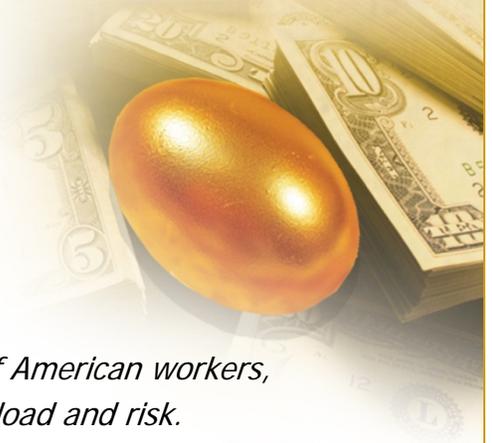


RETIREMENT RESOURCES



*Making a positive difference in the retirement security of American workers,
while helping employers manage plan costs, workload and risk.*

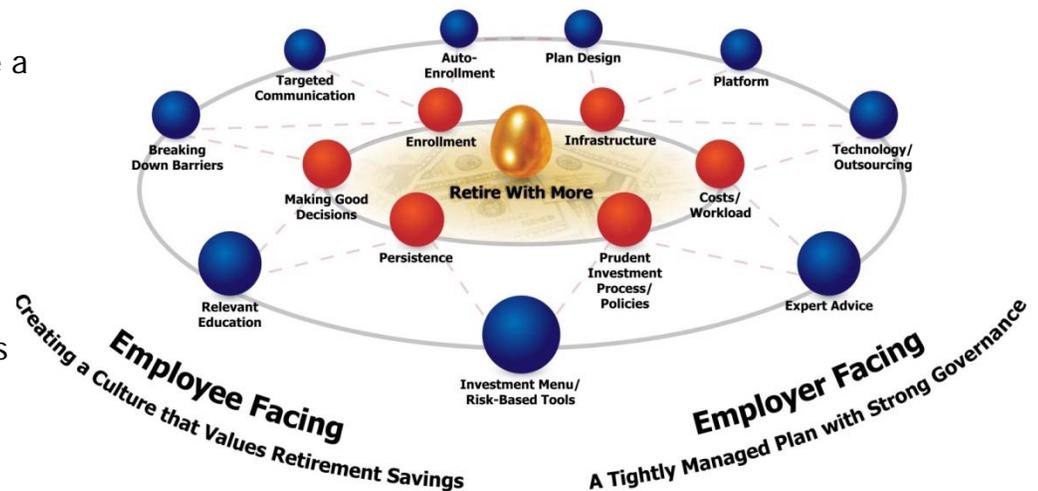
Plans With Purpose – More than just a slogan

It's easy to get lost in the details of running a retirement plan, but you'll probably agree -- the core *purpose* of having one is to help prepare employees for a financially secure retirement. Fortunately, there's mounting evidence that when employees are engaged with the retirement plan, they may be more productive (less time worrying about the future) and turnover may be lower (if the job is seen as a path toward long-term financial security). We have received national recognition for our work boosting employee engagement, and have developed a process that aligns the employer and employee interests and gets employees on a path to *retire with more*.

The Retire With More® Process

is a system of fiduciary best practices designed to promote a better retirement outcome for employees, while managing employer costs, workload and fiduciary risk.

The goals are to enroll every possible employee, to get them up to reasonable savings rates, to get them into risk-appropriate investments, and to keep them on track over the years.



Retirement Resources in a nutshell:

- Long history of serving in a fiduciary capacity
- Provide investment *advice* at both the employer and employee levels
- Creative employee communications – living inside the rules, thinking outside the box
- Fully transparent and competitive fee structure, delivering excellent value
- Contributing to the overall financial wellness of employees through www.RRFIC.com, the Retirement Resources Financial Information Center. Please feel free to browse the site.

Making a difference

We're a focused advisory firm, recognized nationally for our retirement plan work:

- Winner of the 2015 NAPA 401(k) Leadership Award
- NAPA, the National Association of Plan Advisors, with 11,000 members, is the industry's largest organization of professional retirement plan advisors. Now in its eighth year, the 401(k) Advisor Leadership Award recognizes a leading financial advisor or team for contributions that exemplify leadership, experience and expertise in the retirement plan industry. The award reflects the multi-faceted efforts of advisors to serve their clients (plan sponsors and participants), act as a mentor, maintain high ethical standards, and consistently improve their practices and services in the retirement industry.
- Learn more us at www.RetireWithMore.com
 - Published articles
 - Speaking engagements
 - Other recognition
- "RetireMentor", retirement plan columnist, for MarketWatch.com
- On Taskforce to create educational curriculum for financial services professionals on new fiduciary rules
- Committed to "moving the dial" on America's retirement savings crisis

Could your plan be better?

A **good** plan is one where the fiduciaries are fulfilling their obligations, the investment menu is above-average, and the costs are reasonable. A **great** plan is one that goes beyond that to focus on **outcomes**. *How many of your employees are on a path toward a financially secure retirement?*

Great plans sometimes cost less than good ones, and great plans can help you to recruit and retain talent and can improve workforce productivity. **There's great value in having a great plan.**

To discuss possible improvements to your plan, please call Jim or Patrick at (800) 846-3276 or email us: jim@ret-res.com or patrick@ret-res.com. All discussions are confidential, and you are likely to have some useful take-aways.

The principals average 30 years of retirement plan and investment experience



Jim Phillips, President

Jim worked for large national investment firms before founding Retirement Resources, in 1990. He has extensive experience in investments, retirement plans and employee communications.

Jim has written for, and has been quoted in, industry publications including: *PlanSponsor Magazine, Defined Contribution Insights, 403(b) Advisor, Investment News, NAPAnet Magazine and PlanAdviser Magazine*. He has spoken at retirement plan conferences including: SPARK, PSNC, ASPPA, PANC and NAPA. Jim is a retirement plan columnist for MarketWatch.com

Contact Jim: jim@ret-res.com



Patrick McGinn, CFA
Vice President

Patrick is a CFA charterholder and has been in the securities industry since 1993. He holds the Chartered Financial Analyst® designation and is a member of

the Boston Security Analyst Society.

He has over 20 years of investment, retirement plan and employee education experience. Together with Jim, Patrick has co-authored a number of articles which have appeared in industry publications on topics related to managing successful 401(k) and 403(b) plans, and they have many years' experience serving as fiduciaries.

Contact Patrick: patrick@ret-res.com

Retirement Resources Investment Corporation is a registered investment advisor. This brochure is intended to provide general information about the Advisor. It is not intended to offer investment advice. Information regarding investment products and services are provided solely to read about our investment philosophy, our strategies and to be able to contact us for further information. The Advisor will provide all prospective clients with a copy of our current Form ADV, Part 2A ("Disclosure Brochure") and Part 2B ("Brochure Supplement") for each advisory person supporting a particular client.