

GENOVESE BURFORD & BROTHERS

WEALTH & RETIREMENT PLAN MANAGEMENT

Does Your Retirement Plan
Deliver Results?



Our Firm



**GENOVESE
BURFORD &
BROTHERS**
WEALTH AND RETIREMENT
PLAN MANAGEMENT

YOUR BEST INTEREST. ALWAYS.

Independence

Our firm was founded with a vision to offer independent high-quality consulting services to individuals & retirement plans

Results

For retirement plans, everything we do is focused on enhancing the retirement incomes of plan participants

Protection

Our services and solutions are designed to help protect plan sponsors in an increasingly difficult ERISA environment

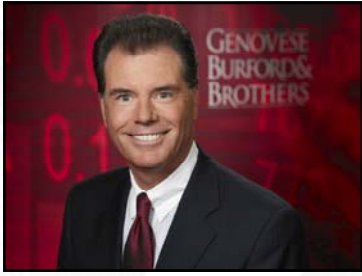


Partners from left to right: Lon Burford, Kelly Brothers, Alex Brown, & Mike Genovese

At Genovese Burford & Brothers, we are committed to providing full-service consulting to employers looking for effective solutions to create and maintain a highly successful retirement plan. Our retirement plan management division is comprised of dedicated specialists focused exclusively on delivering retirement plan consulting services to plan sponsors.

For twenty-four years, we have served as a trusted partner with companies in providing guidance and solutions based on a thorough understanding of each client's situation and goals. From investment analysis and due diligence to employee communications and vendor fee-to-service benchmarking, our process-driven solutions can help protect employers from corporate and personal financial liability, while striving to improve plan investment options and helping your employees better understanding how to use their 401(K) plan to improve their opportunity to successfully retire.

Your Team of Experts



Lon E. Burford, CFP®, AIF®

Lon is the firm's principal partner in charge of GBB Retirement Plan Consulting Services. He, along with Mike Genovese, was a founding partner of the firm 24 years ago, and has been a registered investment professional for 30 years.

Lon is a Certified Financial Planner and an Accredited Investment Fiduciary. He holds a Series 7, 63 and 65 securities registrations. He is also a Registered Investment Advisor Representative.



Michael T. Genovese, CFP®

Mike, also a founding partner of the firm, is the Chief Investment Officer of the Genovese Burford & Brothers Wealth Management Division. He has been registered investment professional for 31 years and he holds a Series 7, 24, 51 and 63 securities registrations. He is a Registered Investment Advisor Representative.

In his role as the CIO of the Genovese Burford & Brothers Wealth Management Division, Mike is responsible for the development and implementation of custom risk based asset allocation models for our retirement plan clients who wish to offer those vehicles to their participants. Genovese Burford and Brothers has managed this series of risk based models for over twenty years.



Kevin M. Thelen, CFP®, CFA
Level II Candidate

Kevin joined Genovese Burford and Brothers in 2007 after two years with Ameriprise Financial in Seattle, Washington. He is a Certified Financial Planner and currently a Level II Candidate for the Chartered Financial Analyst designation. He holds a Series 7 & 66 securities registration, and he is a Registered Investment Advisor Representative. Kevin's responsibilities include the management of our retirement plan client relationships, the quarterly analysis of our recommended retirement plan investment vehicles, the production of our quarterly fiduciary monitoring reports, and the management of our relationship with the Retirement Plan Advisory Group. (RPAG is a national coalition of retirement plan experts with whom Genovese Burford & Brothers is affiliated.)



Your Team of Experts



Alex G. Brown, CFP®, CPA

Alex joined Genovese Burford & Brothers in 2004 and was made a partner in 2008. He is a Certified Public Accountant, and worked for several years with Arthur Anderson and then as a financial analyst for Hewlett Packard. Alex also holds the Certified Financial Planner Designation, holds a Series 7 and 66 securities registration, and he is a Registered Investment Advisor Representative.

Alex occupies the lead role in a number of our retirement plan relationships and brings a significant level of tax, audit, and investment experience to those companies. He also works closely with Lon Burford in other plan relationships.



Mark G. Huffman, J.D., CFP®

Mark joined our firm in 2010 after fifteen years of trust and estates law practice in Boston. He is also a Certified Financial Planner and was the Chief Operating Officer of a Boston Registered Investment Advisory Firm. He holds Series 7, 63 & 65 securities registration, and he is a Registered Investment Advisor Representative.

Of particular importance to our fiduciary activities, Mark's trusts and estates background give him expertise in conformance with the Uniform Prudent Investor Act of 1992. That act and its requirements are the legal underpinnings of much of fiduciary law with respect to asset management of others' funds.



Overview of Services

When evaluating retirement plan consultants, we believe it is important that you understand the services each consultant offers and whether those services can meet your ongoing needs. In our opinion, it is important for plan sponsors to understand not only what services a consultant provides, but how a consultant will deliver those services. It is our conviction a consultant should deliver a documented approach to delivering their services. Through this approach, a consultant helps provide a plan sponsor the tools to evaluate the performance of the consultant.

Below, we have outlined a checklist of the services we offer. With each of these services, we provide the resources to document our process so you can understand and evaluate the quality of our services on an ongoing basis. We would be happy to provide you with samples of the deliverables we offer our clients and would welcome the opportunity to discuss our services in more detail.

1. **Plan Design** - Periodically explore alternative plan designs in order to evaluate opportunities to better address priorities of the business, the plan sponsor, and the participants.
 - Educate plan fiduciaries on new legislative changes and how they impact the plan.
 - Make sure the plan continues to meet the client's goals as their business needs change.
 - Present, as appropriate, plan design features that may benefit the plan (safe harbor, automatic enrollment, defined benefit carve-out, etc.)
2. **Vendor Fee-to-Service Benchmarking** - To match the plan sponsors needs with the services and fees of competing vendors.
 - Request for proposal quotes from up to five vendors once every three to five years
 - Analysis of recordkeeping, administration, technology services, plan compliance, employee communications, and investment management services offered by each vendor
 - Analysis of hard and soft dollar administrative, investment management, asset and other fees charged by each vendor
 - Total cost analysis and projection of all the vendors surveyed
 - Mapping strategy and investment Scorecard comparison for certain core vendors
 - Written report and analysis prepared by GBB



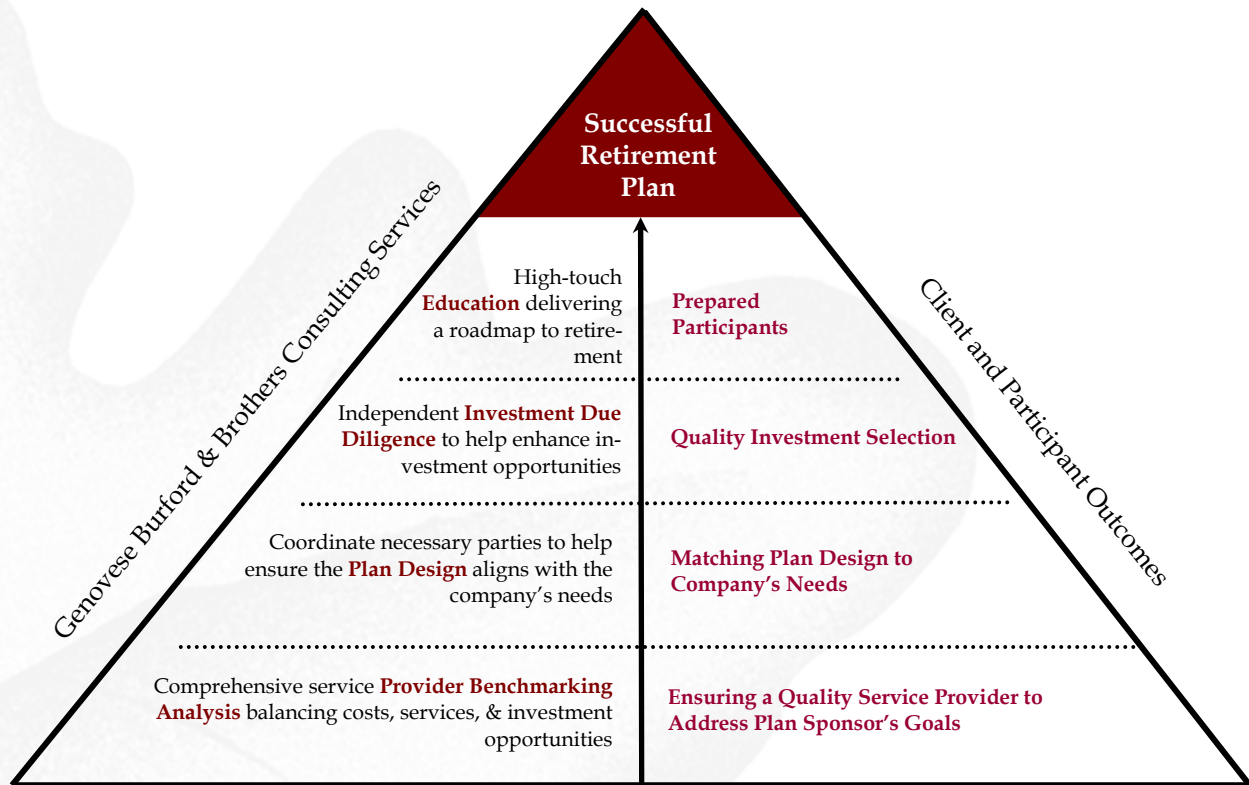
Overview of Services

3. **Investment Due Diligence Program** - Ongoing evaluation of the plan's investment options in order to ensure appropriateness of those options for participant demographics.
 - Quarterly investment performance monitoring reports
 - GBB Scorecard ranking of all available investments in each asset class evaluated
 - Quantitative and qualitative criteria including upside and downside capture, one or more style (attribution) analyses, Modern Portfolio Theory statistics (alpha, beta standard deviation, etc.), information ratio, tracking error, and other relevant quantitative and qualitative factors
 - Investment Policy Statement design integrated with investment due diligence program
 - Provide analysis on how participants are using the investments in the plan.

4. **Employee Education** - Communicate the benefits of the plan, help employees navigate the investment options and provide employees with ongoing education and information.
 - On-site enrollment and investment education meetings,
 - Assistance with memos, correspondence, and other employee communications materials
 - Topical seminars conducted by Genovese Burford & Brothers
 - Provide every participant with GBB phone numbers and email addresses to facilitate personal conversations regarding their account
 - Provide opportunity for participants to discuss their retirement account at our office



Our Retirement Plan Consulting Process



Why Does Process Matter?

Having the proficiency and tools in place to help fulfill fiduciary responsibilities is essential; however, the process used to come to a decision can also be important. For example, many times Committees (fiduciaries) labor over investment decisions: "What if the new investment we are considering does not perform to our expectations? What if this investment we are about to remove from our menu improves its performance in the near future?"

Our consultants acknowledge these as valid questions and remind our clients that the answer, from a fiduciary perspective, is usually the same. As long as you routinely follow a sound and documented process of analyzing a desired outcome, it is the process that not only helps ensure a good outcome, but it is the process that helps limit adverse fiduciary liability consequences as a result of those actions.

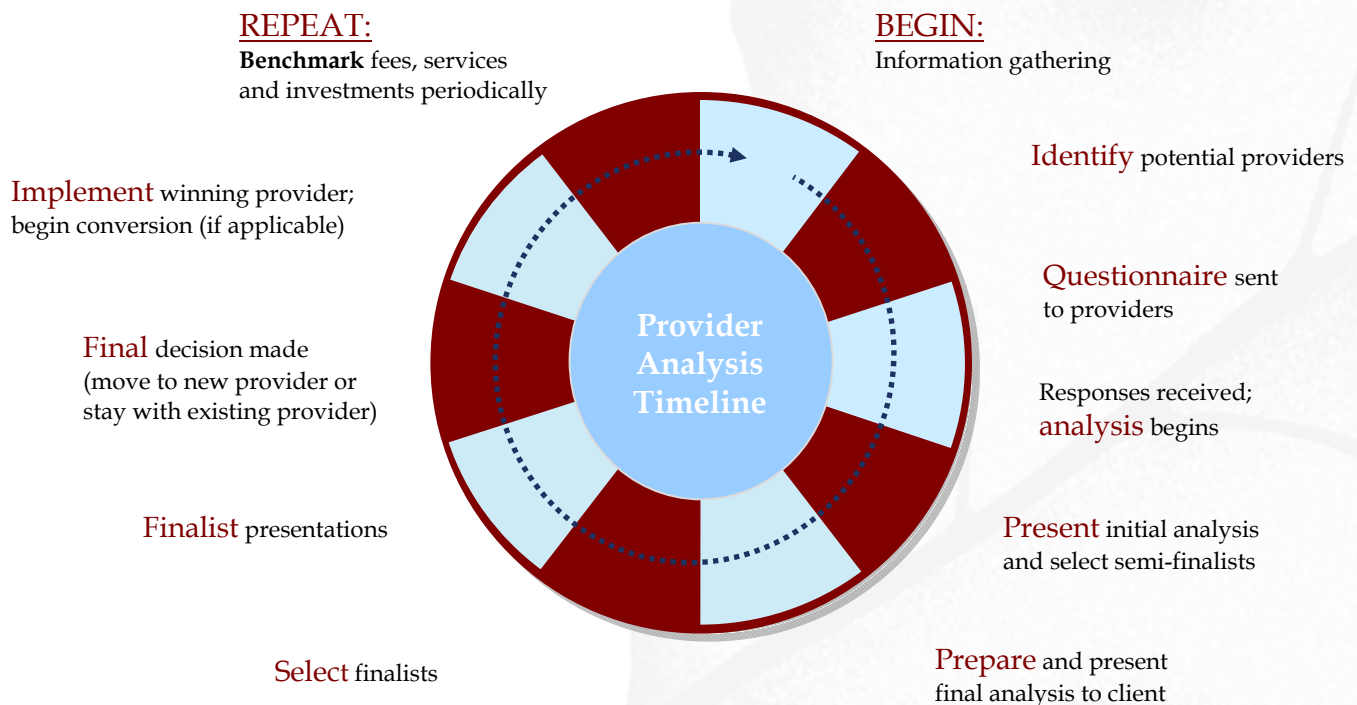


Provider Benchmarking Analysis

Understanding Fees and Services

Fee-to-service benchmarking and full vendor searches help to ensure your current provider is competitive in services and costs. Even if the plan sponsor has no intention of moving their retirement plan, this documented process can reassure a plan sponsor of their decision. If the plan sponsor is starting a new plan or intends on moving providers, understanding each providers fees and services aids in the decision-making for choosing a new plan provider.

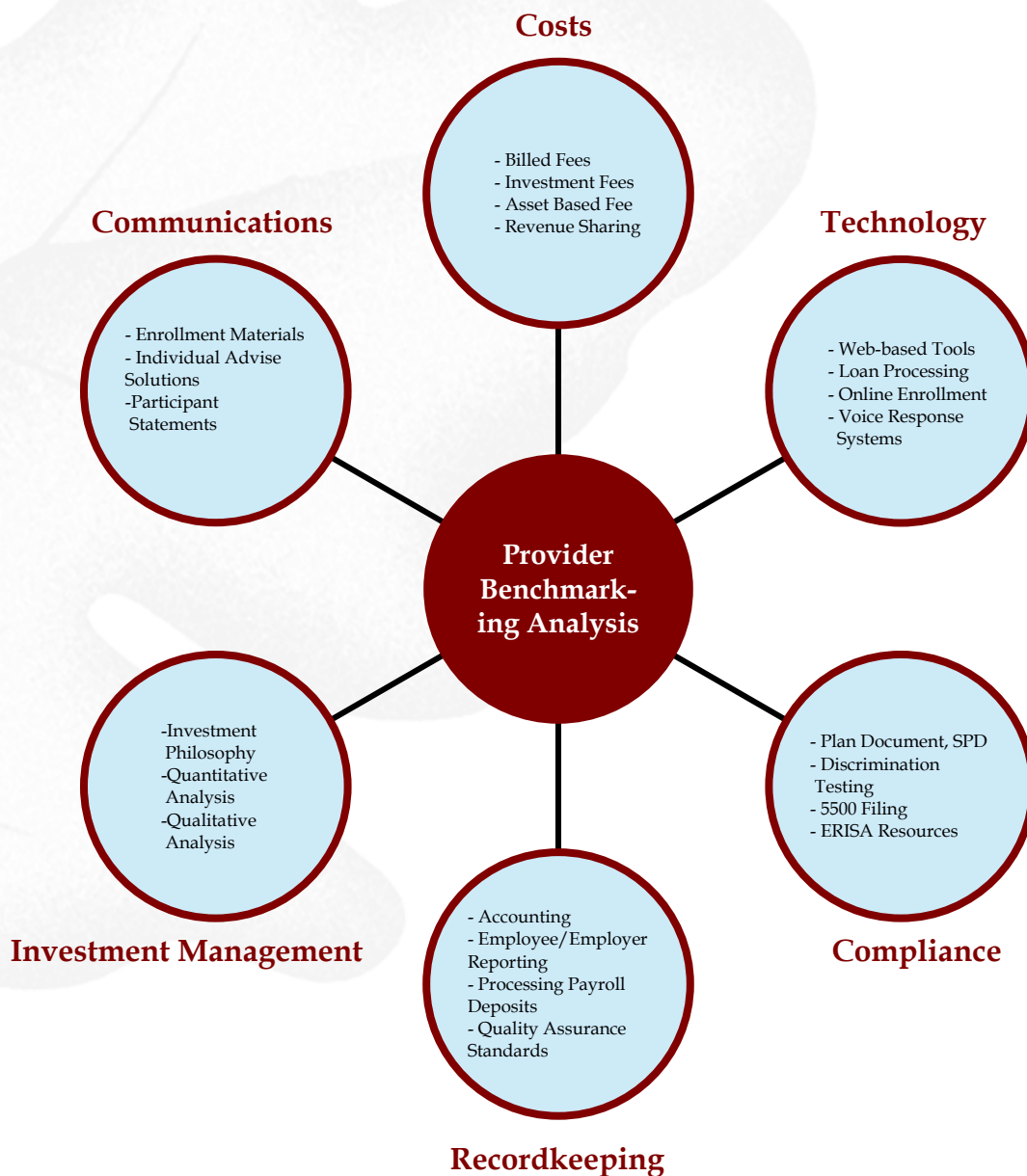
The Process



Provider Benchmarking Analysis

Provider Benchmarking Analysis Components

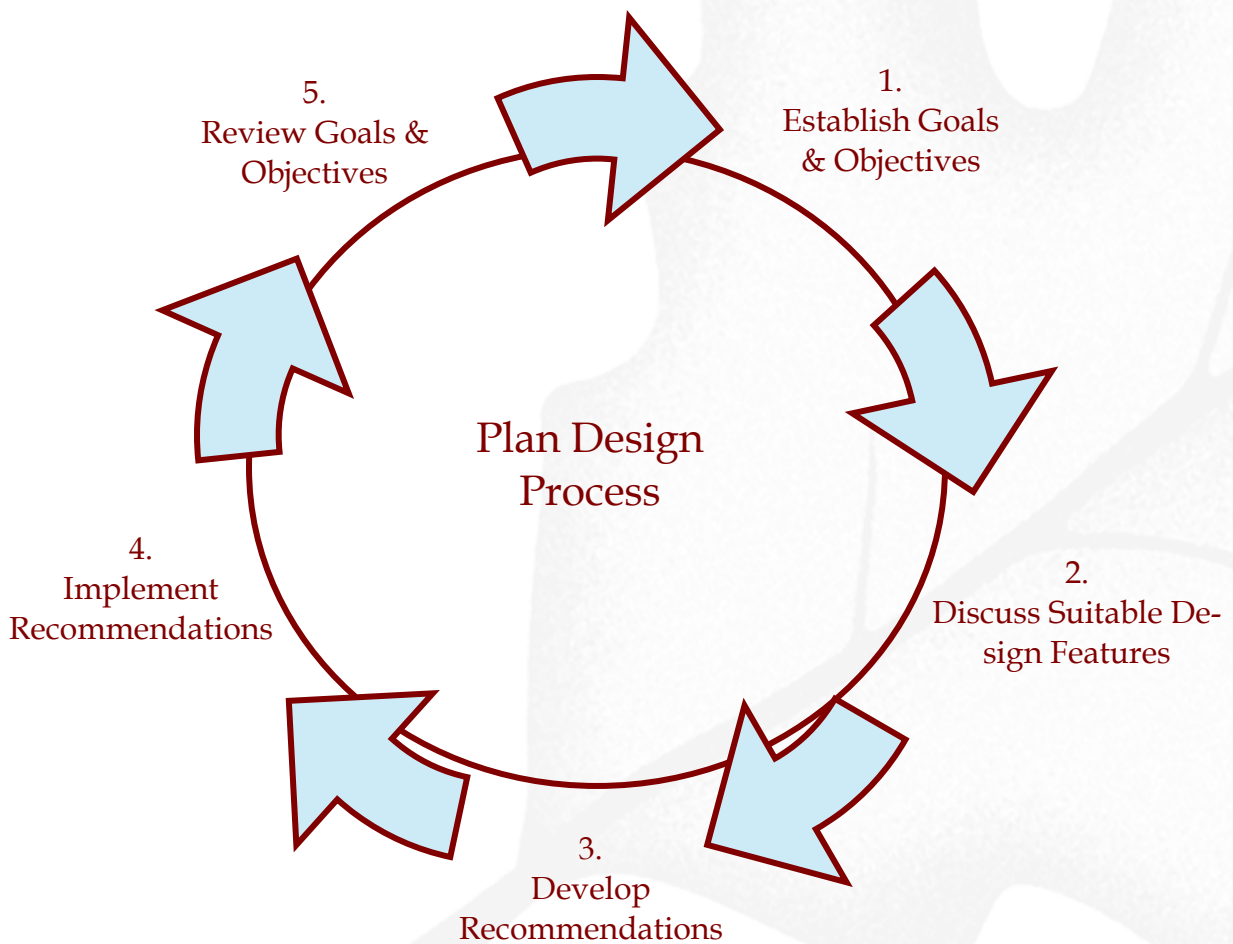
The diagram below illustrates the essential components that collectively define plan services that are delivered to you, the plan sponsor, and your participants. Our analysis includes an in-depth review of each component delivered to you.



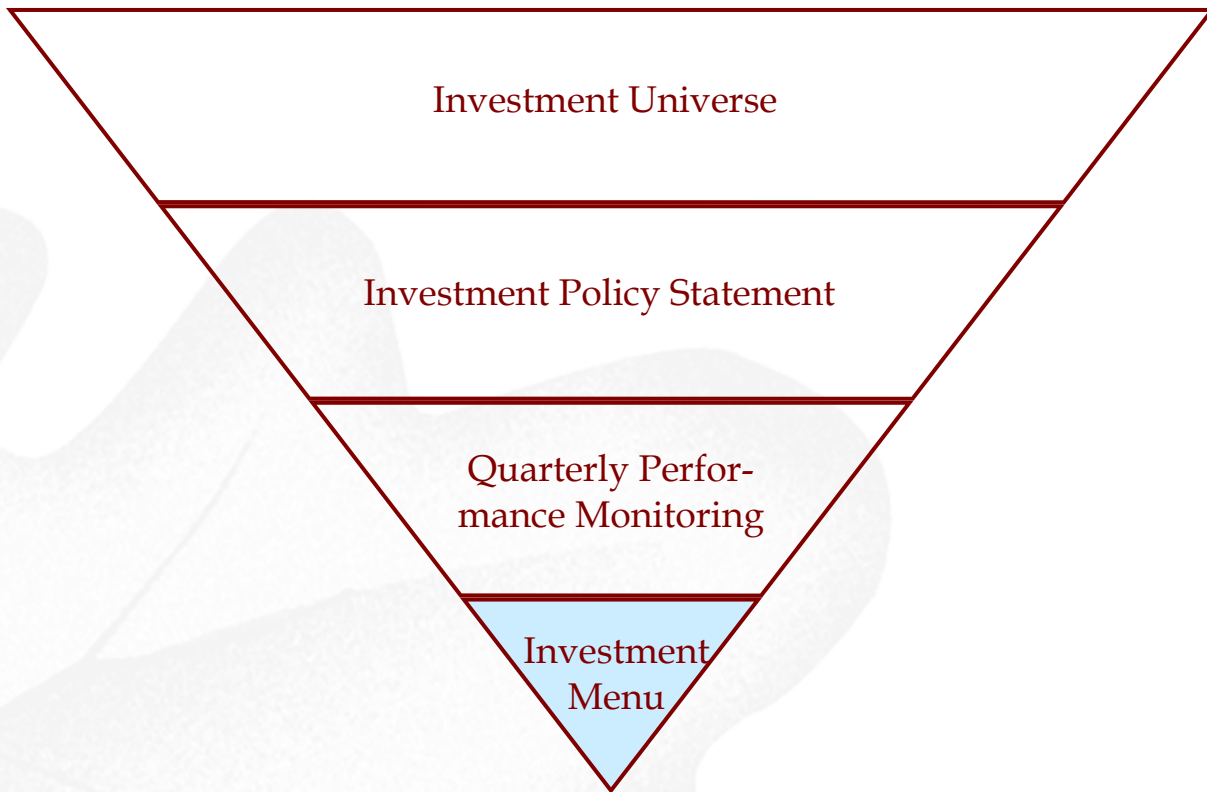
Plan Design

Why We are Involved in the Plan Design

Constructing a plan design that enables a plan sponsor to meet their needs is an essential element in a successful retirement plan which may involve the coordination of several parties, including an ERISA Attorney, a plan administrator, and an independent consultant. Through our process driven approach, we help match the goals and objectives of the plan sponsor with the knowledge and expertise of the necessary parties to develop a plan design.



Investment Due Diligence



Investment Selection, Monitoring, and Removal

Investment selection, monitoring, and removal are integral components to managing a retirement plan. We implement a well documented and process driven approach that we believe leads to superior results.

We start by working with the plan sponsor to adopt an Investment Policy Statement (IPS). The IPS is intended to assist the Plan's fiduciaries by establishing and documenting guidelines to evaluate, select, monitor, and remove Plan investment options in a prudent manner.

Integrated with the IPS, our firm provides quarterly performance monitoring reports which include robust, systematic, quantitative and qualitative investment analysis utilizing industry standard analytical measurements.

Investing involves risk including the potential loss of principal. No Investment Strategy can guarantee a profit or protect against loss in periods of declining values.





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1515 Response Road • Sacramento, CA 95815

Tel 916.924.7527 Tel 888.924.9350 Fax 916.646.3287 Web www.gbbwealth.com

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