



RETIREMENT PLAN CONSULTING SERVICES

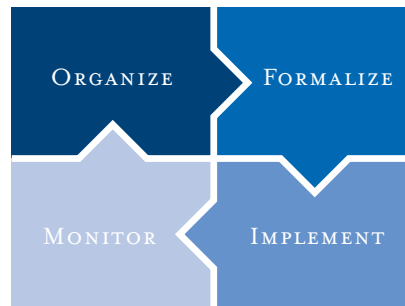


REDEFINING THE
CLIENT-ADVISOR
EXPERIENCE

MANAGING THE RETIREMENT PLAN PROCESS

Are you responsible for administering your company's 401(k) or Defined Contribution Plan? Are you a Plan Sponsor or Trustee with ultimate responsibility for the various plan functions and compliance issues?

Administering a 401(k) plan has become increasingly complex, time consuming, and legally challenging. As the industry changes, you and your plan need to change with it.



- Plan Investment Analysis
- Employee Education & Support
- ERISA Regs 408(b)(2) & 404(c)
- Qualified Default Investment Alternative (QDIA)
- Plan Benchmarking Analysis
- Fiduciary Audit Checklist
- Investment Policy Statement (IPS) Review

CO-FIDUCIARY TO YOUR RETIREMENT PLAN

Cross Financial Strategies will help you manage your defined contribution plan and mitigate potential fiduciary risk so that you can focus on managing the organization. We will work with you in an objective manner, help you ask the right questions, explain complex fee structures, and implement a formal prudent process to satisfy the labyrinth of complex and changing government regulations.

Our Retirement Plan Consulting Service can act as co-fiduciary to your plan. This higher level of trust, obligation, and responsibility requires us to act in an independent and objective manner, and in the best interest of your plan and participants.

OBJECTIVE AND CUSTOMIZED INVESTMENT MANAGEMENT

A thorough and objective evaluation of your current investment line-up will help you quickly discover any investment design deficiencies, gaps or risks. We help select, monitor and replace plan investment options. Our recommendations will always be based upon your plan's and participant's best interest. A traditional commission-based sales consultant is not obligated to act in your best interest.

Advisory services are offered by Cross Financial Strategies, LLC, a Registered Investment Advisor in the State of Texas. Cross Financial Strategies, LLC is not affiliated with or endorsed by the Social Security Administration or any government agency.



RETIREMENT PLAN CONSULTING SERVICES



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PLAN INVESTMENT SERVICES

We assist the Plan Sponsor in the preparation and review of an IPS and help select, monitor and replace plan investment choices available to participants as investment options. CFS will also identify an appropriate QDIA investment fund or model portfolio, recommend a range of investment



options as required and defined by ERISA 404(c), and perform on-going research and performance reporting based upon specific criteria outlined in the Plan IPS.

PLAN BENCHMARKING

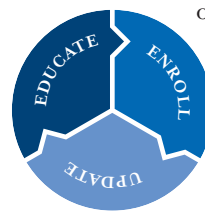
We will act as a liaison between you, the Plan Sponsor, outside service providers, and product sponsors. We can also help conduct Plan Provider searches, including the preparation, distribution and evaluation of RFP's. CFS also performs Plan Benchmarking services comparing your current plan to plans of similar size and scope. We identify overall plan fees paid by the plan and participants, including expenses for custodian and record keeping services, investments, 12(b)(1), Sub-TA, and third-party administration.

EMPLOYEE EDUCATION

Participant and employee meetings will include:

- The importance of saving for retirement
- The benefits of participating in a tax-deferred Defined Contribution Plan
- How pre-retirement withdrawals could impact future retirement income
- Specific plan features and investment choices available
- Company match and vesting schedule
- Review of historical rates of return, risk/reward concept, tolerance for risk and general investment strategies

We will help enroll participants and employees at these general meetings and on an individual basis throughout the year. We also provide quarterly updates on current market conditions and retirement planning trends.



EMPLOYER ASSISTANCE

CFS will help Plan Committee members understand their fiduciary responsibilities and Plan Sponsors keep abreast of ERISA and DOL ruling and legislative changes.

Contact us today to find out more.

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For Plan Sponsor Use Only - Not for Use with Participants or the General Public This information was developed as a general guide to educate plan sponsors, but is not intended as authoritative guidance or tax or legal advice. Each plan has unique requirements, and you should consult your attorney or tax advisor for guidance on your specific situation. In no way does advisor assure that, by using the information provided, plan sponsor will be in compliance with ERISA regulations.

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