

3(38) FIDUCIARY PROTECTION

401K | 403B | 457 | SIMPLE IRA | MULTIEMPLOYER PLAN | PENSION | PROFIT SHARING

GREATER COST EFFICIENCY

LOWERING LIABILITY ACROSS THE BOARD

By outsourcing fiduciary responsibilities, advisors, broker-dealers and employers reduce their liability to the highest degree against legal challenges, regulatory uncertainty, and market volatility. We provide fee transparency and avoid or mitigate conflicts of interest. Our 3(38) fiduciary service is typically less expensive than our competitors and can often be added to a retirement plan while lowering existing plan fees. This is because we can quickly identify areas where current plan costs can be reduced whether they are paid by the employer or employee.

INNOVATIVE INVESTMENTS

FLEXIBLE INVESTMENT LINE UP

We aren't shackled by proprietary fund requirements and we recognize that each retirement plan is unique. We work with advisors and plan sponsors to create a customized investment lineups to meet their specific needs while providing fiduciary protection.

Our nationally recognized investment team² using a proprietary methodology can curate a diverse fund menu of individual funds (DIY) and target date funds (set-it and forget it) that can cost 60% less. The funds are selected and monitored for performance, expenses and fit. When we identify a better fund we'll replace it.



We can also provide a dynamic investing experience by having the Quartz investment team actively manage employee investments in one of our custom adaptCORE model portfolios for no additional fee.

PLATFORM AGNOSTIC

MORE THAN JUST SELECTING THE INVESTMENT LINE UP

Investment Policy Statements are often one of the first documents the DOL requests during a retirement plan audit. Quartz Partners creates a customized Investment Policy Statement that roadmaps the repeatable investment methodologies used to select and monitor the plans investment line up. The fund evaluation and monitoring methodology provides a consistent and documented process to fulfill fiduciary obligations. This process was designed to enable Quartz Partners to make investment decisions solely in the best interests of plan participants and their beneficiaries.

Quartz Partners also creates a customized Employee Education Guide to help them understand investments and their options. Included is our simple Risk Profile Questionnaire which helps employees determine the right mix of funds or model by identifying their risk capacity, risk objectives and risk tolerance.

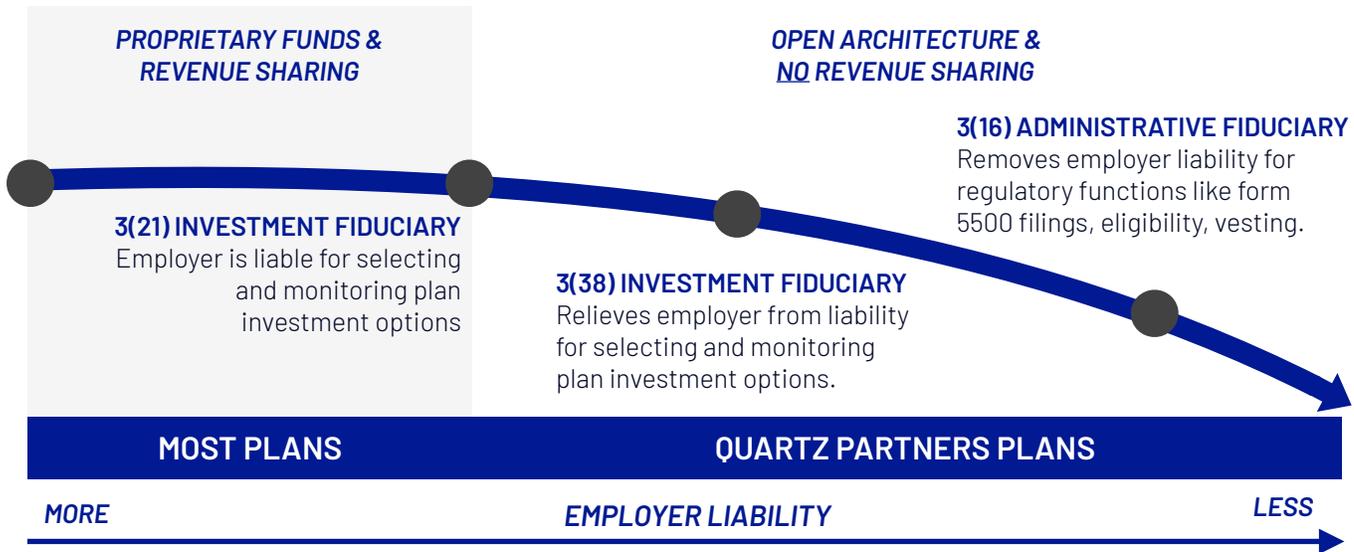


FIDUCIARY EXPERTISE. OFFLOADING EMPLOYER LIABILITY.

Quartz Partners has earned the coveted CEFEX certification through a rigorous ISO 19011 certification process. When it comes to fiduciary excellence this differentiates Quartz Partners from over 95% of advisors in the U.S. Employers can be confident that plans will meet and adapt to the changing DOL regulations and employers and their executive team will be relieved from all liability for selecting and monitoring investments within the plan.

Why Quartz Partners?

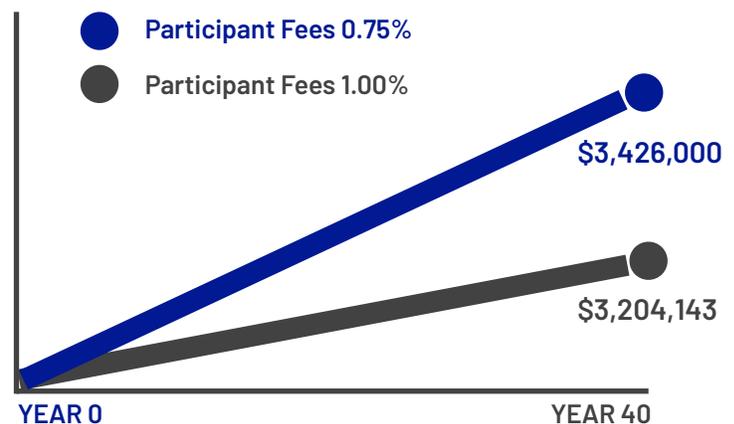
REDUCING EMPLOYER LIABILITY TO FULLEST EXTENT.



SMALL FEES. BIG EFFECT.

It's no secret that plan costs reduce the benefits available to your employees. Over the course of a career, plan fees have a significant impact on the success an employee has in preparing for retirement.

High plan fees expose employers and plan trustees to unsolicited regulatory scrutiny and civil liability. Our plans are built for cost efficiency. Each dollar spent on plan and mutual fund fees is one less dollar for employee benefits or driving business revenue. Reducing fund and administrative plan fees by as little as 0.25% can increase an employee's retirement savings by \$221,857, increasing annual retirement income by over \$11,000 per year⁴. Whether expenses are paid directly by participants or are "hidden" in the plan's mutual fund expense ratios, employers should closely monitor their 408(b)(2) plan fee disclosures.



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