we are able to deliver greater expertise and a higher level of knowledge about changing retirement plan issues.
- ✓ Independent*, fee-based fiduciary advisors, employed by the plan to provide unbiased solutions and services to the trustee, plan administrator and plan participants.
- ✓ Our compensation is level and fully disclosed. We do not sell investment or insurance products to your workforce. This ensures the delivery of unbiased and conflict free solutions.
- ✓ Our goal is to act as your retirement plan department, freeing you up so you can attend to more pressing issues...like running your business.

Our Core Principles:

- Providing retirement plan services since 1989
- Independent* advisors
- Fully disclosed, fee based, level compensation
- No hidden fees or compensation
- Fiduciaries to the plan in writing
- Serving trustees, plan administrator & participants
- No product sales to your employees
- Unbiased advice
- No conflicts of interest
- Personalized attention
- Monthly plan monitoring

WE ARE EDUCATED, ARE UNIQUELY QUALIFIED TO GUIDE YOU THROUGH THE COMPLEXITIES OF YOUR PLAN.



LICENSES

I hold these insurance and securities licenses:

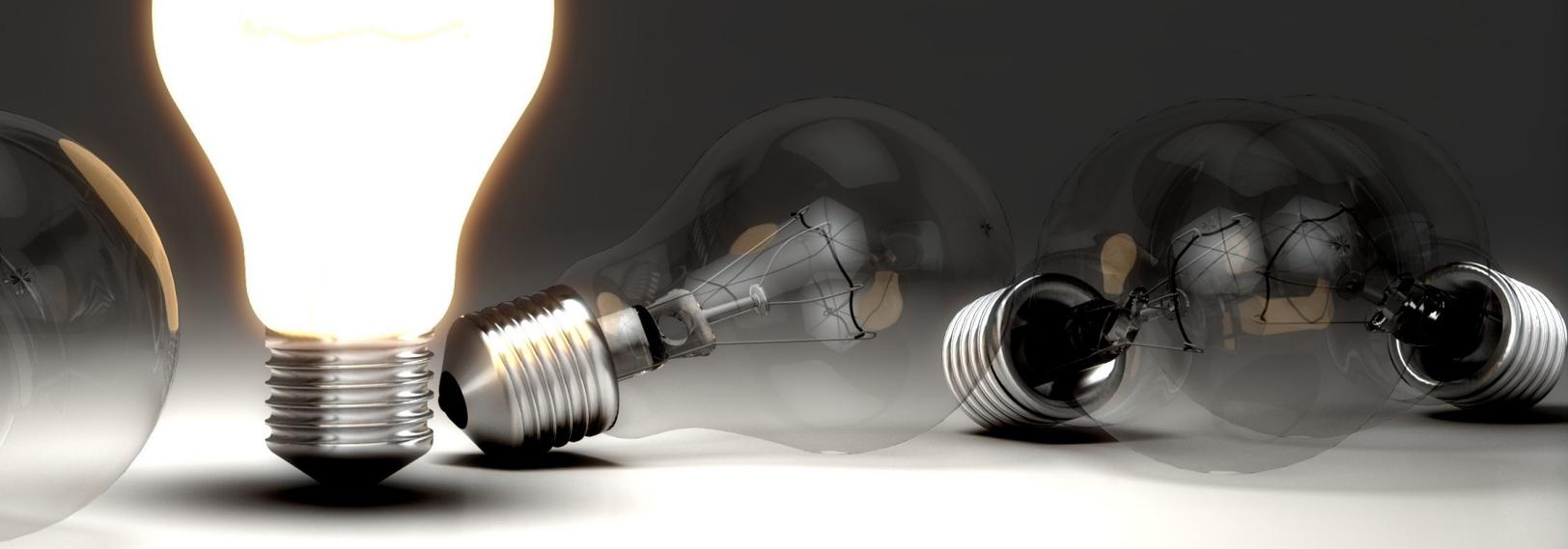
- CA State insurance license
- Securities license series 6
- Securities license series 7
- Securities license series 63
- Securities Principal series 24



DESIGNATIONS

I have earned the following designations:

- Accredited Investment Fiduciary (AIF)
- Qualified Plan Financial Consultant (QPFC)
- Chartered Retirement Plan Specialist (CRPS)
- Plan Sponsor Retirement Professional (PRP)
- 2007 Plan Sponsor magazine "The Most Successful Retirement Plan Advisors"
- 2015 Financial Times Top Retirement Plan Advisors



What We Do

- ✓ We partner with you to identify your top plan issues and develop unique, effective solutions that are tailored to your specific needs.
- ✓ We focus on reducing plan costs, decreasing fiduciary exposure, and increasing participant outcomes.
- ✓ We provide support with monthly plan monitoring and oversight on every aspect of your plan.
- ✓ We stay abreast of industry changes and changes in the regulatory environment, keeping you informed of relevant developments.
- ✓ We always work for the participant's best interest while trying to increase participant outcomes.
- ✓ Our unique service model helps provide peace of mind: you will know that a firm with proper training and knowledge will be guiding you through the intricacies of your plan.

What we do for every client:

- Monthly monitoring of your plan
- Assistance in meeting all deadlines
- Reduce fiduciary exposure
- Streamline and simplify plan administration
- Monitor plan expenses
- Work to reduce plan costs
- Monitor plan investments
- We offer recommendations on underperforming investments
- Help increase participation rate
- Help increase participant saving rates
- Compliance oversight of all plan procedures
- Review all documents before you sign
- Problem resolution
- Unbiased – best interest recommendations

SPECIALIZING IN THE DESIGN IMPLEMENTATION, AND MONITORING OF THESE PLANS:

401(k) Plans

- Traditional
- Safe Harbor
- ROTH
- Profit Sharing
- New Comparability
- Age-Weighted
- Prevailing Wage

403(b) Plans

- Traditional
- Safe Harbor
- 457(b) Governmental
- 457(b) Non-Governmental
- 457(f)

Defined Benefit Plans

- Cash balance
- Career-Average
- Final Pay
- Flat Benefit



Why hire a retirement plan specialist?

Hiring an advisor is an important business decision, just as important as selecting the vendor who will administer your plan. Your advisor will help manage your plan and guide you through difficult decisions.

Not all advisors are the same. It takes years of training and experience to fully understand the complexities of a retirement plan. A qualified advisor must have the knowledge and experience to guide you through ERISA and avoid any conflicts of interest. If your advisor is lacking in any of these areas, then you run the risk of hiring someone that could cost you money or provide faulty guidance.

There are two types of advisors in the marketplace: Generalists, and Professional Retirement Plan Advisors.

- ▶ Generalists, such as wealth advisors or benefit brokers, work with retirement plans on a part-time basis. Their primary area of focus is elsewhere, which could ultimately increase the employer's fiduciary liability. Generalists lack the specialized knowledge to act in the capacity of an expert, the fiduciary standard.
- ▶ Professional Retirement Plan Advisors have the training, skill and experience that is essential to guiding you through the complexities of a plan and avoid compliance pitfalls.

Sponsors who partner with a professional retirement plan advisor typically see benefits such as superior plan designs, more appropriate investment arrays, better overall asset allocation among plan participants, reasonable fees, and greater confidence in plan compliance and investment options.

Advanced Retirement Solutions demonstrates greater expertise and client servicing capabilities, boosting participation and deferral rates while reducing costs and fiduciary liability.

Our efforts often translate into measurable improvements in plan performance and retirement outcomes, and provide better visibility into important plan analytics, giving you the ability to help simplify plan administration and lower costs.

Generalist

VS

Professional Advisor

Most are not fiduciaries to the plan and, as such, are barred by law from giving advice or recommendations. Allowing them to do so can increase the employer's liability.	Fiduciary	Are fiduciaries to the plan, skilled in guiding you through all aspects of your plan. Your professional advisor gives recommendations that are conflict free and in your best interest.
Use retirement plans as a way to sell investments or insurance products to employees	Best Interest	Book of business is primarily or exclusively retirement plans. No investment sales to your workforce.
Do not stay on top of retirement plan changes or trends	Knowledge	Able to deliver a high level of expertise and knowledge about changing retirement plan issues.
Usually have a few "favorite" or alliance partner providers to pick from	Vendor Selection	Perform a true provider search that fits your specific needs and budget. Can use any vendor in the marketplace.
Lack the knowledge and skills necessary to answer plan design questions	Education	Able to recommend and implement creative and compliant plan designs
Do not understand ERISA they rely on vendors or third party administrators for guidance	ERISA	Versed in ERISA and knowledgeable about changing regulatory issues. Able to explain changes to ERISA, DOL and IRS regulations in simple-to-understand terms.
Will not be able to help with a Department of Labor audit	DOL	Able to respond to the Department of Labor on your behalf, coordinate all document requests, prepare you for interviews, attend your on-site interview, and assist with corrective actions.
Don't have liability insurance specific to retirement plans in case of any violations	E&O	Fully insured for fiduciary acts



Trustee Services

Employers strive to offer a benefit that will attract and retain employees while keeping costs down and maintaining proper compliance to avoid liability and lawsuits. Our services are designed to do just that.

From implementation to daily management, we monitor the plan and act as your dedicated retirement plan department overseeing all aspects of your plan.

Investment Services

- Monitor and evaluate plan investments quarterly
- We offer recommendations on underperforming investments
- Establish investment plan policies and procedures
- Provide Investment Policy Statement

Able to suggest a unique range of investment vehicles:

- Mutual funds
- Exchange traded funds (ETF)
- Index Funds
- Managed portfolios
- Target Date Funds
- Stocks
- Bonds
- Self-directed brokerage accounts
- Land*
- Gold or other metals*
- Buildings*
- Horses, Cattle*

Benchmarking Services

Our plan evaluation and analytic tools are available to you at any time:

- F1360 investment analysis reports
- Morning star reports
- Fiduciary Benchmark reports
- Plan Health Reports.

Fiduciary Services

- Trustee meetings to review plan analytics & costs
- Reduce fiduciary exposure
- Monitor plan fees
- Negotiate vendor fees
- Monitoring of all service providers
- Plan document review and compliance
- Review of all documents before trustee signs

Vendor Selection Services

- Conduct vendor search based on your needs
- Manage the Request for Proposal process
- Plan implementation advocacy service

Administrative Services

- Monthly Plan monitoring
- Assistance meeting all plan deadlines
- Department of Labor (DOL) audit assistance
- Plan design consulting

* Available through 3rd parties only. No compensation received or affiliation with any 3rd party vendor



Plan Administrator/HR Department Services

We will monitor your plan on a monthly basis and have regular communication with the people responsible for administering your plan.

We oversee every aspect of your plan and stay in touch with you so we can help address any problems or concerns you might have and make sure important deadlines are met.

Time Saving Services

- Offer unique ways to reduce plan administration
- Help reduce the time you spend on your plan
- Streamline deferral transmission process
- Delivery of required plan notices

Compliance Services

- Oversee all year end compliance testing
- Make sure deadlines are met

Ongoing Services

- Assistance securing ERISA bonding
- Assist with any plan problems
- Seminars
- Payroll submission assistance

Audit Services

- Help retain plan auditor (large plans)
- Oversee your plan audit
- Department of Labor audit assistance

Participant Services

A plan is nothing if not properly communicated to employees. Simply having a retirement plan does not mean you will retire with adequate financial reserves.

We guide participants on how to fund and manage their retirement plan, set realistic goals, and achieve successful outcomes.

Enrollment Services

- Enroll all employees in the plan
- Group or one-on-one employee meetings
- Assist with all enrollment paperwork
- Assist participants with investment selection
- Assist with investment allocation
- Help participants determine how much to defer
- Increase participant savings rate

Education Services

- Education seminars
- Ongoing education and support

Distribution Services

- Help with distributions
- Assist with plan loans
- Rollover assistance

Ongoing Participant Services

- Assist with lost participants
- Assist running retirement analysis
- Assist participants with website
- Employee Communication plan
- Problem Resolution
- Unlimited participant assistance



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