



Let the sleeping dog lie. The squeaky wheel gets the oil. If it ain't broke, don't fix it.

They call it conventional wisdom, but that's not smart when it comes to your 401k.

In the world of 401ks, what you don't know really can hurt you. Let's take a look under the hood.



TRIUNE
Partners in conversation.™

Financial Accountability Report: 401K

Date

Client

Prepared by

Expenses

How much are you paying, really? A good 401k partner should give you a full expense disclosure. You deserve to know both what you are paying and what you should be paying.

You're paying %

A reasonable expense rate is %; more than % and it's time to shop around.

The Triune Difference: We believe in getting the highest return on investment for your employees. We lead the industry in keeping plan expenses and fund fees low, so those account balances grow as much as possible.

Employee Advising

How's your 401k partner serving your employees? We believe everyone should have access to top-tier service from a caring, expert planner for retirement and financial planning advice.

How many of your employees are on track to retire with dignity?

The Triune Difference: Investing in relationships is what really matters. As Certified Financial Planners (CFP®), we're a team of credentialed experts who counsel your employees, one-on-one.



Performance

How do your funds stack up? Are your people in a mix of funds that makes sense for them? You deserve a diversified lineup of solid, low cost funds, plus a partner to help your employees make good choices regarding the funds they're using.

Current percent of your Plan Assets invested in a managed portfolio %

Triune's benchmark is better than 80%

The Triune Difference: Long-term retirement planning is a marathon, not a sprint. Fads come and go, but the right mix of funds plus low expenses ultimately defines how successful you are. We'll ensure a broadly diversified, low cost mix of funds, and then we'll help your employees manage it over the long haul.

Design & Service

How's your 401k partner serving you? Does your 401k plan include a Roth option? Do you have a written investment policy statement? How about regular plan reviews?

Your provider contacts you times per year.

Plan Reviews per year with minutes to document

On-site, personal enrollment

The Triune Difference: Your employees are worth a well-designed plan with top tier service. We get critical meetings on the calendar ahead of time, so you and your employees can plan ahead. Think preventative medicine over urgent care. Plan reviews occur annually at least, so you always know what's going on with your plan.

The Accountability Gap

Does your current broker, agent or rep have your best interests at heart? At Triune, skeptics are welcome. We engineer better outcomes for you by focusing on what matters. Minimizing expenses. Encouraging healthy behaviors. Showing up on time and caring for people. Sound conservative, old-fashioned, Midwestern? We think you'll like how we put tried-and-true values to work in today's market.

We were born as an independent firm, unhitched from any big corporation. We had one purpose then, and have one purpose now: to serve our clients the right way and with excellence. We think of ourselves as the anti-Wall Street firm. Triune strives to bridge the gap in financial services today, one partnership and one relationship at a time. Together, we can do more — so let's start a conversation today.

