

DESCRIPTION OF SERVICES

Lorintine Capital is a full service 401k Plan advisor. Unlike a traditional, broker sold plan, our firm is a Registered Investment Advisory Firm, meaning we owe your Company and Employees the highest fiduciary standard.

In other words, we cannot place your employees in a fund for purposes of generating fees when there are better options out there. Virtually every broker sold plan makes money on the front end, as well as in “hidden” commissions that the broker receives from the mutual funds the plan invests in. Our firm has no soft dollar arrangements and will not accept commissions. Below is a list of the benefits our firm can offer your Company.

COST REDUCTION

It is not uncommon to see plan fees in the one percent (1%) to one and one half percent (1.5%) per year based on assets under management. Our firm, depending on the plan size, typically charges forty to fifty basis points (0.40% to 0.50%). We typically see employers and employees save tens of thousands of dollars per year in upfront fees.

As an independent firm, Lorintine Capital is not beholden to a company that insists on placing their funds in a Company lineup. Our lineup primarily consists of low cost ETFs and funds, further saving our clients money. If you would like us to do a savings analysis for your Company all we need is your Company’s current 408(b)(2) statement and we can provide a free cost savings review.

INVESTMENT OPTIONS

A common complaint from administrators and employees is a lack of investment options for the employees to utilize. With our access to the TD Ameritrade platform we can greatly expand plan offerings, without any additional costs. When meeting with a Company to design their plan, Lorintine Capital typically offers:

- A custom plan lineup which contains those ETFs

and Mutual Funds the employers want provided as well as those we recommend

- A Lorintine Capital managed option, which allows employees to avoid the burden of having to pick their own investments and monitor them – we do it for them
- For those employees who want to fully manage their 401k, we permit them to open a self-directed option wherein they can pick any publically traded instrument to place into their 401k, whether or not it is included in the plan lineup

LIABILITY REDUCTION

Brokers are not fiduciaries – they are simply paid sales people. Our firm can act as a 3(38) fiduciary to your Company as well as select the plan lineup. This means that Lorintine Capital is legally responsible for many of the items employers typically get sued for by employees who accuse them of mismanaging the Company 401k plan.

Our company is bonded and insured to protect your employees while reduction your Company’s potential liability.

EDUCATION

Lorintine Capital believes an educated investor is more likely to succeed. We offer all of our clients annual employee educational meetings at their office, have ongoing participant education, and actually answer the phone ourselves as opposed to off shoring your calls.

PLAN PROPOSAL

Our firm does not look at 401k plans as a product to be sold to a company. Rather, we look at it as a way to assist a company’s employees reach their savings goals through a long relationship with our firm.

Contact us so we can review your current plan and present you with a better alternative.