

## 401(k) & Pension Plans

### *What makes us different from other investment firms?*

It's our personal service to your employees combined with industry leading plans.

Carillon Group is a single source for your business retirement planning needs. We represent many of America's leading investment companies and can assist in designing, implementing and administering a Qualified Retirement Plan. Our plans will reflect the goals and objectives of your company while maintaining the highest quality with a competitive cost structure.

The added benefits of Carillon Group services include:

- **Individual Enrollments / Terminations** - We meet one-on-one with your employees to provide personalized assistance in establishing their account. We educate each employee on topics such as asset allocation, diversification, dollar cost averaging, re-balancing and managing volatility. We assist with fund selection. We will directly assist a departing employee with account options and help rollover funds.
- **Availability** - We are only a phone call away to provide assistance. In addition, we like to make quarterly on-site visits and be available to answer employee questions and provide personal assistance.
- **Group Presentations** - We can provide valuable group presentations for your employees from fund representatives and investment managers to cover topics such as current market conditions, historical perspectives, asset allocation strategies and portfolio design.
- **PREPplus** - Union Central's **P**articipant **R**etirement **E**ducation and **P**lanning program - this is an integrated and effective online system to help clients meet their unique retirement planning needs. It takes retirement planning to a new level. PREPplus offers employers and employees more features and more opportunities to help them meet their financial goals. It gives them investment guidance, strategy-building features and retirement planning education.

In summary, we look to establish personal and lasting relationships with your employees, and be considered a personal advisor for them.