PLAN MANAGEMENT

PLAN SPONSOR SERVICES

A successful retirement plan — is our passion.

Carnegie Investment Counsel is an independent investment advisor that provides fiduciary consulting and asset management services to plan sponsors and their plan participants. We deliver unbiased advice, innovative designs, sophisticated solutions, fiduciary risk management and experience-backed recommendations, all aimed at helping our clients improve their plans. We evaluate and mitigate a plan sponsor's risk while enhancing plan participants' potential retirement outcome and helping achieve financial security. Our services are designed to save time, potentially reduce fiduciary liability exposure and address both IRS and Department of Labor compliance requirements.

Through our value-added services and professional consulting expertise, we deliver on our mission each day to create ongoing successful retirement plan experiences for employers and employees. We address and satisfy the three key areas of a successful plan; plan governance, plan effectiveness and investment selection and monitoring. We function as true independent consultants...we are both vendor and investment neutral.

Plan Governance:

- Fiduciary Risk Management and Oversight
- Investment Policy Statement Development
- Annual Benchmarking
- Fee Analysis and Disclosure
- Investment Due Diligence
- Investment Committee Fiduciary Training
- Conduct Investment Committee Meetings
- Plan Design and Compliance Review(s)
- ERISA Soft Dollar Fee "Recapture"
- 404(c) Review

Plan Effectiveness:

- Plan design review
- Participant education program
- Targeted communication program
- Participant investing
- Measure retirement success
- Monitor pre- and post-retirement progress

Plan Investment and Monitoring:

- Assess investment objectives
- Develop asset allocation strategies
- Select and monitor investments *(including expenses)*
- Monitor portfolio performance
- Conduct disciplined rebalancing strategies
- Quarterly communications to investment committee
- Organize and monitor documentation system

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Investment advisory services offered through Carnegie Investment Counsel, an SEC Registered Investment Adviser.

PARTICIPANT MANAGEMENT

PLAN PARTICIPANT SERVICES

A comprehensive education and communication program is critical to a company's retirement plan success.

Carnegie Investment Counsel excels in designing employee education and communication programs that target different groups of workers, in different ways, inside you organization. Whether print, technology or in person, we craft a program so participants can save enough and invest well.

Helping participants adequately save and invest for retirement not only increases the likelihood of their successful retirement outcome, it also raises the profile and appreciation of their employee benefit.

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Plan Success strategies include:

- Develop a complete education and communication program *(including plan features)*
- Conduct group educational meetings *(on-site)*
- Conduct enrollment meetings by licensed advisors *(on-site)*
- Provide individual meetings on financial planning and wealth management *(on-site)*
- Develop appropriate asset allocation models based on personalized information
- Monitor the progress of participants in both the accumulation phase and post-retirement distribution phase
- Monitor and measure the success of the employee education and communication

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