

It's still your 401(k)

**Only a lot easier to manage with
bigger benefits, too.**



5 REASONS WHY ADOPTING THE CONCURRENT HRO 401(K) PLAN MAKES SMART BUSINESS SENSE.

No matter how big or small your business, outsourcing some of your non-core tasks makes smart business sense. After all, it's impossible to staff up in every possible area. That's probably why you've brought in partners for payroll and tax administration, health and welfare benefits, and human resources management.

Now you can extend those same benefits to your retirement savings plan. By joining the Concurrent HRO 401(k) Plan, you'll give your employees more investment choices and options while retaining the ability to tailor your plan to suit your company's unique needs. It's the best of both worlds. Bigger benefits. Greater choices. Easier administration. Tailored to your company.

Simply put, outside specialists can do it better, faster, cheaper - while giving you more time to focus on growing your business.

**Are you paying too much?
Are you getting too little in return?**

Get a 401(k) cost and benefit comparison to see how our 401(k) solution can help!

Email cbermann@rbfcapitalmanagement.com for more information.

BIG PLAN SERVICES

Whether your company's 401(k) plan has \$10,000 in assets or \$1,000,000, on your own, you're considered a small plan. But with our plan, your money is grouped with dozens and dozens of other plans to create real buying power. With more assets under management comes a greater level of negotiating power and enhanced services. In our plan, you'll get the benefit of an ERISA attorney, a Plan Investment Adviser, Participant Investment Advisers, and a dedicated Plan Administrator. With such great talent dedicated to our plan, you can be confident that all the details are taken care of - from the selection of the investment menu to compliance with the myriad of federal regulations - allowing you to redirect your energy to more profitable tasks.

COST EFFECTIVE SOLUTION

Big plans also get better pricing, creating real savings for you and your employees. As an adopting employer, there are no plan document fees, no audit fees, and no legal fees. If you have over 100 employees, joining our plan can save you as much as \$10,000 in annual audit costs alone. Your employees also enjoy real savings because we can access less expensive share classes that are rarely offered to smaller plans. In the end, our plan costs less to administer, which is real money that you can use to grow your business or enrich the benefits offered to your employees.

EASY ADMINISTRATION

Managing your own 401(k) plan is a load of work. Are you spending too much time dealing with paperwork, preparing government filings, changing deferrals or reviewing loan requests? We believe that's unproductive - and that your time is much better spent elsewhere. That's why our plan takes the load off and frees up your busy day - we take care of all those day-to-day administrative tasks. Beyond the everyday hassle, running your own 401(k) plan exposes you to the risk of mismanaging your compliance and fiduciary duties. When you join our plan, you virtually eliminate these risks. As the Plan Sponsor, we are responsible (NOT YOU) for government filings, delivery of all required notices, annual compliance tests, and monitoring the plan's investment menu. Enjoy the benefits without the worry.

SUPERIOR INVESTMENT MENU

Does your investment menu measure up? We know ours does. Many times, a firm that manages its own 401(k) program is limited to a narrowly defined, proprietary family of funds, often with high-cost share classes. We offer you and your employees a better choice. We use an "open architecture" platform that allows us to craft an investment menu from a virtually unlimited number of options, companies or fund families, without any proprietary fund restrictions. Our professional Investment Advisers then help us select, monitor, and maintain our plan's investment menu. With great choice and great advice, we offer only the highest quality funds with the lowest-cost share classes.

PLAN DESIGN FLEXIBILITY

If you have your own plan, maybe it was designed specifically for you or maybe you never had the opportunity to speak with plan design specialists. With our plan, you'll have access to professional retirement consultants that can help you design your plan to perfectly suit your company's objectives. From eligibility requirements to employer contributions, you're free to customize your plan to meet your needs and fit your budget. By joining our multiple employer plan, you don't have to give up flexibility to get better pricing, easy administration, and professional guidance.