1445 Research Blvd., Suite 340, Rockville, MD 20850
(240) 403-2540

IS YOUR **RETIREMENT PLAN** "IN SYNC" WITH THE LIFE CYCLE OF YOUR BUSINESS?

ABOUT RAFFA RETIREMENT

Raffa Retirement Services was founded in 1999 and has an office in Rockville, MD. We provide comprehensive employer retirement plan advisory services, focusing on fiduciary best practices, investment due diligence, plan design optimization and employee education.

Raffa Retirement Services

Do More.

Raffa Retirement Services

A Plan for Your Future – and Your Employees' Future.

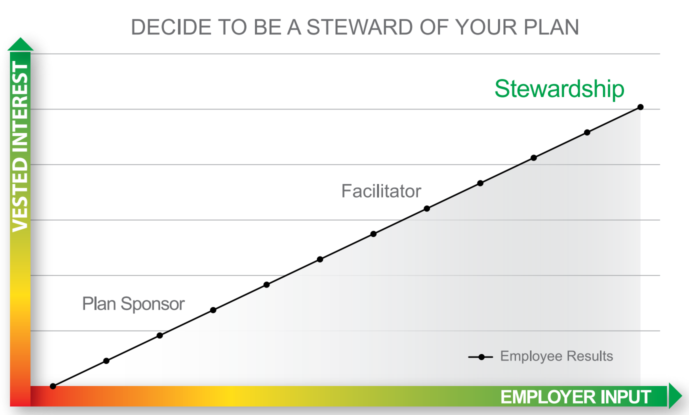
DEVELOP A ROBUST, GOAL-ORIENTED RETIREMENT PLAN ADDRESSING YOUR UNIQUE NEEDS

Your company's 401(k) or pension plan should be more than just another benefit. Because employees at all levels may depend on this crucial savings opportunity for a secure, stable retirement, it should be an essential part of their work lives and Financial Plans. A well thought out plan can help attract and retain the best employees, helping them work towards a sustainable retirement.

Strategies for a *Successful* Retirement Plan

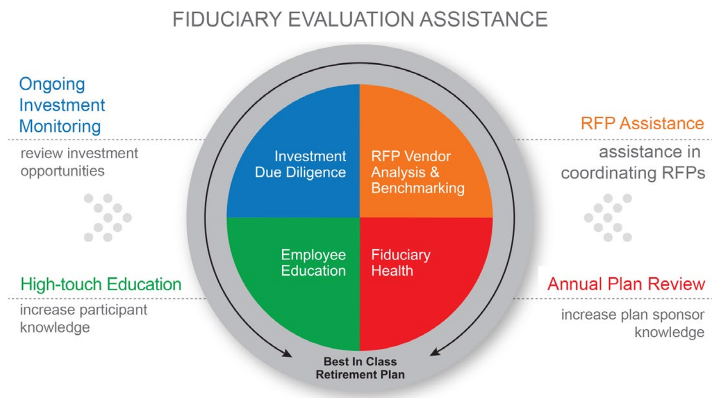
Ever-changing regulations have increased the potential for savvy employers to ensure that retirement plans are optimized to benefit both the company and its employees. Rules require more transparency on overall costs, performance and fees paid by each participant.

What Every Plan Sponsor Should Consider



BE A STEWARD OF YOUR RETIREMENT PLAN

When designing your plan, choices surround plan features, investment choices and participant education can potentially elevate an ordinary plan to excellence. Prudent, intelligent effort today translates into you and your employees having a retirement plan that is .



ESTABLISH A THOROUGH FIDUCIARY PROCESS

Fulfilling your fiduciary responsibilities is the cornerstone of a successful retirement plan. Your goals should evolve with your business. We can assist you with each step with a focus on risk management.

EMPOWER "RETIREMENT FITNESS" AND GENERATE FINANCIAL CONFIDENCE

It is imperative to educate employees about the importance of saving, how to invest, increasing deferrals versus increasing risk and how pre-tax contributions convert to income. Employees need not only guidance, but strategic direction in building the kind of financial independence that potentially raises employee satisfaction, loyalty and productivity. Risk should be determined individually. Not all risks are meaningful, but meaningful risks are clear, simple, and powerful.

Raffa Retirement Services Blue Print

Our consultative, customized approach has been implemented with employee benefit programs for decades. We are committed to unparalleled service every day, and we embrace the unique needs and makeup of each of our clients.

Nothing is more important to us or gives us greater professional satisfaction than strengthening the opportunities for you and your employees and contributing to your successes.

COMPREHENSIVE PLAN CONSULTING AND ANALYSIS

- Optimal plan design assistance
- LPL Retirement Partners Fiduciary Monitoring System
- Plan Fee & Expenses Review Assistance
- Retirement plan review
- Ongoing investment monitoring
- Plan benchmarking
- Provide fiduciary education

FIDUCIARY ASSISTANCE

- Dedicated Financial Advisor
- Fiduciary plan review and education
- Secure online vault for plan documents
- Ongoing investment monitoring
- Legislative and regulatory updates and support
- Fiduciary education modules
- Fee Disclosure Assistance

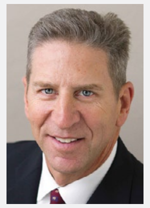
INVESTMENT SERVICES AND ADMINISTRATION

- Dedicated account manager
- Well-known Investment Options
- Transparent fees
- Enrollment and termination support
- Plan Compliance assistance and education
- Form 5500 electronic filings

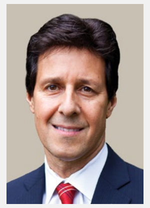
"RETIREMENT FIT" PARTICIPANTS

- Targeted education sessions
- One-on-one meetings
- Sample portfolios
- Risk determination and counseling
- Interactive services and seminars
- Quarterly employee communications

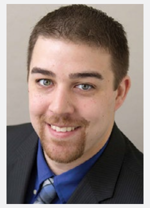
Raffa Retirement Services Team



Steven K. Heger, CLU®, PPC™
President
35 Years' Experience



Ed Gimenez, CFP®, AIF®
Director of Retirement
20 Years' Experience



Edward Owen, AIF®, PPC™
Senior Account Manager
8 Years' Experience

James Strother, AIF®
LPL Financial Advisor
15 Years' Experience

The Raffa team doesn't do things halfway or half-speed. When we partner with a client, we are "all in" and dedicated to your best interests at all times.

Proactive – We develop a year-round schedule for our service and investment fiduciary offerings and we stay closely in touch to assist you with your ongoing compliance and understanding.

Responsive – Our team members are always available to support and assist your plan sponsors and participants.

We specialize in clear, concise communication. When we get a late-night email, a quick response is almost certainly on its way!

Conscientious – We are highly selective about our team and enjoy a highly motivated and empathetic culture at our office. We produce a Corporate Social Responsibility Report each year and are gratified by the many industry referrals we receive. Simply put, we care about each other and our clients.