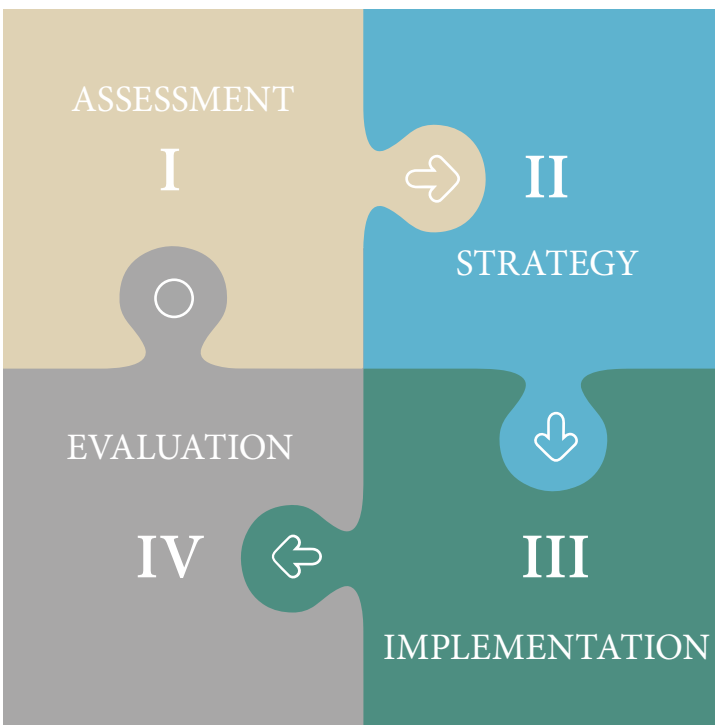


Help plan sponsors and participants make informed decisions.

PLAN FIDUCIARY SUPPORT SERVICES

Capital Management Group of New York was founded in 1990 and serves over 3,000 clients through Individually Managed Accounts, Mutual Funds, Annuities and 401(k) Accounts. We specialize in comprehensive Plan Fiduciary Support Services, portfolio management and employee education tools that help plan sponsors and participants make informed decisions. We take pride in delivering the highest level of commitment and service to our clients. Our planning strategies, comprehensive approach, and employee education tools are outlined below:

OUR 4-STEP PROCESS:



I. ASSESSMENT

We take the time to learn about your needs. It's important to ensure you're delivering high quality benefits that are designed to attract and retain high quality employees. Reviewing your Investment Policy Statement and Education Policy Statement on a regular basis helps to meet your fiduciary standards as a plan sponsor. It's important to benchmark your plan to make sure you're receiving the best possible pricing & service available in the marketplace.

II. STRATEGY

Through our strategic alliances, we're able to deliver plans that are custom tailored to meet your needs. We'll make recommendations, build a timetable for implementation and develop a review process to ensure the programs you offer today are still relevant tomorrow.

III. IMPLEMENTATION

With a strategy in place, we will design an Investment Policy Statement (IPS) and Education Policy Statement (EPS) then choose an investment lineup that will meet your fiduciary standards. Having a well designed EPS will help create excitement around the benefits and show employees that a lot of time and thought has been invested in their benefits.

IV. EVALUATION

Businesses evolve and so should your benefit offerings. We conduct annual plan level reviews to monitor, and when necessary, adjust the IPS and EPS. Investment offerings are reviewed regularly and replaced when they do not meet the standards of the IPS. Having a consistent, proven review process will help you meet your fiduciary responsibilities and confirm the benefits you're offering employees are competitive.