



Advisory Partnership for Defined Benefit Plans

ASSET LIABILITY IMMUNIZATION STRATEGY (ALIS)



DEVELOP STRONGER CLIENT RELATIONSHIPS

Our world is evolving faster than ever before. At Advanced Capital Group (ACG), we believe that change results in clients valuing advisory relationships where trust and expertise are clearly evident. This is where ACG excels with the creation of predictable pension outcomes. Utilize us as your strategic partner to help expand and strengthen your practice by providing a higher level of customization and stability to your clients' defined benefit plans.

WHY SHOULD YOUR CLIENTS TAKE NOTICE?

Volatile capital markets

- ▲ Changing markets can amplify the differences in assets and liabilities resulting in unanticipated contributions
- ▲ Liability tracking error can be magnified in periods of volatility

Increasing pension costs

- ▲ PBGC premiums are increasing and can be minimized through adequate plan funding
- ▲ Assets invested in common pooled vehicles are often more costly than tailored strategies

Financial statement impact

- ▲ Pension contributions directly affect financial statements
- ▲ Stakeholders expect a high degree of financial stability

WHY ADVANCED CAPITAL GROUP?

Long corporate history

- ▲ ACG has been a fixture within the retirement consulting business for over 20 years
- ▲ 8th largest retirement plan advisory team in 2018 by National Association of Plan Advisors
- ▲ Maintain over \$22 billion in advised assets

Tailored service model

- ▲ Our value stems from our in-depth understanding of each client's plan goals and corporate philosophy
- ▲ ACG customization complements client specific risks, operating considerations and return requirements

Custom investment approach

- ▲ ACG's hedging approach does not incorporate off-the-shelf products which enhances the effects of our asset/liability immunization

Addressing pension liabilities with common pooled products simply does not accomplish the task of synchronizing assets with liabilities in a reliable manner.

THE VALUE PROPOSITION

Each pension plan will have its own definition of what a positive outcome might be over the long term. To help our advisory partners bring forward meaningful and actionable recommendations, Advanced Capital Group will work with you to identify areas in which a plan may establish the framework for delivering the defined positive outcome. We will work with you to identify areas of improvement and missed opportunities, building upon your position as a trusted advisor and strengthening your relationship with the plan sponsor.

We will work with you to identify areas of improvement and missed opportunities so that you can build upon your position as a trusted advisor with the plan sponsor.

DEVELOPING A PARTNERSHIP

Review relevant plan information

- ⬆ Examine plan activity
- ⬆ Scrutinize funding ratio history
- ⬆ Analyze service fees

Investment Strategy Analysis

- ⬆ Review current asset allocation relative to plan liabilities
- ⬆ Examine current fee structure of advisors and investment managers
- ⬆ Determine if plan has implemented a hedging strategy and its efficiency

Prepare action plan

- ⬆ Deliver to advisor a report highlighting potential areas of added value
- ⬆ Strategize with advisor on how best to approach the opportunity
- ⬆ Provide sales support or follow up assistance as needed
- ⬆ Quantify prospective benefits and risks

Put our vision to work for you

We are passionate about fostering creative ideas and exploring new opportunities for the benefit of your clients. Contact us to learn how a customized relationship can help you succeed.

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