



TM

CASTLE ROCK

*Retirement Security with
Simplicity and Ease* SM



Castle Rock Investment Company is a boutique firm that specializes in advising workplace retirement plans, including 401(a), 401(k), 403(b), 457, profit sharing, employee stock ownership, and defined benefit plans. We are an independent, woman-owned, registered investment adviser formed in 2006 and located in Castle Rock, Colorado.

Our mission is to bring retirement security with simplicity and ease, and to assist employers in fulfilling fiduciary responsibilities. We invite you to use our expertise to your advantage.



*"We will be known by the tracks
we leave behind." Seawolf*

Because we are committed to the success of employers and their employees, we identify ourselves in writing as fiduciaries per ERISA's definition for each client. Our consistent commitment to ethical behavior is demonstrated through relationships with former and current clients, industry peers, and our local community — we intend to continue our legacy in perpetuity.



Services

Plan Sponsor Services

- Review Plan Governance Structure
- Review 404(c) Protection
- Analyze Plan Design Options
- Meet with Plan Committee

Plan Investment Services

- Assess Plan's Investment Objectives
- Design Overall Investment Structure
- Review QDIA option
- Implement Investment Structure
- Build Model Portfolios
- Provide & Review Performance Reporting
- Search for new Investment Manager

Vendor Management

- Monitor Service Provider(s)
- Ensure All Fees are Disclosed
- Benchmark Fees and Value for Reasonableness
- Review Use of ERISA Spending Accounts
- Generate and Evaluate Service Provider RFP or RFI
- Support Service Provider Transition

Fiduciary Status

- Acts as a Fiduciary under 1940 Act (RIA)
- ERISA 3(21) Fiduciary (Limited Scope)
- ERISA 3(38) Fiduciary (Discretionary)

Participation Solutions

- Review of Education Strategy
 - Provide Group Meetings
 - Provide One-On-One Meetings and Participant Advice
 - Provide Participant Phone/Email Support
 - Review progress against goals
-

Plan Sponsor Services



Who's authorized to act?
When did we make that decision?
What's my liability?

- Review Plan Governance Framework, such as:
 - Board Resolution
 - Charter
 - Investment Policy Statement
 - Meeting Minutes
- Ensure 404(c) Protection
- Evaluate 408(b)(2) and 404(a)(5) Disclosures
- Analyze Plan Design Options

Vendor Management

- Monitor Service Provider(s)
- Ensure Complete Fee Disclosure
- Benchmark Fees and Value for Reasonableness
- Review Use of ERISA Spending Accounts
- Generate and Evaluate Service Provider RFP
- Support Contract Negotiation
- Consult Throughout Service Provider Transition

Which vendors have the strengths we need?

How can we increase the value of our plan while staying in the budget?

Plan Investment Services

Are our investment options best in class?

Are we offering the right types of investments?

How do we determine when to replace an investment?



- Assess Plan Investment Objectives
- Design Overall Investment Structure
- Review QDIA Option
- Analyze Share Class Selections
- Implement Investment Structure
- Build Model Portfolios
- Provide & Present Performance Reports
- Search for & Recommend New Investment Management

Participant Solutions

- Develop Education Strategy
- Lead Group Meetings
- Provide Participant Phone and Email Support
- Benchmark Progress Against Goals
- Render Participant Advice

Do my employees understand our plan?

Will my employees be able to retire when they grow old?



Our Commitment to You

- Act with honesty and integrity, and avoid conflict of interest, real or perceived.
 - Ensure the timely and understandable disclosure of relevant information that is accurate, complete, and objective.
 - Be responsible when determining the value of the services provided and the form of compensation; taking into consideration the time, skill, experience, and special circumstances involved in providing those services.
 - Know the limits of our expertise, and refer our clients to colleagues and/or other professionals in connection with issues beyond our knowledge and skills.
 - Respect the confidentiality of information acquired in the course of our work, and not disclose such information to others, except when authorized or otherwise legally obligated to do so. We will not use confidential information acquired in the course of our work for our personal advantage.
 - Protect any relationships or responsibilities that are entrusted to us.
-



We are located in downtown Castle Rock, Colorado. Please feel free to stop by and visit our offices to discuss your retirement plan needs.

Our Offices:

The Courtyard at Castle Rock
333 Perry Street, Suite 208
Castle Rock, CO 80104
303.725.7086

The Courtyard at Castle Rock





Castle Rock Investment Company
333 Perry Street, Suite 208
Castle Rock, CO 80104
303.725.7086
www.CastleRockInvesting.com



© 2014 by Castle Rock Investment Company. All rights reserved.