

Happy New Year

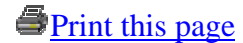
2008 Retirement Plan Resolutions



Presented by:

Steven S. Sansone, J.D., AIF®
Kravitz
Encino, CA
(818) 325-3010 (phone)
e-mail: SSansone@kdsadvisors.com

It has become increasingly difficult at the start of a new year to remain productive, and set priorities for 2008.



We're here to help. Here are your 2008 retirement plan resolutions - six of the most important priorities to focus on in 2008 to improve your retirement plan:

1. **Increase Participation Rates** – Many new strategies are available to get more participants to contribute to your plan. Which one will work best for your company?
2. **Increase Contribution Rates** – There are several new ways to get participants to increase their contribution rates. Which one will motivate your participants to save more?
3. **Improve Participant Investment Behavior** – There are several different tools to you can implement to improve your participant's investment behavior. Everything from target risk and target date funds to managed accounts and better employee education can be used to improve participant investment returns. Are you using the right ones for your employees?
4. **Complete Disclosure of Plan Cost to Your Participants** – Accurately disclosing all plan cost to your participants is a challenge and will soon be a requirement. If the fee comes out of their plan account, they should have a clear understanding of what services it pays for. Your service provider may be doing a relatively poor job of disclosure. What can you do to create transparency and assure participant understanding of your plan cost?
5. **Reduce Investment Expenses** – You are responsible for selecting and monitoring your investment options on an ongoing basis. Comparing fund expenses is an important part of the process. A simple way to lower your investment expense is to replace expensive funds with ones which provide better overall value. What is your selection process? Have you selected the best funds for your participants?
6. **Increase Diversification** – Modern Portfolio Theory requires a wide range of different asset classes to achieve adequate diversification in a participant's account. Does your plan offer a wide range of different asset

classes? Or do you have several funds in a small hand full of asset classes and no options in several other asset classes?

Running a successful retirement plan is a complicated process. Understanding your plan fees and services; managing your fiduciary responsibilities and liabilities; utilizing new plan design opportunities, selecting and monitoring your service providers and investments; and ultimately improving participation and contribution rates to make sure your employees are able to build a secure retirement. That's a very big challenge.

We can help. If you want improve your plan for you and your participants in 2008, we have the solutions, to help you fulfill your resolutions. Call us for the answers you need.

Complimentary FEE Review: The DOL and pending litigation are holding Plan Fiduciaries accountable if the plan's fee structure is not "reasonable". We can get to the bottom of what you are paying, help you determine if its reasonable and provide you with options to consider that will lower your costs.

We can lower your costs AND increase your service. For your complimentary fee review and an effective strategy for improving your plan call the retirement plan expert: Steve Sansone at Kravitz today at **818-325-3010**.



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Kravitz
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e-mail: SSansone@kdsadvisors.com

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