



# 3(38) Fiduciary Services Overview

## About Us

- For more than 16 years, SHA Retirement Group has advised plan sponsors with the goal of positively impacting the futures of their employees.
- Our goal is to provide quality investments that keep plan costs low while allowing participants to take advantage of market conditions. Our affiliation with Resources Investment Advisors allows us to provide additional resources not universally available.
- We are an independent firm that provides unbiased investment advice.
- Investment decisions are made using the RPAG Scorecard System which follows many quantitative and qualitative metrics.

## 3(38) ADVISORY SERVICE

- SHA Retirement Group is responsible for selecting, monitoring, and replacing all investments in the plans fund lineup.
- Regular scoring and advice will be provided on the fund lineup with updates and replacements made as necessary.
- SHA also provides QDIA determination incorporating the ability to use state of the art dual QDIA mapping and managed accounts with eligible Recordkeepers.
- Reducing Fiduciary risk for plan sponsors and removing administrative burden with fund menu selection and maintenance.



## Scorecard System Methodology™

- ❖ Incorporates both quantitative and qualitative factors in evaluating fund managers and their investment strategies.
- ❖ Easy to understand pass/fail criteria on a scale of 0 to 10, with 10 being the best.
- ❖ Scores active, passive, and asset allocation strategies over a multi-year time period.

## How is SHA Retirement Group Compensated?

- ❖ Compensation for 3(38) advisory services is assessed either as a percentage of total plan assets or a flat fee.
- ❖ SHA Retirement Group receives no commissions or other compensation from third parties such as recordkeepers, administrators, or investment companies for this service.

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### Standard Metrics

Average returns  
 Broad benchmarks  
 Broad peer groups  
 Broad style analysis  
 Alpha  
 Beta  
 Standard deviation



### RPAG Metrics

Rolling returns  
 Custom benchmarks  
 Custom peer groups  
 Style drift  
 Information ratio  
 Upside capture ratio  
 Downside capture ratio