

INVEST *n* RETIRE®

PATENTED TECHNOLOGY

Exchange Traded Funds (ETFs): We offer ETFs as investment options in tax-deferred retirement plans, using patented technology (patent US 8,060,428), which allows employees to own whole and fractional shares of low-cost ETFs in their retirement account. Adding ETFs will increase participants' returns by the cost savings realized, without increasing investment risk.



ERISA §3(38) Investment Manager: Through our platform a plan sponsor may hire an **ERISA qualified §3(38)** investment manager. This allows the plan sponsor to transfer his or her fiduciary responsibility, in writing, to the manager for selecting, managing, and monitoring the investment options offered to plan participants.

Model Portfolios: The §3(38) manager designs age-based model portfolios as qualified default investment alternatives (QDIA).

Participants who still wish to choose their own investments may continue to do so, although studies demonstrate that 5% of employees choose to pick their investments. This attests to the strong demand for professional portfolio management.

Retirement Calculator: Participants ask: *How much do I need to save for retirement?* To help answer this perplexing question, we provide participants with a retirement calculator which is integrated with payroll information.

Record keeping and payroll integration: Full integration with payroll facilitates our ability to prepopulate personal information into the retirement calculator; such as age, salary, and contribution rate. The calculator also prepopulates the historical rate of return for the participant's investment model so that the participant is not required to figure this out through an arduous task.

Mandatory Fee Disclosure: We disclose fees for plan services which are paid by participants by deducting fees from their retirement account, in dollars and cents, on their quarterly statement. Since ETFs do not charge revenue sharing fees which are paid to third parties for plan services, we eliminated the "revenue sharing fee payment arrangement" hurdle. This ensures that we are in full compliance with the **Department of Labor** fee disclosure regulations under **ERISA §404(a)(5)**.

Simplifying the conversion process: We work directly with your prior service provider in determining time-lines for the black-out period, receipt of employee records, and transfer of plan assets so that you are relieved of these burdensome duties.

For more information contact **Neil Plein**, Vice President of Sales and Marketing, **Invest n Retire, LLC** at neil@investnretire.com phone 503-419-2894 x 104.