



Comprehensive Financial Retirement Plan Services Overview

Stan Johnson
Registered Investment Advisor

Your fiduciary responsibilities as plan sponsor

- Act solely in the interest of plan participants
- Carry out your duties prudently
- Follow the plan documents
- Diversify the plan investments
- Pay only reasonable plan expenses
- [Follow this link to see where you fit into the fiduciary hierarchy](#)

Why choose Comprehensive Financial Planning?

- Independent, fee-only Registered Financial Advisor able to act as fiduciary for your plan
- Has been retirement plan Investment Manager for over 8 years
- No hidden commissions or other compensation from others that create a conflict of interest
- Mutual funds get in the plan by their superior performance, not by any compensation paid to us
- Can work with various Plan Administrators and help you choose the best one for your plan

Benefits for your plan

- Get an Investment Manger as defined by ERISA Section 3(38) that enables the plan sponsor to delegate investment advice and help shoulder your legal liabilities
- Employees can choose from a list of funds to build their own portfolio or chose from four portfolios build by your advisor for you
- Competitive, transparent fees
- Independent, unbiased advise

Comprehensive Financial Planning Services

- Serves as Investment Manager to select funds and offer list of funds and four diversified portfolios for participants to choose from
- Develop Investment Policy Statement (IPS) that describes goals, investment returns and risks, compliance issues and reviews with plan sponsor.
- Monitor investments, evaluate and implement changes
- Provide education to participants thru annual meeting in person, tools on our website www.CompFinancial.com, and anytime on the phone at 970-385-5227

Total Fees: Annual-Employee Fiduciary + Comprehensive Financial Planning

(Just tell us how many participants and plan balance)

Description	Annual Fee	Notes
Administration		See proposal for details
Base TPA Fee		
Asset-Based FEE		xx % of total assets
Comprehensive Financial Planning		See proposal letter for details
Investment Management		See proposal for details
Total		