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*Financial LLP*

*a proud member of*



*A proud member of Retirement Plan Advisory Group*

# Overview of Services

From cost control to compliance  
and counsel to communication

*presented by*  
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Oak Point Financial, LLP  
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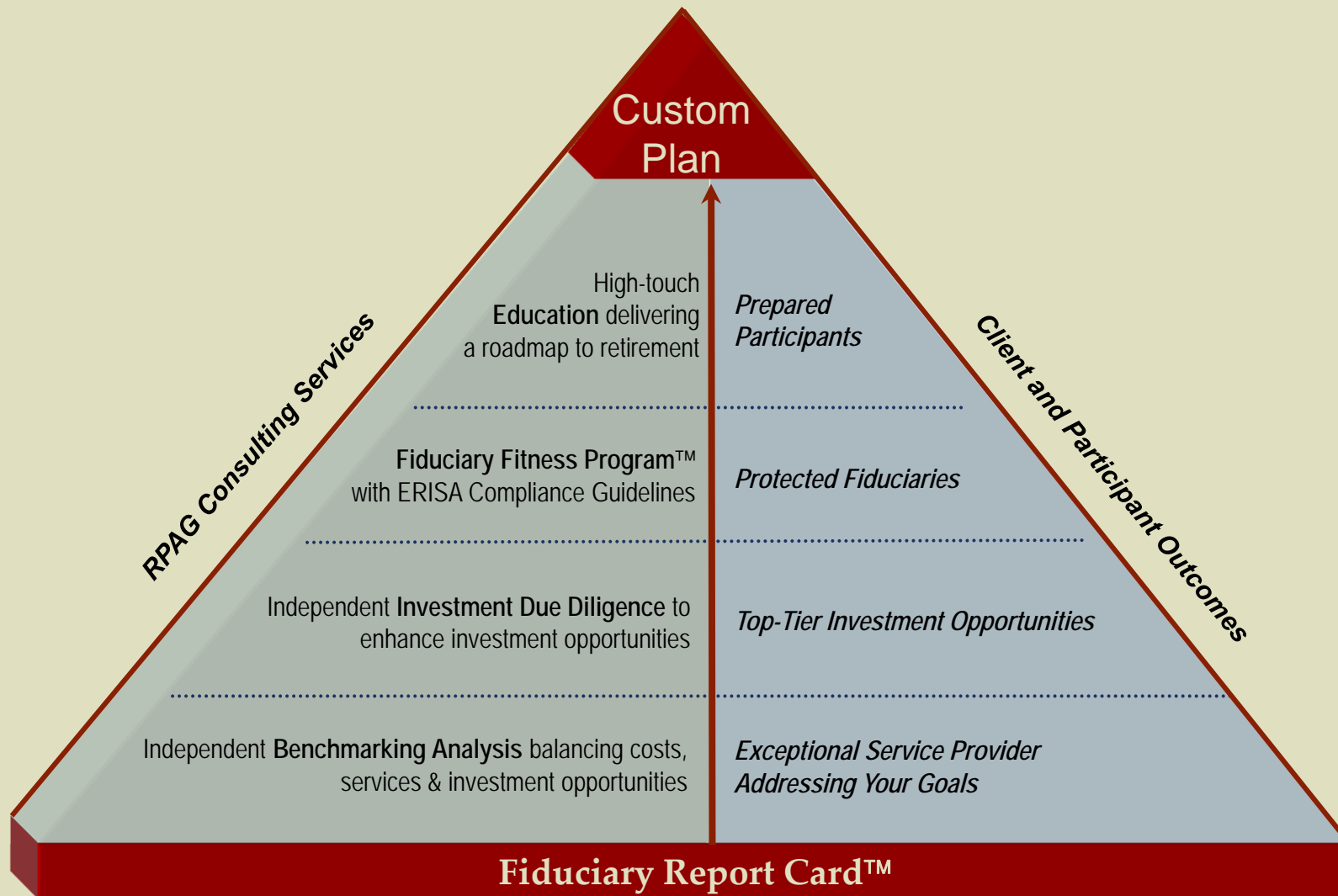
**Oak Point Financial, LLP** | 16545 Southwest Freeway, Suite 175 | Sugar Land, TX 77479 | 281.491.2800 | [www.oakpointfinancial.com](http://www.oakpointfinancial.com)

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*RPAG is not affiliated with SagePoint Financial, Inc.*



# Retirement Plan Service Model



# Service Plan: Your Road Map

At the start of each relationship we set goals and objectives via a written **Service Plan**. We then track the timing and frequency of each service delivered and post all deliverables on our secure plan sponsor portal.

Service	Description	Scheduled Delivery Month	Actual Delivery Date	History/ Comments
<b>Fiduciary Investment Review</b>	Market Review, Investment Policy Statement, Scorecard Methodology, Fund Scores and Recommendations			
<b>Fiduciary Plan Review</b>	Report Card, Fiduciary Education, Plan Design Review, Fiduciary Best Practices and administrative compliance review			
<b>Provider Analysis and Benchmarking</b>	Analysis of incumbent provider costs, services and investments compared to bidding service providers			
<b>Employee Communication</b>	Group employee education meetings			
	Individual employee education meetings			
<b>Newsletters and Memos</b>	Client newsletters for Retirement Committee	Monthly	Monthly	
	Employee memos for Plan Participants	Monthly	Monthly	
<b>Other Service Meetings</b>				

Service Year:  Updated:



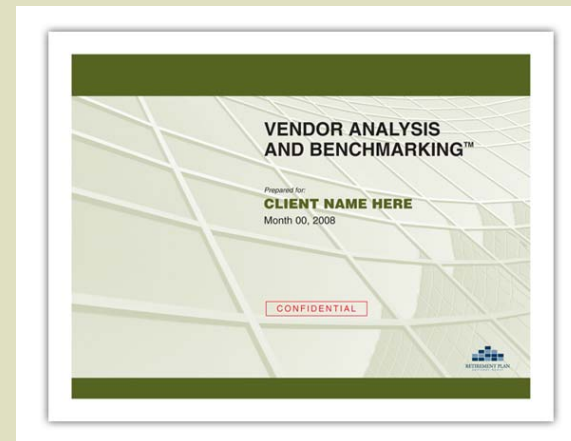
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# Fee Benchmarking and Vendor Searches

*“Benchmarking plan provider services, investment opportunities and total plan fees can overwhelm even the most diligent plan sponsor. We shoulder the responsibility of a thorough market analysis, offering guidance and support throughout the process.”*

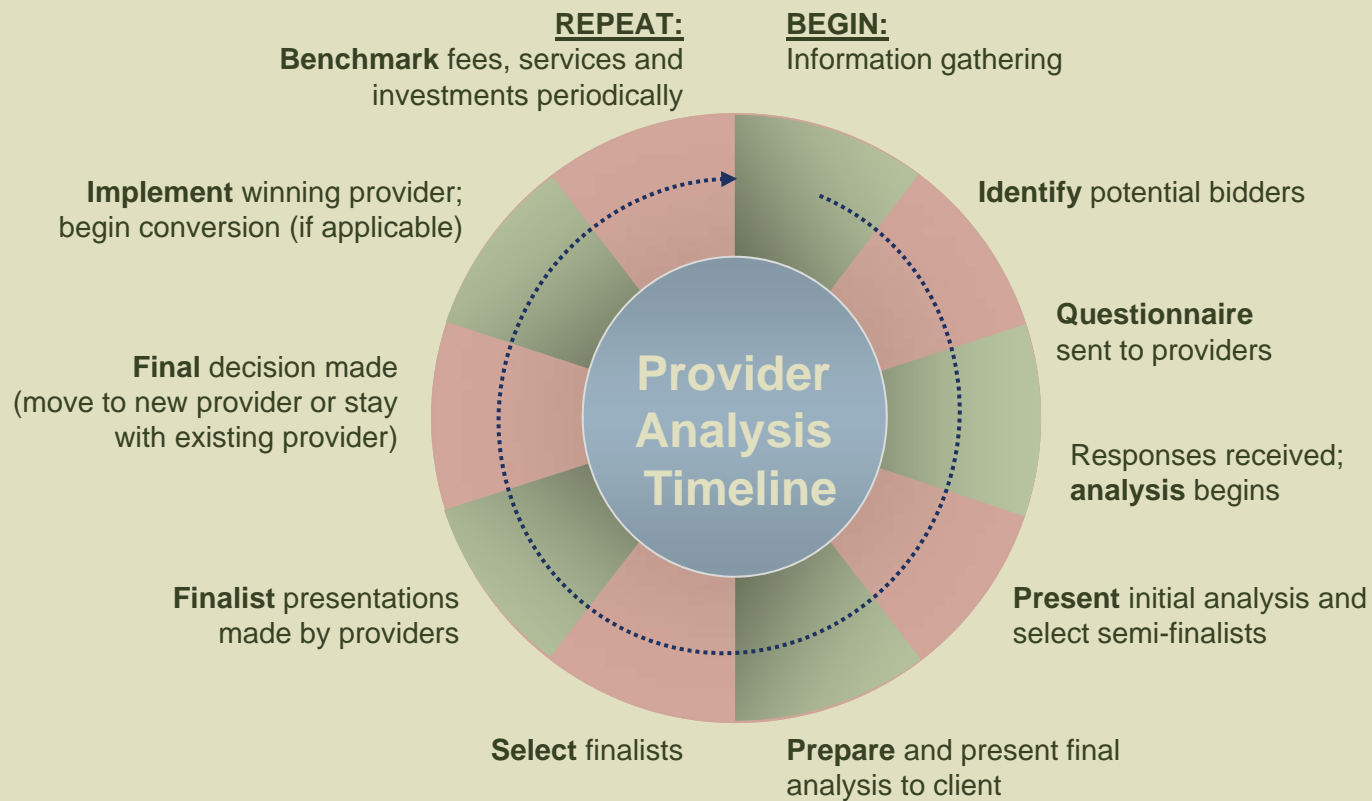
# Vendor Analysis Solutions

- **Fee Benchmarkings** and full **Vendor Searches**
  - Meets fiduciary obligation to ensure competitiveness within the marketplace
  - Improves decision-making for choosing a new plan provider
- **Proprietary database** of 60+ Tier 1 Providers
- Thorough, **Streamlined Process** – from data gathering to spreadsheeting to final analysis



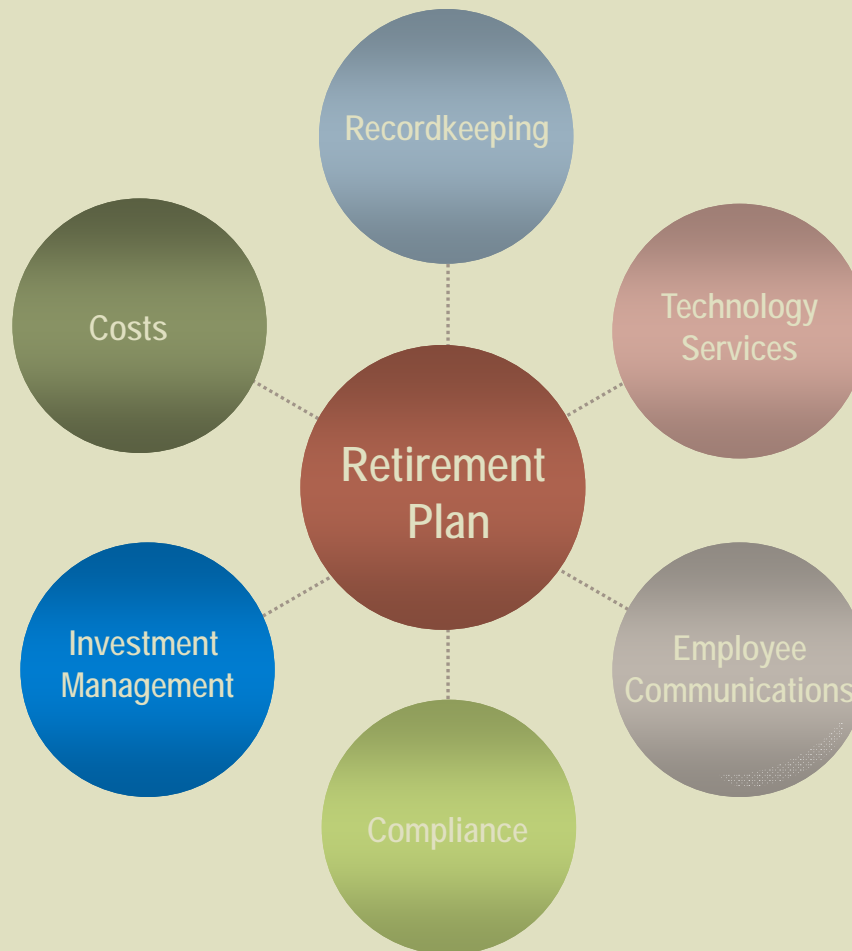
# Vendor Search Timeline

## Sample Provider Search Timeline (6-8 weeks)



# Report Components

- Comprehensive Report includes 400+ Data Points balancing **services, investments and fees**
- Side by Side comparison for a thorough perspective
- Employs Quantitative and Qualitative metrics

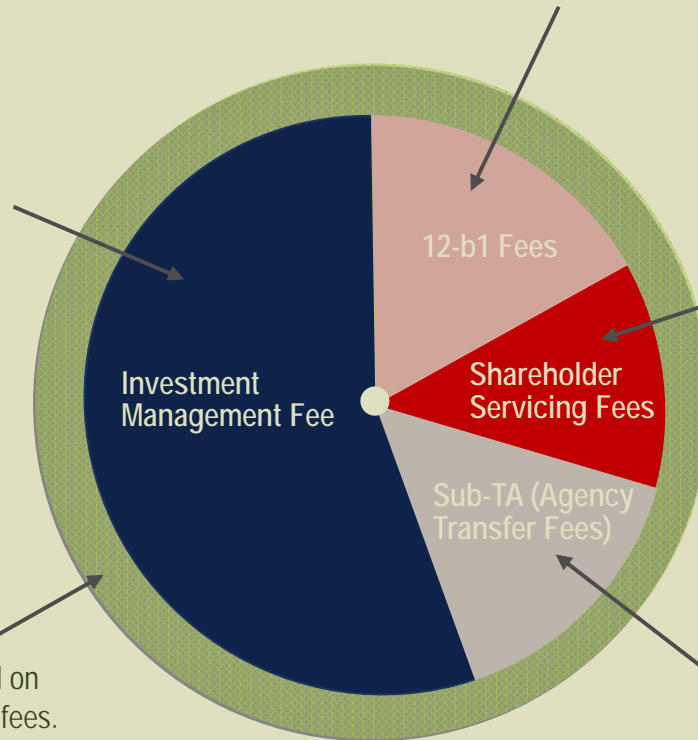


# Revenue Sharing

**12-b1:** Distribution expenses paid by mutual funds from fund assets. Includes commissions to brokers, marketing expenses and other administrative services.

**Investment Management:** Fees for managing investment assets. Charged as a percentage of the assets invested and deducted from the investment return.

**Asset / Wrap Fee:** Additional fees layered on top of total investment fees.



**Shareholder Servicing:** Revenue shared by the mutual fund company with the service provider.

**Sub-TA:** Brokerage firms and mutual funds often contract recordkeeping and other services related to participant shares to a third party called a sub-transfer agent.

# Vendor Analysis and Research

- Complete **Total Cost Analysis**, Including Revenue Sharing
- Integrated Investment Platform Rankings for Clearer Analysis

Plan Assets / Allocation			ABC Company				
Asset Class	Assets	Assets (%)	Fund	Expense Ratio	Cost (\$)	Revenue Sharing	R
Large Blend	\$ 1,927,510	4.20%	Putnam S&P 500	0.25%	\$ 4,819	0.13%	\$
Large Growth	\$ 5,650,954	12.30%	AF Growth Fd of Am	0.96%	\$ 54,249	0.15%	\$
Large Value	\$ 1,057,605	2.30%	Vanguard Windsor II	0.23%	\$ 2,432	0.00%	\$
Mid Growth	\$ 3,845,125	8.37%	Franklin SCG	0.99%	\$ 38,067	0.40%	\$
Mid Value	\$ 6,674,285	14.53%	Columbia MCV	0.89%	\$ 59,401	0.35%	\$
Small Growth	\$ 1,199,976	2.61%	Alger SCG	1.41%	\$ 16,920	0.40%	\$
Small Value	\$ 2,263,765	4.93%	Putnam SCV	1.31%	\$ 29,655	0.39%	\$
Int'l Stock	\$ 8,132,639	17.71%	AF EuroPacific Gr	1.15%	\$ 93,525	0.15%	\$
Global Equity	\$ 1,134,964	2.47%	Oppenheimer Global	1.05%	\$ 11,917	0.25%	\$
Global Equity	\$ 800,115	1.74%	Putnam Global Eq	1.25%	\$ 10,001	0.39%	\$ 5,088
Fixed Income	\$ 5,291,424	11.52%	PIMCO Total Return	0.68%	\$ 35,982	0.25%	\$ 13,229
Cash	\$ 4,212,454	9.17%	Putnam Money Mkt	0.54%	\$ 22,874	0.39%	\$ 16,260
Mgd Account	\$ 3,737,238	8.14%	AF Amer Balanced	0.92%	\$ 34,383	0.15%	\$ 5,606
<b>Total Assets</b>	<b>\$ 45,928,053</b>	<b>100.00%</b>					
<b>Total Management Expense (EE paid)</b>				0.90%	\$ 414,225	0.25%	\$ 116,384
<b>Asset Fee Expense (EE or ER paid)</b>				0.00%	\$ -		
<b>Administration Fees (ER paid)</b>				0.00%	\$ -		
<b>TOTALS</b>				<b>0.90%</b>	<b>\$ 414,225</b>	<b>0.25%</b>	<b>\$ 116,384</b>

Sample Report Excerpts

VENDOR 1			
Value	Blend	Growth	
8	10	10	Large
8	7	9	Mid
10	9	10	Small
Int'l	Global	Fixed Income	
10	4	6	
<b>Vendor Score</b>		<b>8.42</b>	

Sample Vendor Investment Scorecards



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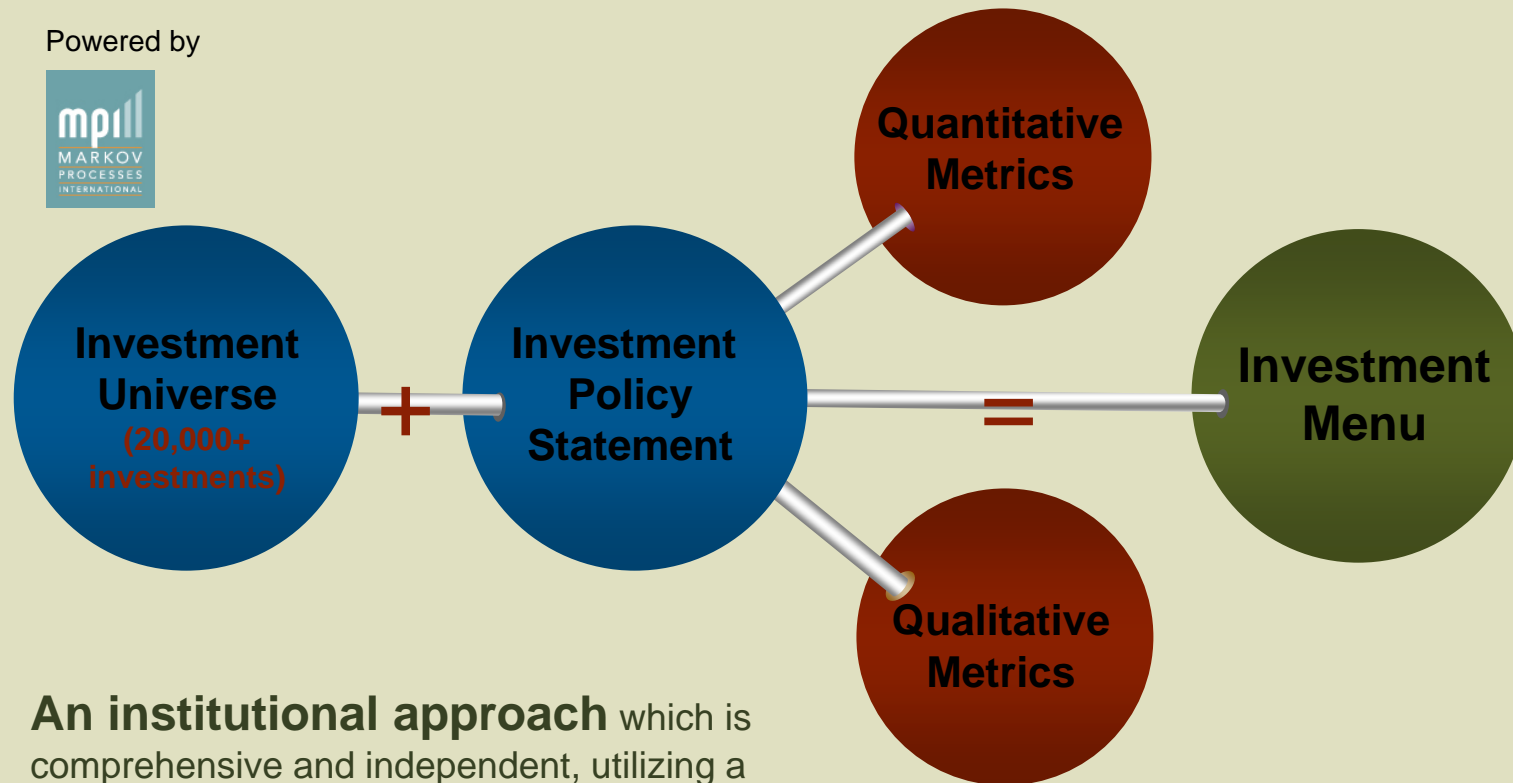
# Investment Analysis

*“Choosing and monitoring the appropriate investments offered in your plan is a serious fiduciary task, as it can impact a participant’s retirement experience. RPAG members provide independent investment analysis to assist you with this important responsibility.”*

# Resources

Our proprietary **Scorecard<sup>SM</sup>** System provides a proven process to monitor and evaluate fund managers and investment strategies.

Powered by



**An institutional approach** which is comprehensive and independent, utilizing a well-documented process and methodology.

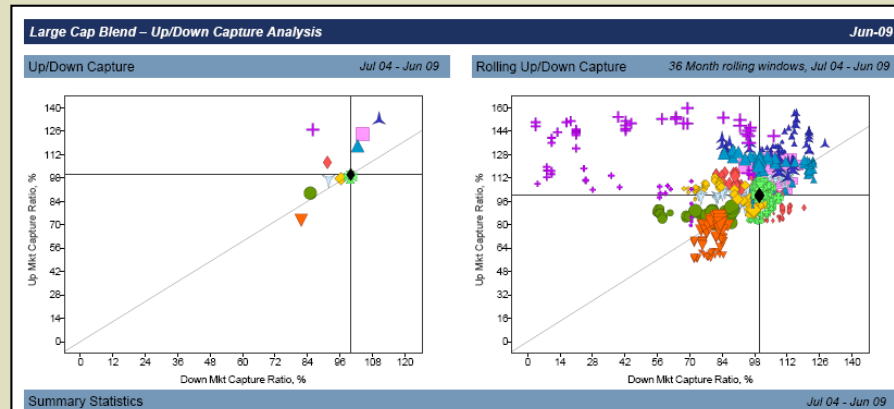
# Scorecard – Evaluation Criteria

The **Scorecard**<sup>SM</sup> ranking evaluates investments on a scale of 0 to 10 in core asset classes, including asset allocation investments.



# Independent Investment Due Diligence

The **Fiduciary Investment Review** includes recommendations for fund additions, deletions and replacements)



Large Cap Blend – Asset Class Review		Jun-09								
<b>Asset Class Definition</b>		<b>Investment Rank</b>								
<p>The large cap blend asset class represents some of the largest publically traded companies in the U.S. The asset class includes both growth and value securities with market capitalizations typically over \$10 billion. The Russell 1000 Index is used as the benchmark for the large cap blend asset class and represents approximately 90% of the U.S. equity market.</p>		<p>Top Ranked:                      1. Thornburg Value A                      2. Columbia Contrarian Core A                      3. AIM Diversified Dividend A</p>								
<b>Scorecard System</b>										
	Ticker	Style		Risk / Return			Peer Group		Qual. (2pt max)	Total Score
		Style	Style Drift	Risk / Return	Up / Down	Info Ratio	Return Rank	Info Ratio Rank		
Thornburg Value A	TVAFX	1	1	1	1	1	1	1	2	10
Victory Diversified Stock A	SRVEX	0	1	1	1	1	1	1	2	9
Columbia Contrarian Core A	LCCAX	0	1	1	1	1	1	1	2	9
AIM Diversified Dividend A	LCEAX	0	1	1	1	1	1	1	2	9
Hartford Capital Appreciation A	ITHAX	0	0	1	1	1	1	1	2	8
Janus Adviser INTECH Risk-Mgd Core S	JLCIX	1	1	1	1	1	0	0	2	8
Eaton Vance Dividend Builder A	EVTMX	1	0	0	1	1	1	1	2	8
Eaton Vance Tx-Mgd Eq Asset Alloc A	EAEAX	0	0	1	1	1	1	1	2	8
Dreyfus Core Equity A	DLTSX	1	1	1	1	0	0	1	2	8
Dreyfus Large Company Stock A	DRDEX	1	1	1	1	0	0	1	2	8

Down Months	Up Market Avg. Return	Down Market Avg. Return	Up Market Capture, %	Down Market Capture, %	R <sup>2</sup>	Up/Down Score
23	3.05	-4.80	124.09	104.24	94.29	1
29	2.44	-4.18	97.17	91.82	93.14	1
26	2.67	-4.16	107.25	91.31	95.13	1
22	2.25	-3.85	88.91	85.03	92.37	1
27	3.24	-5.11	132.71	110.48	90.27	1
23	2.45	-4.41	97.60	96.38	96.68	1
22	3.11	-3.90	126.83	85.97	73.24	1
27	2.87	-4.71	115.94	102.53	94.36	1
26	1.89	-3.69	73.89	81.64	91.38	0
24	2.47	-4.58	98.51	99.83	98.46	0
22	2.50	-4.59	100.00	100.00	100.00	0

Sample Scorecard Report Excerpts

Scorecard Point System	
Good	9-10 Points
Acceptable	7-8 Points
Watch List	5-6 Points
Poor	0-4 Points

# Independent Investment Due Diligence

Clients Rely on Our Investment Review Process to:



## Features of our Services Include:

- **Scorecard<sup>SM</sup>** System for Fund Ranking
- Asset Allocation Fund Monitoring
- Investment Analysis Reports
- Investment Policy Statement
- Quarterly Market Summary



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# Fiduciary Guidance

*“CFOs, CEOs, Presidents and other fiduciaries have personal liability for assets in the company’s retirement plan. It is crucial that plan sponsors partner with an independent firm specializing in services that help reduce exposure to fiduciary liability.”*

# Fiduciary Fitness Program™

The **Fiduciary Fitness Program™** (FFP) is an independent compliance tool to measure the health of a retirement plan. Our program provides resources as a means to identifying potential weaknesses in your plan and remedy through education, diligence and process.

## Program Components:



### Fiduciary Report Card™

Demonstrates what plan sponsors and fiduciaries need to address and documents plan management responsibilities.

### Fiduciary Plan Review™

Educates fiduciaries regarding their responsibilities, examines plan design, and documents prudent processes.

### Client Reference Guide

Graphs, charts and checklists provide easy to understand technical guidance for the completion of action items contained on the Report Card.

# Fiduciary Report Card™

- Fiduciary Report Card™
  - Provides fiduciary gap analysis
  - Prioritizes fiduciary responsibilities
  - Establishes roadmap for fiduciary education and completion of outstanding tasks
  - Documents plan management responsibilities
- “Reference Materials”
  - Reference Guide
  - Education Modules
- “Comments” section documents completion & location of “Responsibilities”

Retirement Plan Advisory Group  
Fiduciary Fitness Program: Report Card

Responsibility	Reference Material	Documentation	Progress	Comments
Fiduciary Education	Reference Guide, Section 2 FID Fiduciary Module	EDUCATION MODULE CHECKLIST	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Selecting and Monitoring Plan Investments	Reference Guide, Section 3 EDUCATION MODULE 1, 2 & 3	FIDUCIARY RISK PROFILE DOCUMENT BY FIDUCIARY, COVEYANCE AND SERVICE PROVIDER	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Selecting and Monitoring Service Providers	Reference Guide, Section 3 EDUCATION MODULE 4 & 5	FIDUCIARY PLAN REVIEW: SERVICE PROVIDER SELECTION AND MONITORING CHECKLIST SERVICES AND SERVICE PROVIDER PERFORMANCE COMPLIANCE CHECKLIST COMPARISON CHECKLIST VENDOR RANKING & RISK RANKING	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Selecting and Monitoring Plan Investments	EDUCATION MODULE 6	MARKET RISK TOLERANCE MARKET RISK TOLERANCE	<input type="checkbox"/> Yes <input type="checkbox"/> No	
OTHER (S, M, E, C) COMPLIANCE	Reference Guide, Section 4 EDUCATION MODULE 7	FIDUCIARY PLAN REVIEW: ERISA/ESCHB & ESCHB CHECKLIST ESCHB RISK & POLICY CHECKLIST	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Monitoring Plan Assets, Fees and Expenses	Reference Guide, Section 4 EDUCATION MODULE 8	ORGANIZING INVESTMENT FILE	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Establishing Employer Security	Reference Guide, Section 5 EDUCATION MODULE 9	SECURITY RISK AND POLICY CHECKLIST AND ADDRESS	<input type="checkbox"/> Yes <input type="checkbox"/> No	Checklist filled with independent third party provided
Monitoring Plan Assets, Fees and Expenses	Reference Guide, Section 6 EDUCATION MODULE 10	Copy of Board Copy of Policy	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Claim and Appeal Procedures	Reference Guide, Section 7 EDUCATION MODULE 11	DOCUMENTATION OF CLAIM AND APPEAL PROCEDURES FIDUCIARY PLAN REVIEW: CLAIM PROCEDURES	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Plan Design, Governance and Document Review	Reference Guide, Section 7 EDUCATION MODULE 12	Plan Document Self-Insured Retiree Plan Document Checklist	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Prohibited Transactions	Reference Guide, Section 7 EDUCATION MODULE 13	FIDUCIARY RISK PROFILE DOCUMENT BY FIDUCIARY, COVEYANCE AND SERVICE PROVIDER	<input type="checkbox"/> Yes <input type="checkbox"/> No	

# Fiduciary Plan Review™

*All-encompassing deliverable of the FFP, the Fiduciary Plan Review™ provides education, documentation and plan metrics to meet fiduciary responsibilities and improve operational efficiency.*

- Evaluates plan design and compliance issues
- Charts participation, deferral rates and plan performance
- Benchmarking of Total Plan Cost
- 404(c) Notice and Statement
- Compliance Checklist
- Fiduciary File Checklist
- Investment Committee Charter
- Ongoing Best Practices

RETIREMENT PLAN COMPLIANCE CHECKLIST		Documented by 401(k) Advisor	Documented by Plan Provider	Documented by Plan Sponsor	Not Applicable
<b>404(A) INVESTMENT DUE DILIGENCE</b>					
1.	Communications materials are available to allow participants to make informed decisions		✓		
2.	Communications materials have been disseminated to employees on a regular and periodic basis		✓		
3.	Fund prospectuses (for mutual funds) or fact sheets (for separate accounts) available		✓		
4.	Fund prospectuses and/or fact sheets disseminated to employees		✓		
5.	Group employee enrollment and investment education meetings offered to employees		✓		
6.	Individual investment advice available to plan participants		✓		
7.	Minutes of plan trustee meeting documented and held on file by plan sponsor (see sample meeting minutes agenda)		✓		
8.	ADV form provided to plan sponsor and minutes plan participants' (ADV) advisors document only if registered investment advisory services are being provided				✓
<b>PLAN-RELATED DOCUMENTS</b>					
9.	If there have been any plan design changes since the most recent version of the SPD and plan document and amendments were completed, a new SPD and/or plan document has been completed				
10.	Summary plan description and summaries of any material modifications to the plan prepared				
11.	Summary plan description and summaries of any material modifications to the plan delivered (hard copy or electronically) to all employees				
12.	Do you respond within 30 days to all written participant inquiries for copies of plan documentation and information				
<b>MISCELLANEOUS FIDUCIARY ISSUES</b>					
13.	Update payroll systems to reflect Internal Revenue Code deferral and catch up limits				
14.	The employer sponsors another qualified plan for themselves and/or any member of their controlled group				
15.	Verify that the plan assets have not been used to pay expenses that were not authorized in the plan document				
16.	You have been made aware of the DOL guidelines for plan deposits	✓			
17.	You have made plan deposits of participants' contributions within the guidelines prescribed by the LUL				
18.	If the plan sponsor (or company) has acquired another organization that is now part of the plan sponsor's controlled group, the entity has been added to the plan, or excluded from the plan by (document) design and passes coverage testing				



# Meeting Summaries

After meeting with your Committee, we prepare a customized **Executive Summary** detailing results and action-items, providing valuable documentation required during plan audits and inquiries. These recaps (e.g., *Fiduciary Investment Review meeting, Plan Review meeting*) are posted online via our **Fiduciary Briefcase™** for easy access.

Fiduciary Investment Review™ EXECUTIVE SUMMARY		
Company Name	ABC Company	
Investment Review Date	August 20, 2008	
Company Attendees	Name	Title
	Jill Taylor	CFO
	Joe Williams	Benefits Manager
Ace Advisors Attendees	Joel Shapiro	Senior Plan Consultant
	Julie Ward	Director of Sales and Consulting
Topic	Comments	Action Item
Procedural Matters	Joe called meeting to order. Jane seconded. Joe moved to approve prior minutes. Jane seconded. Passed.	
Process	A brief review of the scorecard methodology was discussed. Also discussed the new analytics used in monitoring the managed portfolios. Instead of the Style Analysis and Style Drift analytics the managed portfolios are scrutinized using Risk Level (the fund's standard deviation is measured against the category in which it is being analyzed), and Style Diversity (the fund is examined to determine if it reflects appropriate style diversity among cash, fixed income, U.S. equities, and international equities) respectively.	
Scorecard	Discussed the scores of each of the plan's investments. The following changes were recommended:	
	<p>Watchlist:</p> <ul style="list-style-type: none"> <li>Large-Cap Value II (American Century) (6) for the second consecutive quarter</li> </ul> <p>Reviewed:</p> <ul style="list-style-type: none"> <li>Mid-Cap Growth II (Fidelity) (7) which is being deleted from the menu effective April 1, 2007. Assets to be mapped to Mid-Cap Growth I (Mellon Equity). This fund scored 4, 6, and 6 in the previous three quarters.</li> </ul> <p>Jane moved to accept the recommendations, Joe seconded, passes. average).</p>	<p>X</p> <p>X</p>

# Fiduciary Briefcase™

- 24/7 secure access online portal
- Virtual filing system includes meeting summaries, newsletters, compliance documentation and more

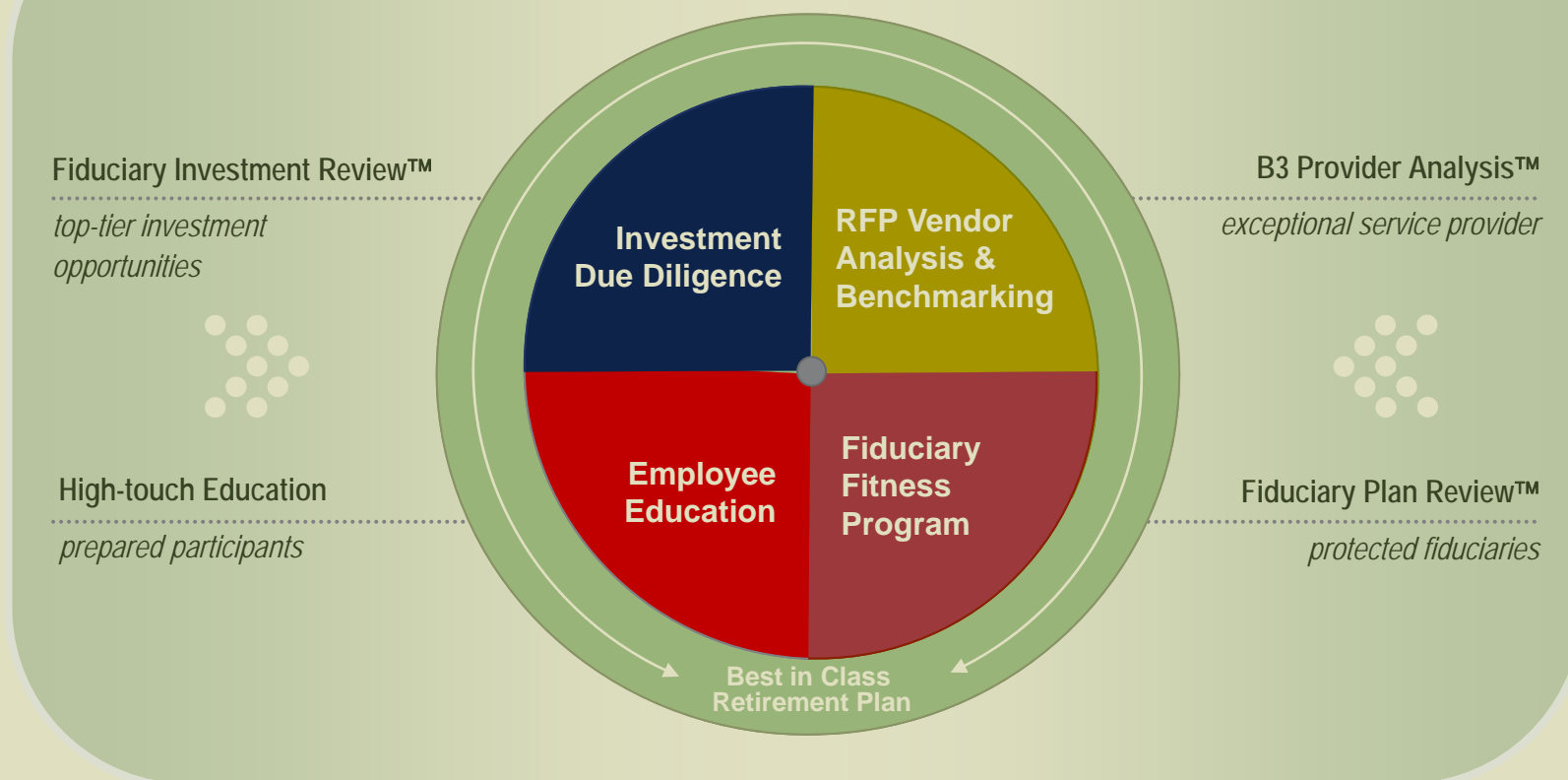
The image displays three overlapping screenshots of the Retirement Plan Advisory Group website. The top-left screenshot shows the 'Sponsor/Advisor Login' form with a red circle around the password field. The middle screenshot shows the 'FIDUCIARY BRIEFCASE' landing page, which includes a welcome message for 'ABC Company' and a list of resources such as 'Your Service Plan', 'Hot Topics and Events', 'Newsletters', 'Market Update', 'Meeting Minutes', and 'Helpful Links'. The bottom-right screenshot shows a detailed view of the 'QUICK LINKS' section, listing various documents and articles available for download.

Where Ingenuity Creates Impact

Password-protected login from landing page

# Best Practices Approach

## Fiduciary Report Card™





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# Education & Communication

*“RPAG members deliver proactive consulting solutions that are comprehensive, compelling and technically proficient. As a result, participants are better informed about asset allocation and risk tolerance, and most importantly, better prepared for retirement.”*

# Service Solutions

***RPAG members  
maximize benefits for  
plan participants!***



**Group and Individual Education Meetings**



**Employee Communication Strategies**



**Asset Allocation and Investment Guidance**



**Financial Planning**



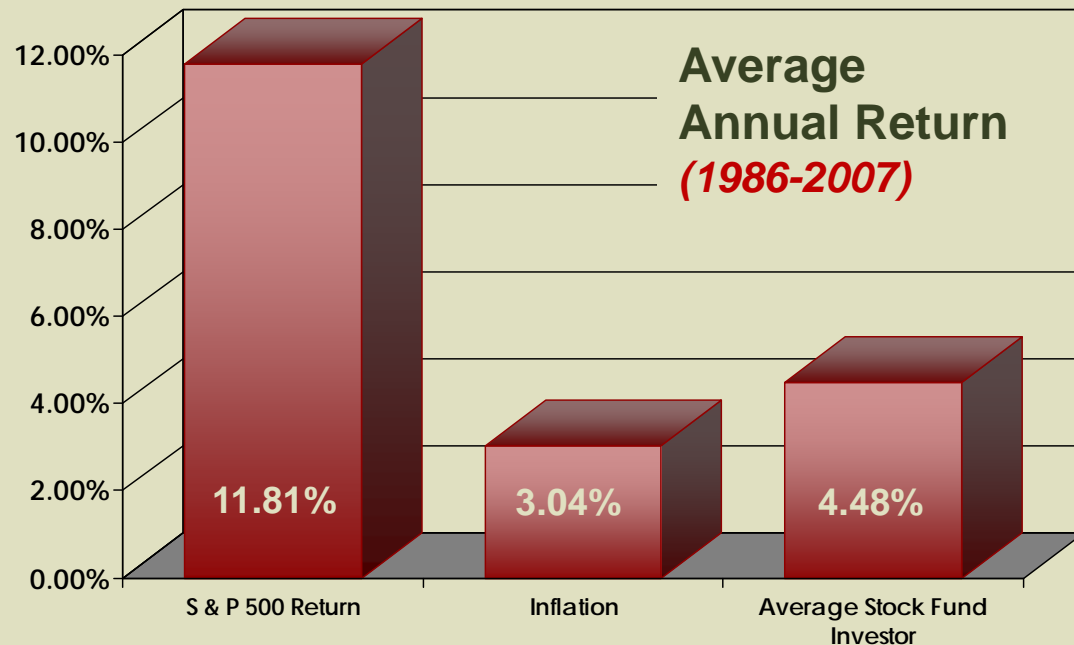
**Bi-lingual Materials**



**Education Modules & Employee Memos**

# Investor Challenges

- One in three boomers have saved more than \$100,000 for retirement
- Nearly one-third of participants over age 55 have less than \$25,000 in retirement savings
- 54% of all participants have not done a retirement needs calculation



*Source: Dalbar, Inc. Quantitative Analysis of Investor Behavior, 2007. Dalbar computed the "average stock fund investor" return by using industry cash flow reports from the Investment Company Institute. The "average stock fund return" figure represents the average return for all funds listed in Lipper's U.S. Diversified Equity fund classification model. Dalbar also computed the return for a systematic investor making an equal investment amount each month over the 20 year period. The S&P 500® Index was used as the assumed return rate. The systematic investor type would have realized a 6.00% return over the 20 year period. Past performance is not a guarantee of future results.*

# Newsletters and Employee Memos

- **Monthly Plan Sponsor Newsletters** keep clients abreast on the latest retirement plan news, legislative updates, and industry trends
- Each newsletter includes **Sample Employee Memos** that you can print and distribute to employees
- Contributing writers and editors represent a staff of one dozen professionals with average industry tenure >10 years

**Retirement Report**  
News and updates for Plan Sponsors and  
Fiduciaries of Defined Contribution Plans

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**Q2'08 Market Review: From Bull to Bear**  
Enigmatic of the latest market cycle, the second quarter started on a positive note, only to end lower in almost all cases. Some asset classes finished positive for the quarter, but they would not wipe out the losses witnessed over the last year. The broad U.S. equity market dropped 1.7% (Russell 3000) over the quarter, due to poor economic conditions and inflationary concerns. Value stocks posted the worst returns, as financial stocks in that style suffered from an unprecedented barrage of write downs due to mortgage related issues. Even the U.S. fixed income markets, which had posted strong positive returns just a quarter earlier, dropped 1% (Lehman US Aggregate Bond Index), evident of the widespread inflationary expectations. International equity markets were not immune to the problems in the U.S., or the more global concerns about inflation. Once a bastion of better returns (relative to the U.S. market), international markets experienced a negative 1.9% (MSCI EAFE).

Notable over the quarter was the fact that most equity markets were close to, if not already at or beyond, a negative 20% from the market's peak in October 2007. A 20% decline marks the beginning of a bear market marketplace. With oil topping \$140 a barrel during market sell-off. In addition, the credit crunch continuing with write downs and problem loans. The up-tick in sales prices over the quarter, but was, nonetheless the quarter, and held rates steady at 2% with long road. While a tighter monetary policy would help stabilize market returns. As markets transition to a bear market come our next transition, by definition, it will be back to the beginning.

**EBSA Issues New Participant Disclosure Regulations**  
Federal regulators this month unveiled the long-awaited regulatory package that calls for sponsors of employer plans to disclose investment returns and expenses to participants. The new rules, which take effect on January 1, 2009, require plan sponsors to provide participants with information including investment returns and expenses. The new rules also require plan sponsors to disclose the actual dollar amount charged to the participant for administrative expenses. When finalized, the regulations will take effect on January 1, 2009. According to Bradford P. Campbell, Director of the Department of Labor's Employee Benefits Security Administration (EBSA), the new regulations are proposing conforming changes to its regulations under the Employee Retirement Income Security Act (ERISA) to standardize disclosure requirements. EBSA said the disclosure responsibility is higher for plan sponsors and participants to make their own decisions.

**Compliance Reminder: Form 5500 Due July 31st**  
Just what is the Form 5500 anyway? The Form 5500 is required to be filed with the Department of Labor's Employee Benefits Security Administration (EBSA) - Department of Labor. If you are a plan sponsor, there are not taxes due with your informational return, there are not taxes due with your return. If you are a plan sponsor, you will provide your participants with a signature ready 5500 form. If you are a plan sponsor, you will provide your participants with a signature ready 5500 form. If you are a plan sponsor, you will provide your participants with a signature ready 5500 form.

**Dollar Cost Averaging  
Take Advantage of Volatility**

Any long term investment plan will most likely have to weather market ups and downs. One technique to "stay the course" is Dollar Cost Averaging, or, making periodic investments of the same amount of money in the same stock, regardless of whether the price is declining or ascending.

Hypothetically Speaking:  
Consider the following example using five \$100 investments. An investor can accumulate more units at a lower cost than if the \$500 had been invested in a single lump sum at the original \$10 unit price.

Monthly Investment	Unit Price	Number of Units
\$100	\$10 high	10.0
\$100	\$7	14.3
\$100	\$6 low	16.7
\$100	\$8	12.5
\$100	\$9	11.1
Total: \$500	\$40	64.6

	Lump Sum	Dollar Cost Average
Total Invested	\$500	\$500
Average Unit Cost	\$10	\$7.74 (\$500/64.6)
Number of Units	50	64.6

This example is hypothetical and intended for illustrative purposes only. Dollar Cost Averaging does not assure profit and does not protect against loss in declining markets. It involves continued investment regardless of fluctuating price levels. Investors should consider their financial ability to continue purchases through periods of low price levels.

**More Information**  
Remember, maintaining a regular investment program and balancing your portfolio to account for a level of risk you find comfortable are important to the overall success of your financial strategies. For more information please contact our retirement plan consultant, 401(k) Advisors, at 800.959.0071.

Sample Client Newsletter  
and Employee Memo



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## Closing

*“RPAG members help to protect plan fiduciaries from liability, while enhancing investment opportunities and helping participants achieve financial security. We are proud of our commitment to excellence, and invite you to see for yourself how our services make retirement plans better.”*

# The RPAG Difference

**Retirement Plan Advisory Group**, and our hundreds of expert advisors nationwide, are united in our mission to build a winning retirement plan.  
For employers and for employees.



## Protection of Many - Trust in One

- Protect fiduciaries from financial loss
- Ensure plan efficiency and compliance
- Minimize total plan cost

***Knowledge.***

***Expertise.***

***Ingenuity.***

- Enhance investment opportunities
- Maximize benefits for plan participants
- Promote understanding