

Introducing
the **G** | **Plan**[™]

A simple, easy and cost-effective 401(k) plan

Grounded in law and authorized by Congress

The G | Plan is a hassle-free, turn-key 401(k) retirement plan now available to all employers that sponsor 401(k) plans. An employer need make only one decision with the G | Plan : whether to join it.

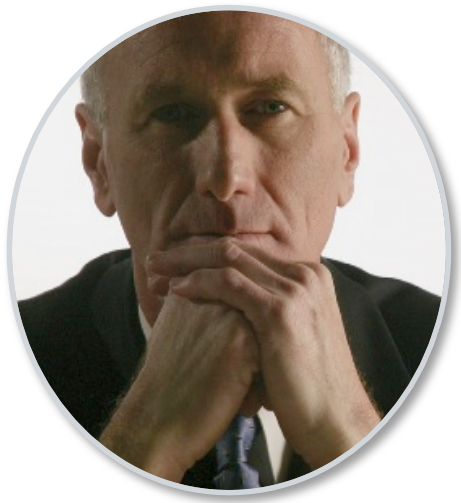
Once an employer has decided to join the G | Plan , independent professional fiduciaries take over and become legally responsible for making all decisions regarding the employer's 401(k) plan. It's that simple and easy.

By joining the G | Plan , an employer is relieved of all administrative and investment burdens and liability for running its 401(k) plan, including:

- Employee support
- Employer set-up fees
- Fee monitoring/auditing
- Regulatory compliance
- Loan processing
- Record keeping
- 5500 reporting/filing
- Fiduciary liability insurance
- Employee eligibility requirements
- Vesting schedules

By taking all these burdens off the employer's plate, the G | Plan eliminates at least 57 decisions that create legal exposure for an employer sponsoring the typical 401(k) plan.

the **G** | **Plan**[™]
by **G** | **Fiduciary**



In addition to eliminating administrative and investment headaches and legal liability for employers, the G|Plan can provide greater retirement income security for employees. This is made possible by the many advantages of the G|Plan, including:

- Low, fully-disclosed and transparent costs
- Efficiently-designed, broadly-diversified model portfolios that reduce risk and can increase return
- Access to portfolios designed and managed by professional independent fiduciaries whose sole responsibility is to grow and protect retirement income for employees
- Online enrollment and account access
- Online access to retirement planning tools
- Higher quality service for employees

How much of a difference could the G|Plan make for me and each of my employees?

The G|Plan is a high-performance 401(k) plan that provides broadly-diversified, professionally-managed portfolios for a fraction of the cost charged by typical providers of 401(k) plans.

Improved performance and cost savings can translate into significantly more money in employee retirement accounts. Research confirms that when professional investment fiduciaries help run a retirement plan, a 35-year-old employee who contributes 5% of salary (\$4,150 per year) and receives a 4% company match will have **over \$450,000 more** at age 65 than if the employee were to use the do-it-yourself approach of choosing funds from a confusing menu of plan investment options¹.



“Why on earth would any Director, CEO or CFO want to risk losing all of their personal assets due to fiduciary oversight or ignorance? The G|Plan is a smart, practical, results-based solution. I can’t imagine any Fortune 500 company not fully embracing it, given the real risks officers and board members face today.”

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