



**COROMANDEL
WEALTH
MANAGEMENT**

401(k)/403(b) Review Service

*Align Your Retirement Investment
with Your Long-Term Goals*

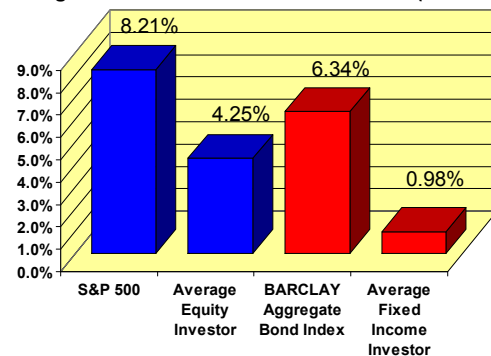
Manage Your Largest Investment

For most people, their 401(k) or 403(b) represents the single largest investment to carry them through their retirement years. Typically, though, employers provide little guidance or resources to make sense of the available investment choices in a 401(k)/403(b) plan, and employees are left to their own initiatives to decide what constitutes an appropriate investment mix for them.

Even worse, many people try to adjust their 401(k)/403(b) funds to react to current market conditions, usually with substandard results. Dalbar, Inc., a leading market research firm that studies investor behavior, determined that for the 20 years ending in 2012, the average investor in stock mutual funds earned only **4.25%** annualized compared to of **8.21%** for the S&P 500 Index, primarily due to investors trying to time the market.¹

The key to achieving your retirement goals is consistent investing, and maintaining a 401(k)/403(b) plan investment portfolio that is properly diversified, has low fees², and is return-versus-risk appropriate to your timing until retirement.

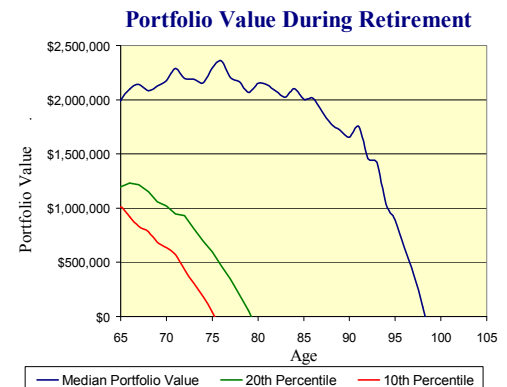
Average Investor Performance vs. Indices (1992-2012)¹



CWM's 401(k)/403(b) Review Service

To help you improve your retirement investment opportunities, Coromandel Wealth Management (CWM) offers a portfolio review service consisting of the following steps:

1. You provide information about your existing 401(k)/403(b) plans and target retirement date.
2. You take a brief test that profiles your tolerance for risk.
3. We analyze your existing holdings for diversification, projected performance, and cost.
4. We review the various fund offerings in your 401(k)/403(b) plans.
5. We recommend a reconfigured investment portfolio that has an improved return-vs.-risk profile for your particular risk tolerance level and time frame, and optimized for fees.
6. Using Monte Carlo analysis, we show you a projection of whether you're on track to meet your retirement goals.



¹ Dalbar, Inc., Quantitative Analysis of Investor Behavior, 2013

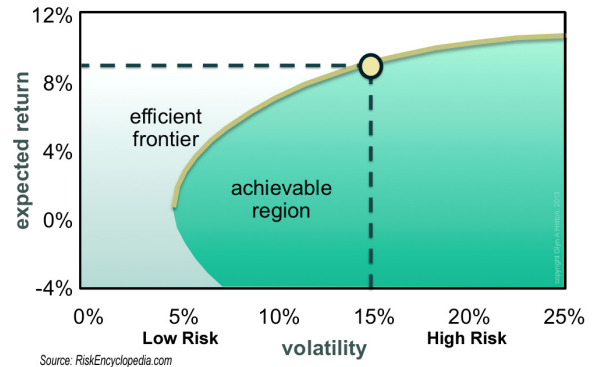
² Excluding plan administrative fees, which are fixed.

Benefits to You

- An analysis of your current retirement portfolio[†].
- An optimized retirement portfolio personalized to your age, risk requirements, and retirement plans.
- A projection of how your new portfolio and savings rate fit with your retirement timetable.

Cost

- First year:
 - One 401(k)/403(b) plan: \$400
 - Each additional plan³: \$200
- Subsequent years:
 - One 401(k)/403(b) plan: \$250
 - Each additional plan⁴: \$150



For more information or to sign up for a review, please call George Gagliardi at (781) 728-9001.

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³ Up to 20 funds and/or securities. If more, will use 20 largest positions.

⁴ For second and subsequent plans that have a different fund selection than first plan. Plans will be analyzed together.