

Investments

access the best open-ended investment platforms

Investment Policy Statement

- Investment objectives of the plan
- Roles and responsibilities of committees
- Investment monitoring guidelines
- Manager selection and termination process
- Department of Labor Guidelines Met
- Reduced fiduciary liability

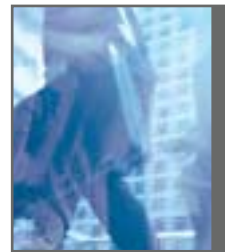
Ongoing Investment Reviews

- Semi-annual or annual timeframe
- Short and long term performance vs. peers
- Style adherence, consistency
- Security and fund overlap
- Manager changes
- Pending legal issues
- Sales / mergers of parent company
- Additions / deletions to current line up

Access to Multi-Family Programs

Providing your retirement plan with an open platform from which to choose your plan's investment options is what MBM is all about. Combining MBM's ability to offer options from the entire mutual fund universe, coupled with our exceptional investment research capabilities, gives your plan extraordinary access to many of the best mutual funds for your company retirement plan. As an independent pension and investment consulting firm, MBM is able to choose from several of the best open-ended investment platforms, including:

- Schwab Mutual Fund Marketplace– over 250 fund families and 2500 funds
- Fidelity One Source – over 100 fund families and 1500 funds
- Matrix Bancorp – over 240 fund families and 10,000 funds



Disciplined Investment Selection Process

Each one of our client's investment lineups is chosen using a rigorous screening process. While many other firms focus solely or primarily on current investment performance, MBM looks at multiple factors to ensure your chosen funds perform well in both up and down markets, are reasonably priced, have stable management, and are not the subject of current or future litigation issues that could affect the performance of your fund. The primary determinants of MBM's fund selection process include:

- 1,3,5 and 10 year annualized return
- Up and down market performance
- Manager tenure and stability
- Expense ratio
- Style consistency
- Stock selection process
- Alpha, Beta
- Pending or prospective legal issues

Investment Policy Statement

The Employee Retirement Income Security Act (ERISA) of 1974 mandates that qualified plans are required to establish a written investment policy that must be followed. [ERISA Sections 402(b)(1) and 404(a)(1)(D)]. To assist you in meeting your fiduciary responsibilities under ERISA, MBM works with you in drafting an investment policy that outlines your plan's investment objectives, the roles and responsibilities of your plan and investment committees, and the criteria by which your plan's investment options will be measured.

Ongoing Investment Reviews

Continuing to review your plan's investments on a regular, systematic basis is just as important from ERISA's viewpoint as the initial selection process. MBM produces a comprehensive semi-annual or annual report for your investment committee that looks at your fund options, recent and long-term performance, ongoing style consistency, management stability, and regulatory health. In addition, MBM makes suggestions for fund additions, deletions, and replacements, all in the best interests of your plan and in accordance with U.S. Department of Labor guidelines.

All Investments contain risks, including the risk of loss of principal. Investments in securities or mutual funds are not guaranteed by any bank and are not F.D.I.C. insured. You should obtain and read a copy of the prospectus for any mutual fund prior to investing or sending money.