Vigilant Financial's Commitment

Our professionals are committed to maintaining a high standard of integrity and professionalism in our relationship with you, our client. Our role as your Trusted Advisor is to offer quality consulting services.

The three retirement and financial partners of Vigilant Financial have a combined experience of almost 60 years.

We are a local financial services firm servicing the greater Washington DC area, and have provided consulting and fiduciary services to over 200 non-profit and corporations in such areas as plan design, investment consulting, compliance, employee education and communication.

We Help Create Retirement Plan Experiences for Employers and Employees

- **Protect fiduciaries from financial loss**
- **Ensure plan efficiency and compliance**
- **Minimize total plan cost**
- **Provide all employees the opportunity to get on the path to retirement**
- **Enhance investment opportunities**
- **Maximize benefits for plan participants**
- **Promote understanding**
- **Access to individual retirement and income planning**

Vigilant Financial Partners
Retirement Plan Services
1001 Connecticut Avenue, NW
Suite 310
Washington DC 20036

www.vigilantfinancial.net

VIGILANT financial

Retirement Plan: The Big Picture

Retirement Plan Service Model

Our professionals or advisors aim to help plan sponsors build a well-constructed retirement plan designed to help meet their fiduciary obligations, control total plan costs, and maximize participant retirement outcomes.

Our Focus: Enhance Employee Outcomes

Helping people become Retirement Ready represents nearly all of our practice. Our goal is to help participants make educated decisions while encouraging them to take charge of their personal retirement plan.

Play Zone
An interactive tool that allows participants to make changes to savings rate, risk tolerance and income to illustrate various retirement outcome scenarios.

"What if" Worksheets
Participants can define their investment strategies and track their goals with our Retirement Worksheets, which helps determine sustainable retirement income through life expectancy.

Employee Communication
A collection of materials and programs aimed to help increase employee awareness and showcase the benefits and features of the retirement plan.

85%
our avg. participation
national rate -- **55%***

7.36%
our avg. deferral rate
national average -- **6.16%***

**National averages utilize the published average of current industries/organizations from the Profit Sharing Council of America 2010 Survey (401k and 403b plans).*

Fiduciary Fitness Program™

Fiduciary Report Card™

Fiduciary Plan Review™

Client Reference Guide

Fiduciary Briefcase™

Our Goal: Maximize Plan Efficiency

Plan communication and design are critical to help reach plan goals. Our services and solutions are designed to help protect plan fiduciaries from personal and corporate financial loss.

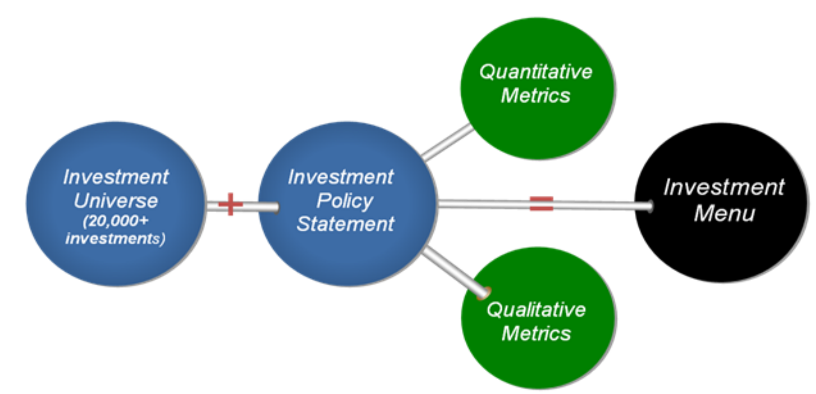
The Fiduciary Fitness Program™ (FFP) is an independent compliance tool to measure the health of a retirement plan. Our program provides resources as a means to identifying potential weaknesses in your plan and remedy through education, diligence and process.

- **Fiduciary Report Card™** - Demonstrates what plan sponsors and fiduciaries need to address and documents plan management responsibilities.
    - *Provides fiduciary gap analysis*
    - *Prioritizes fiduciary responsibilities*
    - *Establishes roadmap for fiduciary education and completion of outstanding tasks*
    - *Documents plan management responsibilities*
- **Fiduciary Plan Review™ (FPR)** – Improves operational efficiencies by educating 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 in the **Report Card™**.
- **Fiduciary Briefcase™** - A 24/7 secure access online portal. Virtual filing system includes meeting summaries, newsletters, compliance documentation and more.

Our Protocol: Independent Due Diligence

Choosing and monitoring the appropriate investments offered in your plan is a serious fiduciary task, as it can impact a participant's retirement experience.

Our **proprietary Scorecard℠** System is an institutional approach that provides a proven process to monitor and evaluate fund managers and investment strategies. This benchmark service ranks and evaluates investments on asset classes and asset allocation investments.



Leverage the results from our **Fiduciary Investment Review**, which includes recommendations for investment additions, deletions and replacements, to effectively make decisions that help meet your fiduciary need.

Investment Due Diligence

Features of our services include:

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

Clients rely on our investment review process to help:

Enhance
Investment Opportunity

Manage and Control
Risk

Reduce Exposure to
Fiduciary Liabilities