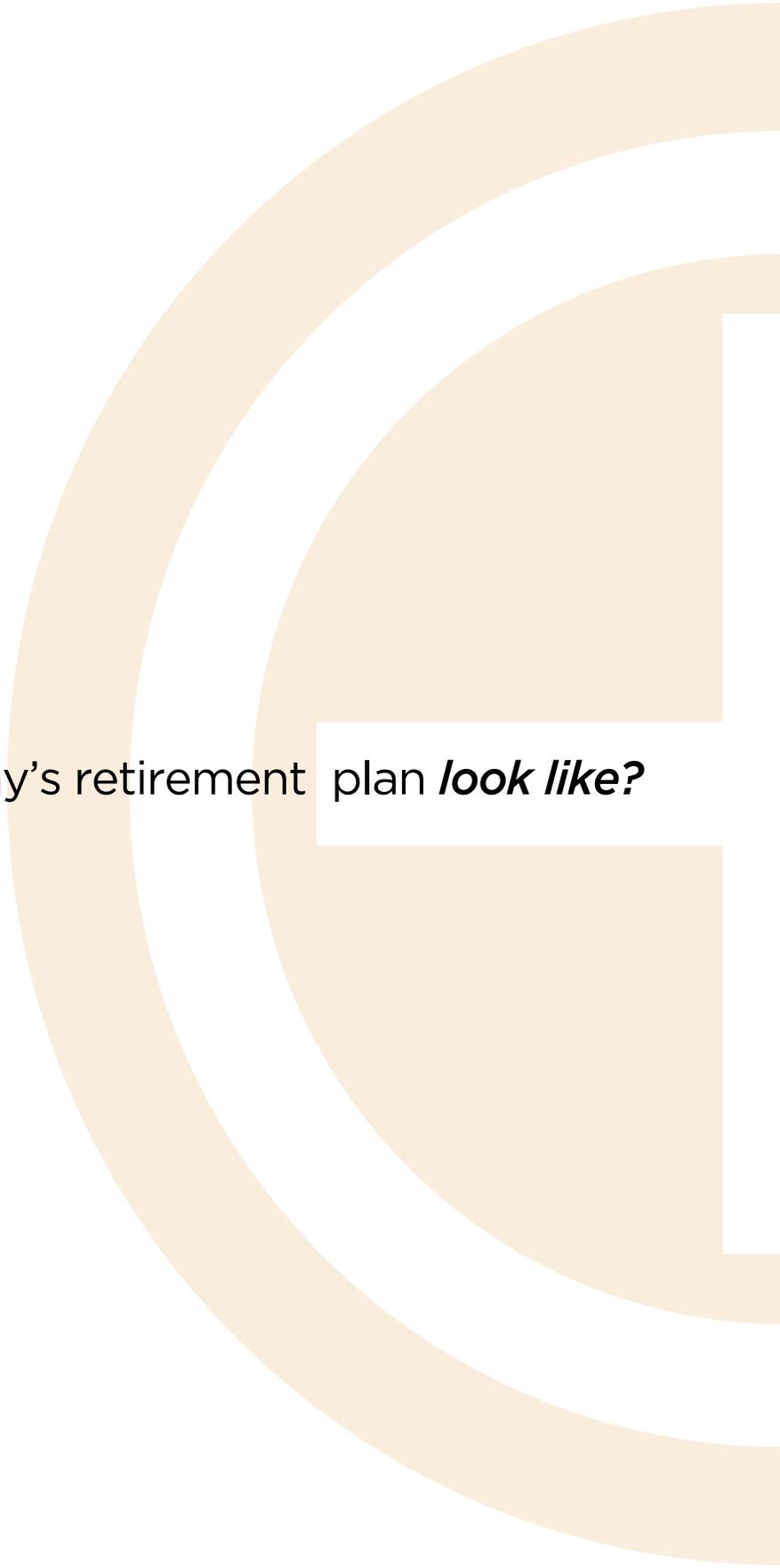


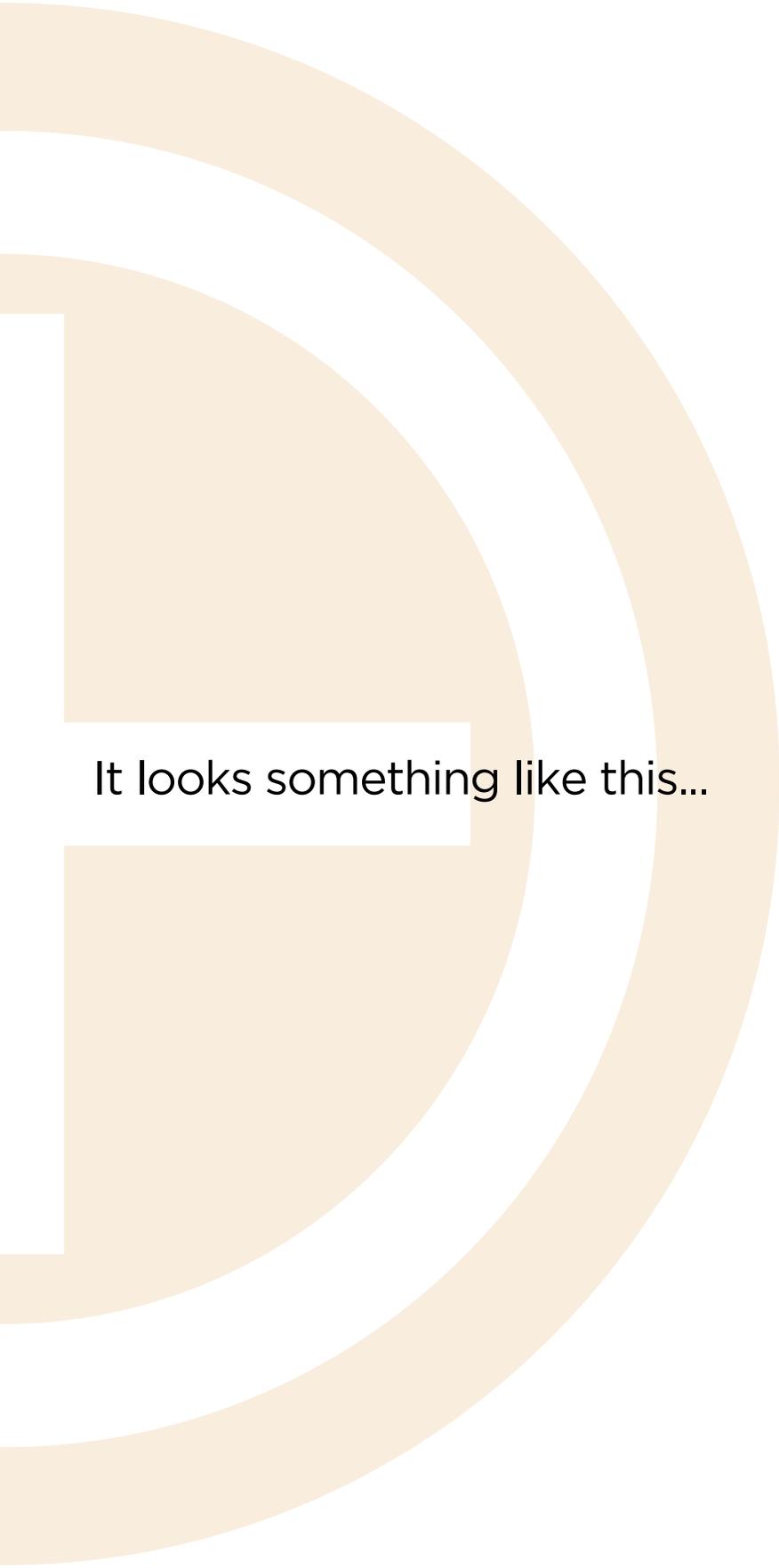
TRANSITIONS

RETIREMENT PLANNING





What does your company's retirement plan *look like?*



It looks something like this...



Frank: 34-year-old father of two
RETIREMENT HORIZON: 28 YEARS
TRANSITION STORY:

With two busy kids and a stay-at-home wife, Frank has had a hard time saving for retirement. He still has time, but he needs to start now, and he needs a plan.



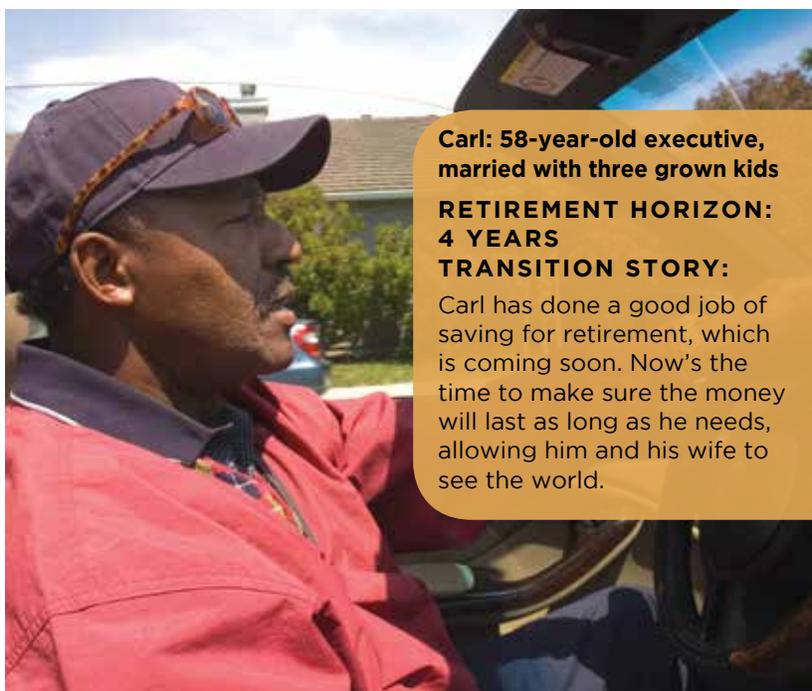
Lauren: 45-year-old single professional
RETIREMENT HORIZON: 17 YEARS
TRANSITION STORY:

Retirement is not as far away as it used to be, but as the only caregiver for her aging parents, Lauren is not sure she'll ever be able to make it happen.



Rachel: 30-year-old married executive
RETIREMENT HORIZON: 32 YEARS
TRANSITION STORY:

With two degrees, Rachel incurred a significant amount of debt in college. She's considering using her retirement to pay that off and start over since retirement seems so far away.



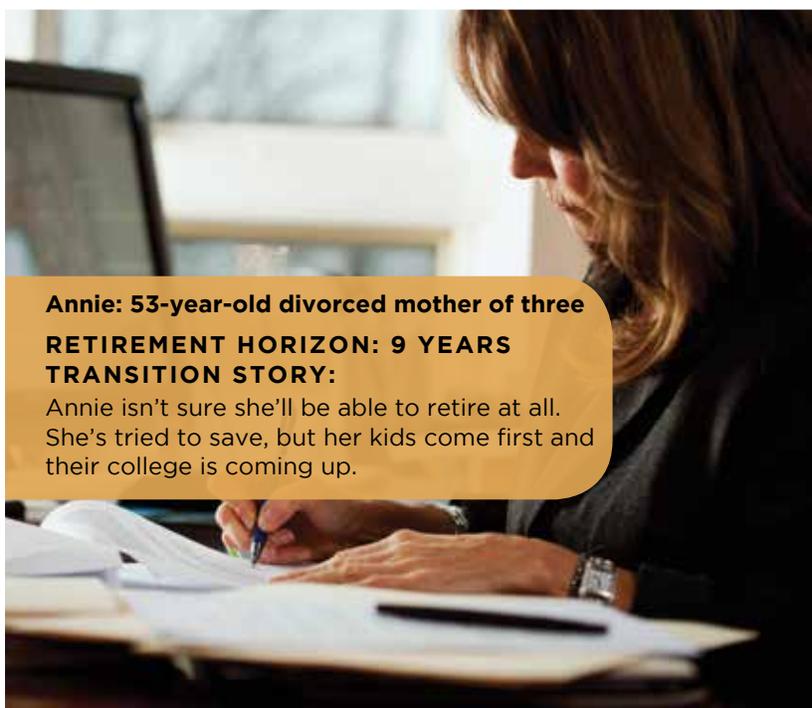
Carl: 58-year-old executive, married with three grown kids
RETIREMENT HORIZON: 4 YEARS
TRANSITION STORY:

Carl has done a good job of saving for retirement, which is coming soon. Now's the time to make sure the money will last as long as he needs, allowing him and his wife to see the world.



Travis: 23-year-old single technician
RETIREMENT HORIZON: 39 YEARS
TRANSITION STORY:

Travis doesn't think about retirement. He doesn't see the sense in saving for something so far away when he needs the money now.



Annie: 53-year-old divorced mother of three
RETIREMENT HORIZON: 9 YEARS
TRANSITION STORY:

Annie isn't sure she'll be able to retire at all. She's tried to save, but her kids come first and their college is coming up.

The truth is, your retirement plan is not one plan. It's several, sometimes several hundred. You need a plan for *their* plans, and you need someone who can sort it out for all of you. There are a million details, a million options, and a million questions, but only one thing matters – **your people and their stories.**

Where to start? **Four simple questions...**

Are my employees and I paying too much for our retirement plan?

Before you can answer that question, you have to know exactly what your expenses *are*. Actually, the Department of Labor *requires* you to know, specifically, the expenses paid from the plan assets. But that's just the beginning.

To gauge if you're paying too much, you have to put the expenses in context based on the services you and your employees receive.

And paying less is not always better.

Are there better investment options available for my plan?

Your plan needs a plan. ERISA considers it a best practice that you have a documented, repeatable process in place for the selection, monitoring, and replacement of investment options. A defensible process not only helps you in your fiduciary obligations, but also gives your employees the opportunity for a more successful retirement.

What level of service do my employees and I need?

Retirement plans can be confusing for both the employer and the employees. It's critical to have a trusted, qualified advisor to walk you through the plan operation and provide guidance to you and your staff. There's no substitute for a relationship and there's no better way than in-person to learn how valuable a retirement plan can be.

What are my liabilities as a plan sponsor?

If you find yourself making decisions regarding your company's plan in roles such as the plan administrator, a committee member, or a trustee, you are likely considered a *fiduciary* with legal duties and responsibilities when it comes to managing investment decisions on behalf of others. Recognizing and managing the risk associated with being a fiduciary lets you make the best decisions for your participants and for yourself.



If you don't have clear answers to these questions, let's talk.



Let's write *your* story.

Rather & Kittrell started when two guys shared a commitment to what seemed to them like some pretty obvious ideas about money – how client relationships, trust, and guidance were more important than “selling” for short-term gain. Put simply, “If we take care of people, our business will take care of itself.” It struck a nerve.

Nearly 20 years later, based on the steadfast belief that people's stories matter, a two-desk business has grown into an SEC-registered investment advisory firm serving successful individuals, families, and businesses managing the transitions that inherently come with money.



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