ADVANCED
CAPITAL GROUP

Cash Balance Plan Investment Management

WHY CHOOSE ADVANCED CAPITAL GROUP AS YOUR PENSION PLAN INVESTMENT MANAGER?

Every cash balance plan has a unique design. We are experts at custom portfolio management and build portfolios to match the distinct characteristics of each plan.

Cash Balance Plan assets are tasked with meeting the annual expected interest crediting rate (ICR) determined by each plan's design. Our investment approach is built around producing targeted returns and preserving principal over an annual investment horizon, focused on achieving the crediting rate. We institute a prudent, more stable tailored strategy to that of a typical total return approach which often incurs heightened funding risk.

Implementing our strategy allows plan sponsors to extend to participants an important tax deferral retirement option while at the same time, the flexibility to configure the invested assets into the appropriate risk posture at differing times throughout the year. ACG's custom approach offers plan sponsors maximum versatility.

TAILORED INVESTMENT STRATEGY

A customized portfolio is the most efficient way to effectively meet your plan's funding objectives. You can count on our team's perspective, market intelligence and collaboration to seize market opportunities. You'll gain:

- Tenured portfolio managers and analysts with expertise in a variety of sectors, who have navigated numerous market cycles
- Proprietary internal credit analysis methodology, rating assessment and value determination to obtain the correct assets for your plan
- Competitive procurement of securities with no internal inventory eliminating any unnecessary transaction costs

AWARD-WINNING SERVICE

Advanced Capital Group is a Registered Investment Advisor (RIA) based in Minneapolis, MN. Our expert investment team uses a proactive and collaborative approach that enhances financial results for retirement plans.

Relative return investment strategies that employ long-term assumptions have little correlation with meeting annual Cash Balance plan requirements.

DYNAMIC ASSET ALLOCATION

Market information and insightful perspectives are crucial to deliver strong risk-adjusted returns. We aim to optimize the use of investment funds while holding safety of principal as paramount. Additionally, our processes have been developed to incorporate each sponsor's distinct tolerance for risk.

- We implement a dynamic glidepath to adjust risks as the strategy nears the annual required funded status
- Strategic portfolio allocations with dedicated monitoring of investment risks
- Fluid process to accommodate differing market environments and risk tolerances helping to maintain a suitable, stable level of funding

We direct efficient use of investment funds while holding safety of principal and income production as paramount.

EXPERIENCED PENSION PLAN INVESTMENT MANAGER

We have been managing cash balance plans for over a decade. Our team has assisted clients through many different market cycles helping to successfully meet cash balance plan investment objectives.

- Our team of senior portfolio managers average over 20 years of investment experience
- Dedicated to their craft they have each met the requirements of the Chartered Financial Analyst program and have achieved advanced graduate degrees
- Experience matters in navigating turbulent markets
- Our investment team employs experts who are focused on meeting the needs of institutional portfolios

IMPLEMENTATION AND EASE OF DELIVERY

As a fiduciary, we work in a truly collaborative manner to establish portfolios that strive to achieve plan goals. The benefits of being a completely independent SEC Registered Investment Advisor include:

- Ability to utilize various custodial platforms. We work closely with all third-party service providers
- Insightful reporting including cash flow analysis, rate shock analysis and portfolio trending reports
- Monthly reporting including cloud based access
- Assist in the development of the Investment Policy Statement which limits the volatility range of invested assets and stabilizes the plans funding status
- Complete fee transparency and competitive cost structure

Put our vision to work for you

We are passionate about fostering creative ideas and exploring new opportunities for our clients. Contact us to learn how a customized strategy can help you succeed.

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