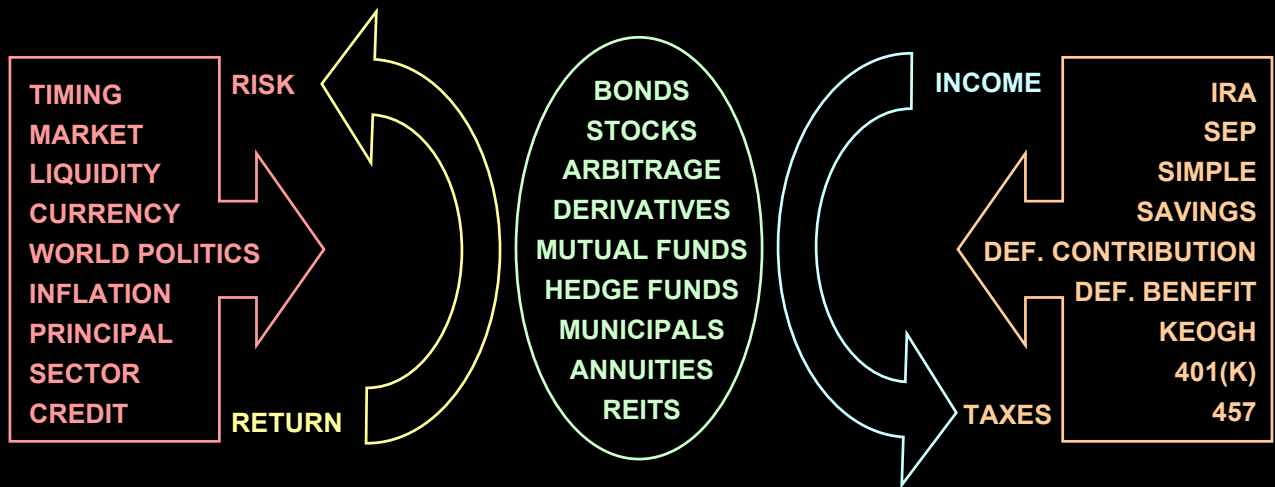




First Financial Resources
Twenty-First Century Trusted Advisor SM

Investment Review



Investment Review evaluates market risks and reviews fund holdings.

Creating financial security in a world of uncertainty means doing your homework. Many companies however, (and the individuals who work for them), have no idea how their retirement portfolios are structured. What is the investment style? What are the management philosophies? Are the managers consistent? How much stock overlap occurs with multiple funds? Is the account's principal protected by any guarantees?

The purpose of having a detailed **Investment Review** is to discover if investment or fund holdings actually match investor tolerance. When a qualified retirement plan (or compensation package), is reviewed, our team investigates investment volatility, performance, risk management, true ROR, and taxation –to keep you better informed.

CASE STUDY #1 : A client has accumulated an array of accounts at numerous brokerage firms. Review reveals 40% stock overlap, with no guarantee of principal protection.

CASE STUDY #2 : A closely-held company has 401k assets with a broker. The CFO had not recently reviewed the plan's flexibility, investment options, or fee structures. The plan limits the owner's contribution level (compared to defined benefit, age-weighted, or fully insured 412i plan). Owner had no conservative funds for volatile markets --and has lost value.

Managed funds and their accompanying pension administration often limit a client's retirement flexibility, and investment choices.

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|---|--------------|
| <input type="checkbox"/> 401(k) Plans (cost and funds review) | Verify _____ |
| <input type="checkbox"/> Qualified Plans (self-directed or IRA) | Verify _____ |
| <input type="checkbox"/> Employees (review allocation options) | Verify _____ |
| <input type="checkbox"/> Tax-Favored (bonds vs. estate taxes) | Verify _____ |
| <input type="checkbox"/> Deferred Comp. (the benefit liabilities) | Verify _____ |
| <input type="checkbox"/> Retirees (fixed income vs. C.O.L.A.) | Verify _____ |

For more detailed information on select *FFR Financial Reviews*® please refer to our individual offerings and white papers.