

Hunter Capital's introductory Retirement Plan Consultation will cover one or more of the following areas. The scope of the consultation can be determined based on an initial phone discussion or email correspondence.

## **Investment Policy Statement**

- ◆ We can discuss with you the benefits and risks associated with maintaining a plan investment policy statement.
- ◆ We can review your investment policy statement and provide feedback on items such as general content, fiduciary governance and process, investment performance standards, benchmarks and other areas of specific interest.
- ◆ We can review areas of specific risk for Defined Contribution plans including 404(c) compliance, holding employer stock, current issues around target retirement funds and the provisions of investment advice to participants.

## **Investment Funds**

- ◆ We can review and provide general feedback on the plan's investment fund utilization, including the range of funds offered and their general performance.
- ◆ We may elect to provide a specific quantitative review of select investment funds provided they are 1940 Act funds or that certain performance information is readily available.
- ◆ We can provide a comparative perspective on investment fees including revenue sharing, provided certain information is available.

## **Retirement Plan Vendors**

- ◆ We can provide general feedback on alternative provider models available in the industry and the characteristics of each.

## **Asset Allocation (defined benefit plans only)**

- ◆ We can review the portfolio's asset class allocation and provide feedback on utilization and diversification of asset classes. To the extent possible, provide feedback on the substantiation and documentation supporting the portfolio asset allocation.
- ◆ We can discuss industry trends in asset allocation.

## **Other Items of Interest (examples)**

- ◆ Fiduciary responsibilities and risks
- ◆ Industry trends including auto-enrollment, default funds, target retirement funds
- ◆ 404(c) fiduciary liability protection
- ◆ 401(k) plan fees and litigation

We anticipate that the consultation will require a brief introductory meeting/call to determine scope and an in-person meeting to discuss results. Effective provision of the Retirement Plan Consultation may require that we be provided with certain plan and/or investment information. We will treat any information provided to us as confidential and according to the standards set forth in our Privacy Policy.

## ***Terms and Conditions for Retirement Plan Consultation Offer:***

- 1. The duration of the offer will be 90 days from the date of our offering e-mail.*
- 2. In all matters relating to the offer, the decisions of Hunter Capital Advisors shall be final and binding in all respects.*
- 3. The general information we provide plan sponsors based on this review does not constitute fiduciary investment advice.*
- 4. Plan sponsors should not act or refrain from acting solely in reliance on the information provided by Hunter Capital Advisors.*
- 5. Hunter Capital Advisors will not assess any fees or expenses for work mutually determined to be under the scope of this consultation.*
- 6. Plan sponsors are under no additional obligation to utilize Hunter Capital Advisors for any current or future professional services.*
- 7. Hunter Capital Advisors reserves the right to limit this offer at its discretion.*
- 8. Applicable to either defined benefit or defined contribution plans.*
- 9. The offer is not available wherever it is prohibited by law.*