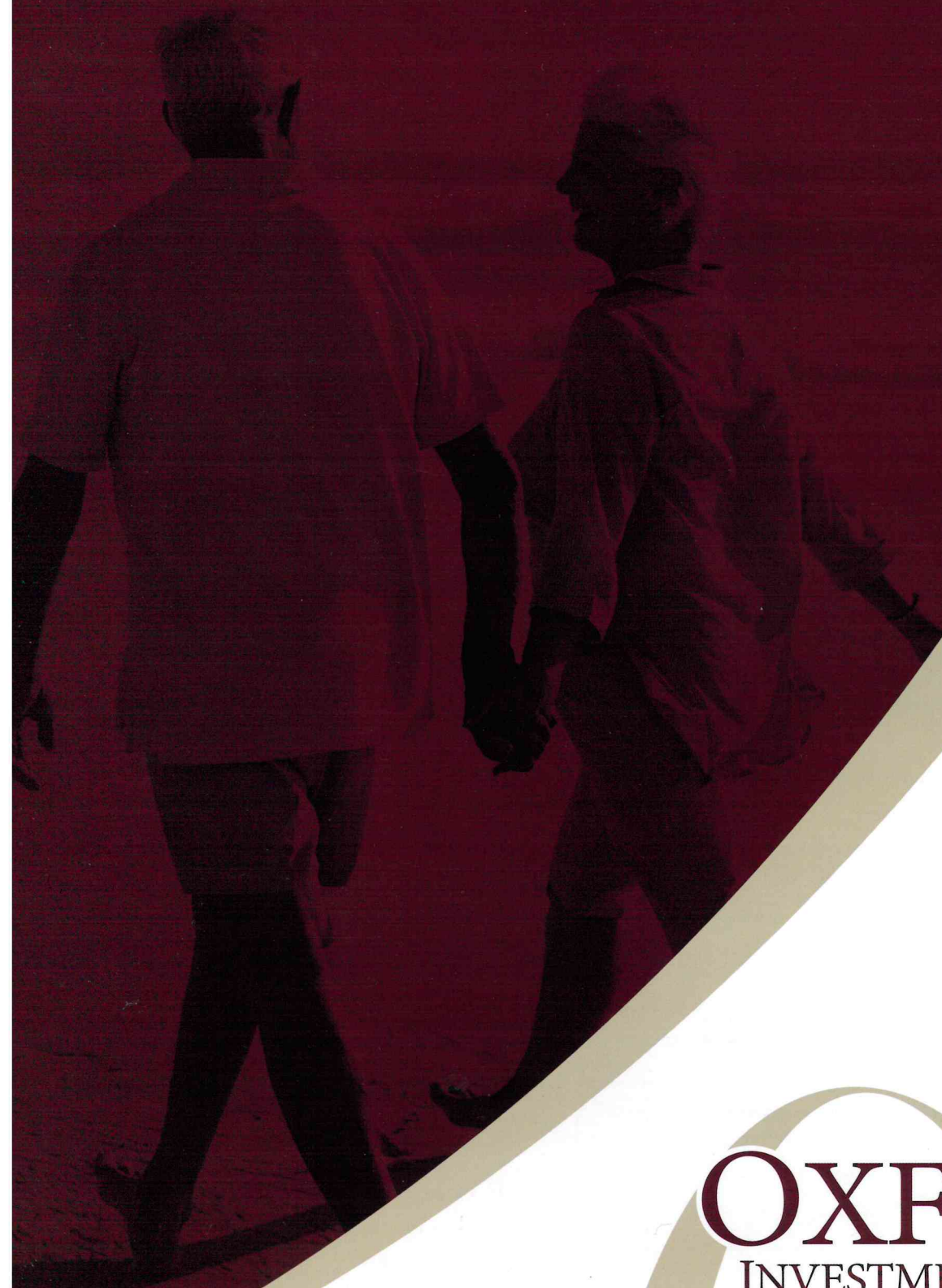


Which Retirement Plan Is Right For You?



The logo graphic consists of a thick, light-colored curved line that starts under the 'O' and arches over the 'D', ending under the 'D'.
OXFORD
INVESTMENT GROUP

RETIREMENT PLAN SERVICES

Investment planning is far from a one-size-fits-all. An ideal portfolio should reflect employee demographics and keep pace with company growth and economic changes. Each decision and strategy should be tailored to the individual participant and their goals. Oxford Investment Group works actively with fund company sponsors and third-party administrators to ensure these priorities are met. We focus on providing solid investment choices that have a history of both steady returns and low expense ratios.

PLAN LEVEL INVESTMENT SERVICES

- Review plan's investment objectives
- Recommend plan menu design and investment options (selection of funds/monitoring funds in plan)
- Provide investment monitoring and reporting
- Ascertain fund breakpoints. Consider platforms that offer asset-based credit to offset plan expenses.
- Hands-on communication

PARTICIPANT LEVEL INVESTMENT SERVICES

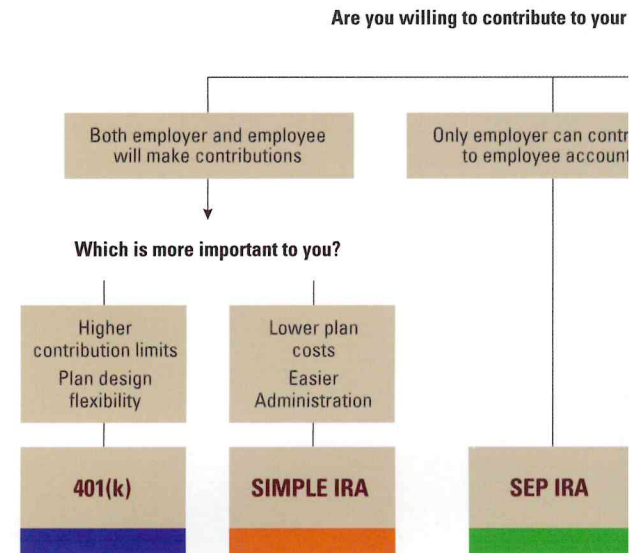
- Develop participant education and communication strategy:
 1. Career planning
 2. Personal planning (diversification of 401(k) assets vs. personal assets, etc.)
- Conduct employee education meetings
- Conduct group enrollments (quarterly or bi-annually as designed by plan)
- Conduct one-on-one participant meetings (as requested)
- Provide phone/email support to participants
- Review progress against education, strategy and goals

PLAN OPERATION RELATED SERVICES

- Attend plan committee meetings
- Review plan structure and plan design and recommend modifications as needed
- Work with TPA on maintaining ERISA compliance
- Monitor service providers
- Provide service provider transition and/or plan conversion support

WHICH RETIREMENT PLAN?

Do



ADVANTAGES OF A 401(k)

Employer:

- Employees contribute to their own accounts
- Employer contributions (including match) are deductible business expenses
- Flexible program designs to suit employer needs
- Annual nondiscrimination testing is not required for some safe harbor 401(k) plans

Participants:

- High contribution limits
- Participant loans available
- Potential for plan to offer both a traditional and ROTH option

Solo 401(k) Plan:

- Flexible contributions (possibly up to 100% of compensation)
- Loans against plan
- Low-cost set-up
- Cover yourself and spouse/partner

Profit Sharing

- Works in conjunction with a 401(k)
- Allows for additional contributions at discretion of employer based on company profits
- Provides incentive for employees to increase company profits
- Contributions are based on company profits

Cash Balance:

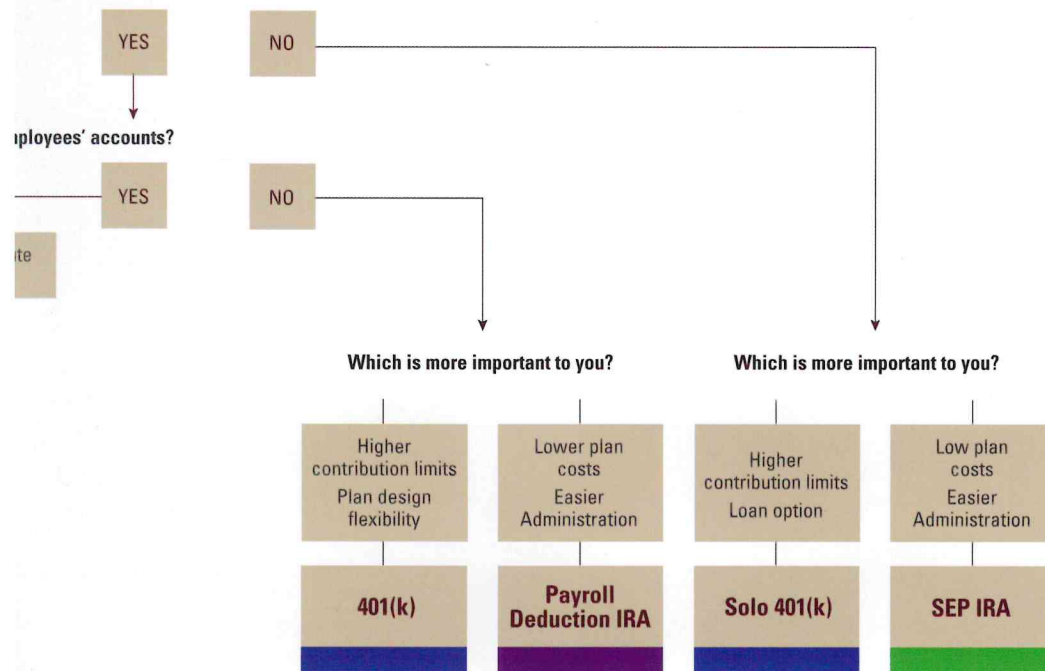
- Hybrid plan treated as a 401(k) with Profit Sharing plan for a sole proprietor
- Higher contribution limits for compensated employees
- Fixed contributions for all participants at year-end

Multi-employer

- Several businesses contribute to a single qualified plan
- MEP sponsor takes responsibility for running plan, plan assets shared

EMENT PLAN IS RIGHT FOR YOU?

Do you have employees?



NEXT STEPS

Consult with your financial professional and/or tax advisor. While this brochure can give you an idea of which plan type may be right for you, these trained professionals will be able to confirm your findings or direct you to another plan that's better aligned with your specific needs and goals, and then assist you in setting up the plan.

401(k) PLAN

- Can be combined with a Defined Contribution Plan. Can be combined with a stand-alone profit-sharing plan.
- Contribution limits for highly compensated employees are higher than for other employees.
- Contributions are credited to a separate account.
- Plan (MEP): Employees can participate in a plan. No liability for costs reduced by

SIMPLE IRAS

Employer:

- Low cost
- Employees contribute to their own accounts
- Employer match is a tax deductible business expense
- Easy set-up and administration
- No complex IRS reporting requirements
- Reduced fiduciary responsibility

Participants:

- Contribution limits higher than personal IRA
- Employer makes a contribution
- Immediate vesting

SEP IRAS

Employer:

- Low cost
- Employer contributions are deductible business expense
- Flexible contribution limits, you decide how much to contribute
- Annual contributions not required
- Easy set-up and administration
- No complex IRS reporting requirements
- Reduced fiduciary responsibility

Participants:

- Employer contributions
- Immediate vesting

PAYROLL IRA

Employer:

- Low cost
- Employee contributions are automatically deducted
- Easy set-up and administration
- No complex IRS reporting requirements
- Reduced Fiduciary responsibility

Participants:

- Choice of IRA—traditional or ROTH
- Control – employees decide how much and how often to contribute
- IRAs may be funded for a non-working spouse
- Immediate vesting
- Ability to make withdrawals at any time (subject to tax penalties)



P 919.833.1500
F 919.833.8335

oxfordinvestmentgroupinc.com