

CFO4Life Retirement Solutions



Your Retirement Plan CFO



CFO4LIFE

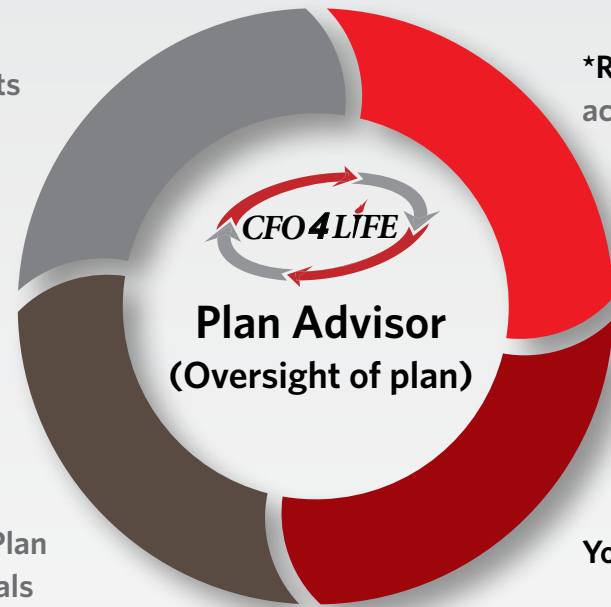
Comprehensive Wealth Management

www.mycfo4life.com

Service roles involved in a 401(k) plan

*Custodian - Holds assets

*Recordkeeper - Tracks all activity and sends statements



*Administrator (TPA) - Plan testing, loans, withdrawals

Your Company - Plan Sponsor

**Service providers may fill multiple roles above*



As plan advisor, our role is to advise you on all areas of the retirement plan including, but not limited to:

- Reducing fiduciary risk you may carry as plan sponsor or trustee
- Monitoring and managing investments
- Customizing education for your employees
- Assisting with cost control measures
- Providing technological innovation

We have no proprietary products or allegiance to any service provider. Thus, we can work with your current providers or change if necessary.

Risk Mitigation

Cornell University Law School defines fiduciary duty as:

"A fiduciary duty is a legal duty to act solely in another party's interests"

Most executives and plan administrators are surprised to learn that they are serving in this capacity which may carry both personal and business liability for their company. In a typical 401(k) plan, the participants have already entrusted the company executives with the responsibility to select and monitor the plan's core investments.

CFO4Life can assist with reducing this liability.

- CFO4Life traditionally serves in a 3(38) Fiduciary capacity, in which we will have full discretionary authority to monitor and change funds within the plan. By using us in this capacity, plan trustees will be introducing another fiduciary with responsibility for investment management to the plan.
- Our firm can also serve in the capacity of a 3(21) Fiduciary, in which we will advise the plan trustees in the selection and monitoring of core investments.
- For companies that wish to maximize protection against potential lawsuits and legal action, we can introduce firms that will serve in an ERISA 3(16) capacity. This firm will assume direct responsibility for many of a plan sponsor's fiduciary duties.



A fiduciary holds the assets of another person and is required to act in the best interest of that person ...



Who are the plan's fiduciaries?

Fiduciary Roles	Fiduciary Responsibilities
<p>Named Fiduciary -Plan Sponsor-</p>	<p>Under the Employee Retirement Income Security Act (ERISA) 402(a), every plan must have at least one fiduciary (a person or an entity) named in the written plan or through a process identified by the plan.</p> <ul style="list-style-type: none"> The plan sponsor is typically the named fiduciary; the named fiduciary may be identified by name or by office (for example, chief financial officer or board of directors). A plan sponsor may hire non-fiduciary service providers such as record keepers, third-party administrators (TPAs), custodians and non-fiduciary investment professionals to help meet some of the plan sponsor's fiduciary responsibilities. The plan sponsor may also hire or appoint other fiduciaries (for example, to assist with investment selection). Even if the plan sponsor hires service providers and appoints other fiduciaries, the plan sponsor will continue to be a fiduciary.
<p>The Plan's Administrator -ERISA 3(16)-</p>	<p>The plan administrator described in ERISA 3(16) is responsible for day-to-day administrative decisions regarding a plan (for example, interpreting plan documents or authorizing distributions).</p> <ul style="list-style-type: none"> Most plan documents name the plan sponsor as the ERISA plan administrator. TPAs, record keepers, custodians and brokers are generally not considered ERISA 3(16) plan administrators because they perform services under the direction of the plan fiduciary and don't have power as to how the plan is administered.
<p>Investment Manager -ERISA 3(38)-</p> <p>CFO4Life can serve in this capacity</p>	<p>The plan sponsor may engage an ERISA 3(38) investment manager to take full discretionary responsibility for selection and monitoring plan investment options.</p> <ul style="list-style-type: none"> An ERISA investment manager must be a bank, insurance company, or a registered investment adviser. The plan sponsor has fiduciary responsibility for the selection of the investment manager, but once the investment manager is appointed, the investment manager is responsible for selecting investment options.
<p>Investment Advisor -ERISA 3(21)-</p> <p>CFO4Life can serve in this capacity</p>	<p>The plan sponsor may hire an investment advisor or other service provider to serve as a fiduciary investment advisor under ERISA 3(21).</p> <ul style="list-style-type: none"> The plan sponsor has fiduciary responsibility for the selection and ongoing monitoring of the actions/decisions of the investment advisor. The plan sponsor retains the discretionary responsibility to select the plan's investment options.



Investment Management

A successful retirement plan utilizes low cost funds that satisfy particular selection criteria as participants seek to grow their account value at a lower cost.

In order to protect you and your employees, CFO4Life has a diligent and thorough investment review process. Using the latest analytical tools, we compare your funds on a quarterly basis to ensure they are satisfying and maintaining our criteria.

When selecting and monitoring funds, our main areas of focus are:

- Fund Performance
- Fund Expenses
- Risk
- Manager Tenure



A Personal CFO For Your Employees

Other than Social Security, employer-offered retirement plans are the main source of income for the majority of workers in retirement. It's absolutely vital they have access to the proper tools and professionals to help ensure they are investing in line with their goals and risk tolerance.

At CFO4Life, you'll find something that is truly unique compared to other firms. Your employees will have unlimited access to our team of CERTIFIED FINANCIAL PLANNER™ Practitioners, Certified Public Accountants, Insurance professionals and a Chartered Financial Analyst®.

Your employees can call us and ask questions related to any of the following:

Cash Flow Management

- Cash-flow projection
- Current budget assessment
- Debt management/loans

Investment Strategy

- Traditional and alternative investments
- Goal-based asset allocation
- After-tax focus

Risk Management¹

- Life, disability, and LTC insurance
- Umbrella insurance
- Home and auto insurance

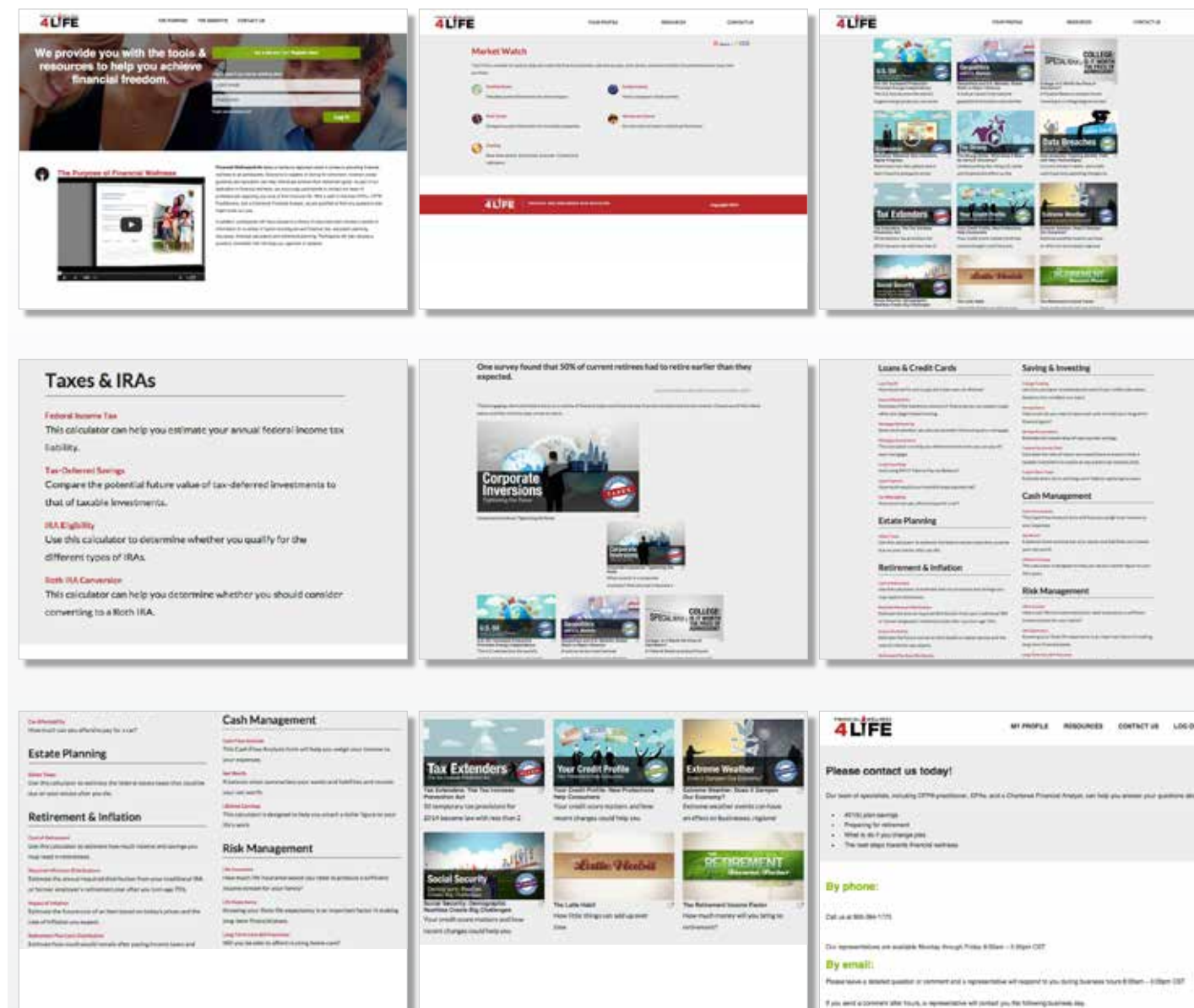
Tax Planning

- Integration of tax planning and investing
- Tax write-offs
- 1040 Questions

Retirement Planning

- Needs and timeline evaluation
- 401(k)s and IRAs
- Required minimum distribution planning

¹Insurance products are made available through the licensed insurance agency LMBCII, which is an affiliate of CFO4Life Group, LLC.



Financial Wellness - Education For Employees

It is vital that your employees receive the financial education they need. That's why we've created an interactive website, FinancialWellness4Life.com or FW4L.com, to give employees instant access to tools that can help them.

The Financial Wellness4Life website gives your employees access to a multitude of resources, including:

- MarketWatch Tools - streaming stock quotes
- Educational Videos - savings, cash flow, etc.
- Financial Calculators - home purchase, taxes, etc.
- A Full Financial Glossary
- Access to our team of professionals

Take us for a spin ...

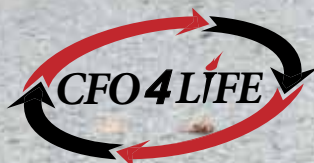
We'll give you a complimentary:

1. Plan Review: Analysis of total plan costs as well as underlying investment performance
2. Vendor review: Analysis of current service providers to determine if they are best fit for your plan

Then let us take you to the next level!

Once you have given us a "test drive," you can commit to CFO4Life and take the next step:

3. CFO4Life Comprehensive Retirement Plan Advisory Services



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