



Expect more from  
your retirement plan.

**WALPOLE**  
FINANCIAL ADVISORS, LLC

An Independent Member of



THE BAM ALLIANCE®





FORWARD

## Welcome to a better way to put your employees' goals within reach.

Your retirement plan is one of the most important benefits you offer your employees. In fact, it may be the only way many are saving for the future.

**Walpole Financial Advisors, LLC is here to help you make your plan the best it can be.**

We're part of a nationwide alliance of independent advisors who believe that most retirement plans fall short when it comes to helping people actually plan for retirement.

Everything we do is based on a simple fiduciary promise: to do what's right for you, your company and your employees, no matter what. It's the very same obligation you have as the sponsor of your plan – and we're proud to share it with you.

So what does it mean for you and your employees?

*It means you'll know what fees you're paying and what you're getting in return.*

*It means you will get unbiased advice on how to structure your plan so your employees have the greatest odds of achieving their most important goals.*

*It means your employees will have the help of an advisor, not just access to a platform to choose investments.*

*It means the focus will shift from fund selection to enhancing and analyzing retirement readiness.*

Most of all, it means you and your employees will have a better chance of achieving your retirement savings goals.





POTENTIAL

## It's time to take a second look at your company's retirement plan.

Chances are, you've already asked yourself if your current plan is doing its job. But how do you know?

*Does your current plan's advisor give your employees the direct education and guidance they need to make informed investment and savings decisions every step of the way?*

*Do you know which parties are collecting fees in your current plan, and what service they are providing for those fees?*

*Do you maintain the fiduciary liability of selecting and monitoring your plan's investment options, or have you delegated that duty?*

At Walpole Financial Advisors, LLC, we know that answering these questions is just the first step in reevaluating your plan, but we hope you'll keep these factors in mind as we move forward.



## FOCUS

# Help your employees focus on what really matters.

A retirement plan is just that: a plan to help your employees do what they want when they stop working full time. To us, measuring success is about more than the performance of the funds we select and recommend. It's about the impact we can have on their hopes, dreams and goals.

We believe reaching those important goals starts with asking targeted questions.

*How much am I going to need to retire?*

*How much should I be saving?*

*Am I currently on track to achieve my goals?*

*When I can realistically retire?*

Of course we're here to offer investment options that best position you and your employees for success. But that's just a part of what we do. We take retirement planning a step further, delivering the support, education and guidance you and your employees need to make the decisions that fit your lives.

That means helping employees find the savings rates they can afford. It means helping them set goals and appropriate risk levels. But it also means staying in touch through educational efforts so employees keep saving – and avoid costly mistakes that could derail their plans.

## ASSURANCE

# The strength and support of a nationally recognized firm and the personal service of an independent advisor.

It's all possible if you choose the right partner.

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## We are part of something bigger.

Walpole Financial Advisors, LLC is proud to be a member of the BAM ALLIANCE, one of the largest groups of independent advisors in the United States. The targeted support and day-to-day resources provided to member firms of the BAM ALLIANCE means advisors at Walpole Financial Advisors, LLC are able to remain focused on the needs of you and your employees, constantly striving to provide service that exceeds your expectations.

Our goal is to bring a sense of calm and confidence into our clients' lives. It's the kind of confidence that comes with working with an advisor whose decisions are based on evidence and fact, not emotions or opinions. An advisor who helps you stay the course, making the ups and downs of the market irrelevant to you and your employees.

Most of all, it's the kind of confidence that comes from working with an advisor who is part of an independent advisory group that manages or administers more than \$29 billion\* in assets, of which \$2.2 billion is in retirement accounts.

## EVIDENCE

# Value evidence over emotion.

For decades, Wall Street has profited on the idea that stock picking and finding the ‘next best thing’ can make investors rich. An entire industry of financial media has grown up around the same notion. But picking a winner by timing the market is virtually impossible, and managers who try to succeed by doing it largely fail.

In fact, research shows just 19 percent of funds beat their benchmarks over a 10-year period.\* There are more than 7,000 mutual funds in America. The odds that an advisor or plan sponsor can pick a menu of 10 to 20 funds that will outperform in one year—let alone 10, 15 or 20 years —are abysmal.

We think investors deserve a better shot at success. Instead of focusing on what happened last year or even over the past few years, our approach is based on 60 years of academic research on how capital markets work — research that’s motivated by objectivity and

held to the stringent standards required for peer review and publication.

Put another way, we’ve found there are far better ways to enhance your returns than searching for a needle in the haystack. We call it owning the haystack.

Our evidence-based approach (the same evidence, by the way, that earned researchers the Nobel Prize in Economics in 2013) has proven that a globally diverse, low-cost mix of investments in a portfolio chosen based on an investor’s unique risk tolerance and rebalanced regularly to hedge against the hazards of emotional investing is the best way for your employees to achieve their long-term retirement goals. As your fiduciary partner, we’ll use the science of investing to build your plan based on this evidence, and help your employees choose the investments that are right for them.

As part of the BAM ALLIANCE, Walpole Financial Advisors, LLC has partnered with a firm to provide you with a plan that delivers:



### Transparency

Our fees are fully disclosed up front, so you’ll know exactly what you’re paying with every aspect of your plan. And because we use a scalable fee structure, as your plan assets grow, the percentage you pay in fees goes down.



### Support

We can provide unbiased guidance to your employees. The educational and consulting opportunities we provide to participants helps them focus on long-term goals rather than short-term hype.



### Education

We help your employees understand saving, investing and the importance of risk – all to help them build confidence in their ability to make smart decisions.



### Protection

As 3(21) and 3(38) fiduciaries, we take the legal responsibility from our clients to act in your employees’ best interests. We’ll handle selecting and monitoring investments, documenting all activity, and delivering individualized investment guidance.

\*Source: Dimensional Fund Advisors, using CRSP data provided by the Center for Research in Security Prices, University of Chicago.





## COORDINATE

# Working together to bring goals into focus.

When you work with Walpole Financial Advisors, LLC, you'll always have one, single point of contact. One person who can direct all of your questions – and who will coordinate support for your employees.

Behind your point of contact lies an entire team of skilled people, all of whom share both a fiduciary obligation and a commitment to do what's right for you and your employees. Your team will cover all aspects of your plan, including:

### **Investment Selection and Monitoring**

If you are the plan sponsor, you are considered a fiduciary of that plan—which means when it comes to selecting and monitoring investments, you're legally held to the same standards as a trained advisor. We relieve you of this responsibility by partnering with a large independent firm to serve as a 3(38) discretionary investment fiduciary. We monitor this firm to ensure they meet their responsibilities.

### **BAM Advisor Services**

The 3(38) Investment Manager assumes responsibility and liability for selecting and monitoring the funds within your plan. Our goal is to guide you through a prudent fiduciary process each and every year, ensuring that all required deadlines are met, disclosures are delivered and due diligence files are kept.

### **Participant Support**

We have found enrollment seminars once a year often isn't enough. Most people don't study investments or personal finance in high school or college, so they don't have the knowledge to evaluate investment options on their own. That's why we work with your employees on an ongoing basis, proactively measuring the best ways to help them. Our focus is on providing exactly the guidance people need to make smarter financial decisions.

### **Plan Design and Compliance**

IRS rules are always changing. Your needs are always evolving. It's our job to know your goals and ensure your plan is positioned to help you achieve them. We work with your plan's administrator to ensure all filing, testing and disclosure deadlines are met — so you can focus on your business, not compliance.

### **Record Keeping and Trust Services**

Sometimes it almost seems invisible — but record keepers and custodians fulfill critical roles in your plan, from processing payroll and handling investment elections to trading and distributions. It's a role that can be marked by conflicts of interest and hidden fees. We only partner with independent, fully vetted industry leaders who meet the high bar we set for our partners.

## CHOICES

# Give your employees the tools and resources to make smart decisions about their retirement future.

It's a fact that's all too true: there's a lot of noise in the media when it comes to investing and planning for the future. Everyone, it seems, has an opinion on the right thing to do. Unfortunately, most people don't have the knowledge, desire or perspective to sort it all out.

That's where we come in.

We offer proactive investment education and managed portfolios that make it easier than ever for your employees to select investments that fit their needs and lifestyle.

Our two distinct approaches give your plan participants ultimate flexibility. Both are built with the idea that diversification is one of the most important aspects of investing.

## 1. Five professionally managed portfolios

These portfolios take much of the work out of the investment selection process. They are designed around levels of risk and expected returns – and are rebalanced according to these formulas each quarter. Our conversion and enrollment process involves helping each of your employees uncover their willingness, need and ability to take on risk – and finding the right managed portfolio based on their answers.

### Highly Aggressive

Suitable only for investors with longer time horizons, this portfolio is made up entirely of stock mutual funds and therefore has a high degree of volatility.

### Aggressive

This portfolio of 80% stock mutual funds and 20% bond mutual funds could experience a higher degree of volatility, but its risk exposure could be appropriate for an investor looking to make up for lost time.

### Moderate

With a 60% allocation to stock mutual funds and a 40% allocation to bond mutual funds, this portfolio is subject to a moderate amount of risk. Appropriate for those that still have a few years to retire but whose savings rates are on track.

### Conservative

This portfolio seeks to reduce volatility through a 60% allocation to bond mutual funds and a 40% allocation to stock mutual funds. Its volatility risk is low to moderate.

### Risk Averse

Suitable for investors who are close to their savings goals, this portfolio is made up of 80% bond mutual funds and 20% stock mutual funds. It has the least risk exposure of all the managed portfolios.

## 2. Individual fund selection

If your employees prefer to create their own portfolios, all of our underlying investments are also available individually. This may be the best choice for those who want to incorporate their assets with other investments, or if they work with an outside advisor.

# Risk Tolerance Profile

In order to help find investments that meet your needs and goals, we start by asking these risk-based questions. **Circle the numbers on the spectrum below that correspond most closely to how you feel.\***

## Ability to take risk

We measure your current situation. How old are you? When do you want to retire? How much volatility can your portfolio endure without endangering your goals?

You can't afford to risk much anymore – this is your time to find focus.

You've been saving for a few years, but may have started to fall behind the "ideal" benchmark.

You have many years until you retire – and you're already on your way toward your goals.

1 2 3 4 5 6 7 8 9 10

## Willingness to take risk

Here we help you gauge your emotional responses to market fluctuations. Are you a nervous investor? How closely do you listen to financial media? How do you react when the market goes up – or down?

The market's ups and downs keep you up at night.

You might get a little jittery from time to time.

The talking heads don't know anything – you're in this for the long-term.

1 2 3 4 5 6 7 8 9 10

## Need to take risk

And finally, we study your needs and goals. Do your current balances and savings rates put you in line with where you should be? What can you do to save more?

You're getting close to your goals, and may not need to take as much risk anymore.

You still have several years until retirement, but everything is on track.

You're saving well – but you may need to take on more risk to make up for lost time.

1 2 3 4 5 6 7 8 9 10

**Add your score to determine which of the five managed profiles is right for you:**

**3-5**  
Risk Averse

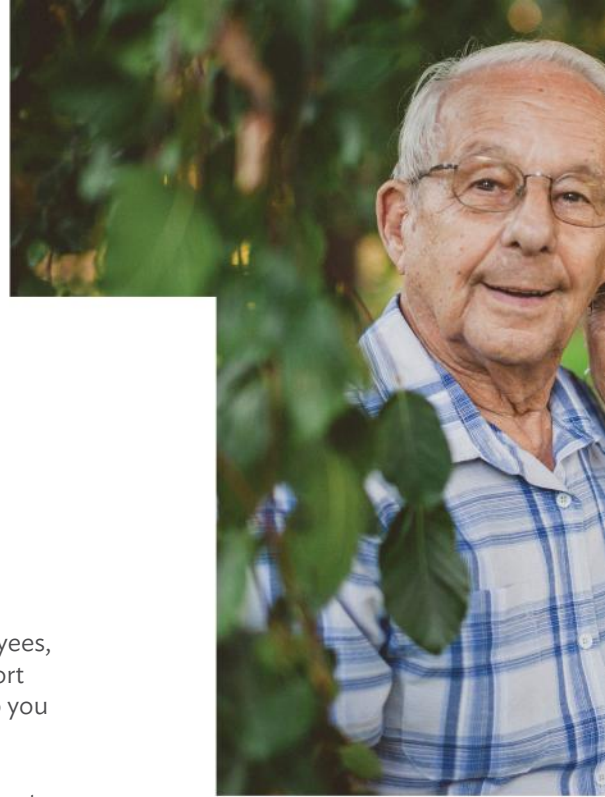
**6-11**  
Conservative

**12-20**  
Moderate

**21-26**  
Aggressive

**27-30**  
Highly Aggressive

\*This questionnaire is provided as a tool to help determine which managed portfolio may be best suited to meet your needs as an investor. This exercise is intended to be used only as a guideline; your decision should be based on your investment objectives, time horizon and investment risk profile, as well as any other income, assets and investments you have outside of this retirement plan.



## CONFIDENCE

# We're ready to help you take the next step.

This is an important decision that could impact every single one of your employees, so we understand it's one you don't want to make quickly. We're here to support you throughout your decision-making process – even if that ultimately leads to you sticking with your current plan.

Either way, we believe it's important to review your plan to make sure your current advisors are truly on your side.

### **Setting goals and managing expectations.**

We start by talking with you to see where you stand – and where you want to go. We'll look at how your current plan is meeting your needs, and where it's falling short. And from there, we'll work with you to craft a transition plan. We'll assemble the team, and lay out a clear communication plan to reach your employees.

### **Fighting inertia.**

It's easy to stay put and to keep doing the same thing – but sometimes a change provides a fresh look. It's the best way for all of your employees to take a second look at their savings rates – or at the overall benefit of participating in a retirement plan.

### **Leading the way.**

Once your new plan is in place, we'll be by your side with the administrative support you need. And we'll be there for your employees, with the ongoing education and guidance they need to make smart, confident decisions.

### **Standing with you.**

We are passionate about helping you successfully manage such an important benefit to your employees. And we're here to help them make all the difficult decisions necessary to work toward their retirement goals. We're there by your side, year by year, with clear reporting on investment performance and participant behaviors. And we're always available to answer any questions you or your employees may have.





CALL US TODAY TO FIND OUT HOW WE  
CAN HELP YOU CRAFT A RETIREMENT PLAN  
THAT'S GOOD FOR EVERYONE.

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# Notes



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