GB GROEBL BROTHERS

Providing Easy-to-Use Retirement Services

TRADITIONAL VALUES. **MODERN METHODS.**

RIA

Resources Investment Advisors

PEOPLE YOU CAN TRUST

When we got into this business 25 years ago, the world was a much different place:

- 401(k) plans were still an add on, pension plans were the base of retirement
- Interest rates were much higher
- Regulation and administration were more relaxed

In the intervening years, Groebl Brothers has learned a lot about what plan fiduciaries want and need in a 401(k) process. That's why we adopted a program with simplicity as its hallmark. Our proven, widely-adopted process offers a range of advantages to you.

SIMPLICITY
FEE TRANSPARENCY
OPEN FUND ARCHITECTURE
INSTITUTIONAL FUND ACCESS
WRITTEN FIDUCIARY ACCEPTANCE
$5.6 BILLION MANAGED FOR OVER 600 PLANS
STATE OF THE ART EDUCATION PROGRAM UTILIZING RISKALYZE TECHNOLOGY

THE POWER OF CHOICE

The term open architecture has migrated from the software industry into many others. Now you can take advantage of the same openness for your 401(k) plan. With our process, your plan fiduciaries can choose a platform with thousands of investment options. And because too much choice can sometimes make things difficult, we have adopted a screening process that helps you and your participants identify the funds that more closely match their investment goals. We use Riskalyze Education Technology to help participants. Riskalyze is powerful new technology that is making a difference. **Ask us for a demo.**

After we have helped you identify several service provider portfolios, we use our proprietary Fund Lineup Comparison Tool (FLCT) and its 12-point scoring method to assess asset-weighted performance and fees to turn a confusing process into an opportunity to serve your plan participants with best of class choices offered at institutional pricing.

THE POWER OF PROCESS

Another reason we are so confident in our ability to make your life easier through fiduciary services and make your plan participants happier with greater choice and goal-oriented education is that we have a proven process for delivering on our promise.

1. **Identify goals, objectives and shortfalls:** Groebl Brothers works with you to define what success means and custom tailor a plan. We don't try to fix what isn't broken.

2. **Implement fiduciary risk management program:** Here, we define fiduciary roles and responsibilities and implement a Plan Monitoring Program (PMP) to address and document requirements.

3. **Develop and implement Investment Policy Statement:** We will help develop yours and keep it updated.

4. **Benchmark plan expenses and review service providers:** Groebl Brothers implements the proprietary Fund Line-up Comparison Tool to provide you with solid choices from which to make a decision.

5. **Develop an effective participant education program:** We know you expect a great education program to keep plan participants informed. That's what we deliver with a customized approach to their needs.

6. **Implement ongoing monitoring tools to stay on track:** With your compliance file in a safe place for review and audit, Groebl Brothers puts a proactive service model in place, complete with periodic reviews to track progress toward goals at the appropriate fee.

THE POWER OF SPECIALIZATION

At Groebl Brothers, 401(k) and fiduciary services is what we do, and we've been doing it for over 25 years. So, when we make a recommendation to you, it's based on the experience built from creating 401K solutions for dozens of companies of all types and sizes.

Thanks for checking us out.
Tim and Joe Groebl

OVERVIEW OF PLAN SPONSOR & FIDUCIARY SERVICES

- Plan Design Consulting and Review
- Documenting Goals and Objectives for the Plan
- Identifying and Correcting Fiduciary Shortfalls
- Implementing an Investment Policy Statement
- Investment Selection and Monitoring
- Quarterly Investment Reviews
- Open Architecture Platforms Available
- RFP and Provider Search Comparisons
- Annual Plan Reviews
- Expense Comparison and Benchmarking
- Full Fee Documentation and Disclosure

"Our favorite part of retirement plan consulting is educating plan participants. It's here that we know we can change lives for the better."

- Tim and Joe Groebl

GB GROEBL BROTHERS

MEET JOE

Joe began his career in the financial services industry as an intern with PaineWebber in the summer of 1991. Two years later he moved to Smith Barney where he served for 17 years. In 2010, Joe broke away from Wall Street to join an independent platform so he could offer fiduciary client services and autonomous advice.

"I believe all financial advisors should be direct fiduciaries to their clients and that soon this will be an industry standard". In 2009 Joe brought his brother Tim Groebl into his business to become his trusted partner.

MEET TIM

Since 2010, Tim has focused much of his time specializing on our investment process and in the Department of Labor's new rules and regulations with ERISA guidelines.

Previous to joining his brother, Tim worked as an Insurance agent at AAA. Together and as Professional Plan Consultants ™, Joe and Tim are able to provide state of the art 401(k) over site in a fiduciary capacity as well as offer personalized education and service.

"Our goal is to help companies take the burden out of offering a retirement program and help participants appreciate the opportunity they have and benefit from this in the long term." *–Tim Groebl*

OVERVIEW OF PLAN SPONSOR & FIDUCIARY SERVICES

Documenting and Centralizing Service Provider Agreements

ERISA 404(c) Compliance Assistance

Documented Procedural Prudence that cover all aspects of plan management and ERISA compliance through our proprietary process for Plan Sponsors and Fiduciaries. This includes:

Accepting Fiduciary Status In Writing

Implementing a Plan Monitoring Program to ensure the following are addressed and updated on a regular basis:

- Plan Expenses
- Participant Education Program
- Investment Policy Statement
- IRS Regulations that Affect Your Plan
- Provider Due Diligence
- Goals and Objectives
- HR Turnover and Sponsor Education
- Fiduciary Compliance.

JOE AND TIM GROEBL PPC™

GROEBL BROTHERS

4860 College Boulevard, Suite 202
Overland Park, KS 66211
O: 913-827-4610
F: 913-827-4630
GroeblBrothers.com
GB@riaadvisor.com