



BASE SERVICE

This service is for individuals with the majority of their retirement assets invested in deferred plans, such as a 401(k) plan. Our goal is to help you get on the right track (plan), keep you on the right track (analyze & manage), and lastly, ensure you maintain a level of comfort with your investment plan (communication). Below is our retirement planning process:

INITIAL ACTION

1. Initial discussion regarding your retirement planning needs
2. Client provides retirement information:
 - a. Client Agreement
 - b. Risk Tolerance Questionnaire
 - c. Data Gathering Form
 - d. Latest Account Statement(s)
3. Initial retirement plan is built:
 - a. Plan based on current scenario
 - b. Multiple plans using "what if" scenarios
 - c. Mutual fund analysis & recommended allocation changes
4. Client consultation
 - a. Retirement plan review
 - b. Action plan
 - i. Plan adjustments to meet goals
 - ii. Investment allocation changes

ANNUAL ACTION

- www.56group.com
 - Core piece - blog entry breaking down the week's financial market events.
 - Designed to simplify investment concepts and explain how they impact you.
- **On Track** – Bi-Monthly Newsletter
 - Newsletter focused on retirement planning
- Portfolio Allocation Report - Quarterly
 - Summary of recommended portfolio with changes (if necessary)
- Action Emails
 - On an as needed basis, emails with recommended adjustments to your portfolio allocation.
- Annual retirement plan review
 - Every year we update your plan with any new information and then discuss the new expectations with you.

To facilitate our planning process, we utilize technology all along the way. To that, we maintain all our communication tools (newsletter and blog posts) on our website and provide access to your retirement plan via the Internet allowing you to work with your plan independently.