



AFS FINANCIAL GROUP LLC

◆ Retirement Plan Services ◆

Securities and Advisory Services offered through Commonwealth Financial Network®, Member FINRA/SIPC, a Registered Investment Adviser. Additional advisory services offered through AFS Financial Group LLC, a Registered Investment Adviser.

“Good fortune is what happens when opportunity meets with planning.”

—Thomas Edison





ABOUT AFS FINANCIAL GROUP LLC

AFS Financial Group is an industry leader in providing full-service retirement plan strategies and services to corporations, organizations, and small businesses. Most retirement plan sponsors do not have the time or expertise to make the most informed retirement plan decisions for their organization and employees. We do.

AFS Financial Group will help you create and maintain a high-quality retirement plan by providing a superior level of plan service for you and ongoing educational support for your participants. From investment analysis and due diligence to employee communications and vendor fee benchmarking, our process-driven strategies seek to protect employers from corporate and personal financial liability and increase overall plan success.

THE AFS DIFFERENCE

- **Independence**

As an independent firm, we offer your employees the impartiality and objective guidance they need to pursue their financial goals.

- **Protection**

Our services and solutions can help protect plan fiduciaries from personal and corporate financial loss.

- **Service**

We have resources that rival those of larger financial companies, yet we're small enough that you and your employees can phone us at any time.

As a sponsor of a qualified retirement plan, what are you doing to enhance the investment opportunities for your employees?

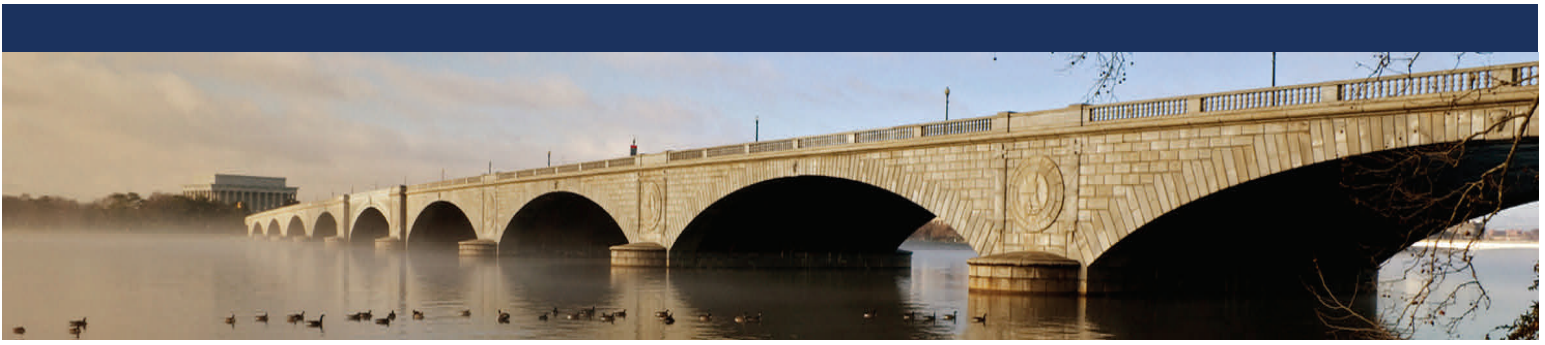
Are you satisfied with the level of employee participation in the plan?

What are you doing to protect yourself from fiduciary liability?

A photograph of a calm sea at sunset. The sky transitions from a deep blue at the top to a soft orange and pink near the horizon. The water is still, reflecting the colors of the sky. In the foreground, several large, smooth, dark rocks are scattered across the beach and in the shallow water. The overall mood is peaceful and contemplative.

*“Do your duty and a little more and the future
will take care of itself.”*

— Andrew Carnegie



MAXIMIZE PLAN EFFICIENCY

Every plan sponsor has unique goals and objectives. AFS Financial Group will create an **ongoing service plan** specific to your needs.

The service cycle begins with a needs assessment and thorough review of your existing plan. We will benchmark your plan to determine its competitiveness from an administrative, investment, and cost-effective standpoint. We will also examine your plan design with an eye towards enhancing participation and maximizing deferral opportunities for your employees.

- *Vendor Benchmarking Analysis*TM
- Provider contract review
- Provider pricing renegotiation
- Plan conversion guidance
- Plan design analysis and *Plan Review*TM

HELP PROTECT AGAINST LOSS

Most plan sponsors aren't completely sure what's required of them as fiduciaries. But it's important - and you can be held personally liable for any breaches of your fiduciary duties.

AFS Financial Group will help you satisfy your **fiduciary obligations** and reduce your business risk. Our due diligence process embodies a comprehensive approach to investment selection, monitoring, and ongoing documentation and review.

- Investment policy design
- *Fiduciary Investment Reviews*SM
- *Scorecard*SM fund rankings
- ERISA section 404(a) & 404(c) guidance
- Quarterly market summaries

TOP FIDUCIARY MISTAKES

We can help you avoid the most common mistakes made by well-meaning plan sponsors, including a failure to:

- Establish and follow written policies and procedures
- Monitor and replace poor investment options
- Understand and evaluate plan fees
- Administer the plan correctly, monitor periodically
- Identify conflicts of interest
- Differentiate between corporate and plan fiduciary roles
- Appropriately manage company stock
- Provide employees the help they need
- Take action





RETIREMENT PLAN PROVIDERS

As a sponsor of a qualified retirement plan, you have a choice when it comes to the retirement platform with which you align. As Investment Adviser Representatives of Commonwealth Financial Network®, AFS has access to a full range of quality investment products and services, including Mutual Funds, Insurance, Commission-Only and Fee-Based products. Unlike traditional Wall Street firms, Commonwealth does not produce or market any proprietary investment products. For this reason, we are unique in our ability to serve your needs and the needs of your employees with independence and complete objectivity.

IMPROVE YOUR PLAN WITHOUT CHANGING IT

Chances are your organization's retirement plan does not fully meet your and your participants' needs. Unfortunately, changing plans can be time-consuming, disruptive and expensive. The solution? Let AFS Financial Group improve your retirement plan without changing it.

It is not always necessary to move your retirement plan to a new platform in order to benefit from our exceptional services. We can be appointed broker of record on your existing plan and, in some cases, our services can be provided to you at no additional cost. All of our fees are fully disclosed.

To learn more about how AFS Financial Group can create a successful retirement plan experience for you and your employees, please call us at (301) 951-2642 or email us at info@afsfinancialgroup.com.



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