

CAFARO  
GREENLEAF



LEADING THE WAY  
IN RETIREMENT PLANS

## Principal Financial Group

“ In a marketplace filled with salesmen, the professionals at Cafaro-Greenleaf break that mold. Over the years, I have found them to be very client driven and truly an advocate for their clients. By focusing on the retirement plan market, they bring a level of knowledge and experience which few others can match. ”

-John Pallotta III, Director of Sales

---

## Diversified Investment Advisors

“ In Diversified Investment Advisors partnership with Cafaro Greenleaf over the years has greatly enhanced our ability to provide plan sponsors and their participants discerning expertise, innovative solutions, and exceptional service. Diligent, knowledgeable, and responsible is how I view the Cafaro Greenleaf team of retirement plan professionals. ”

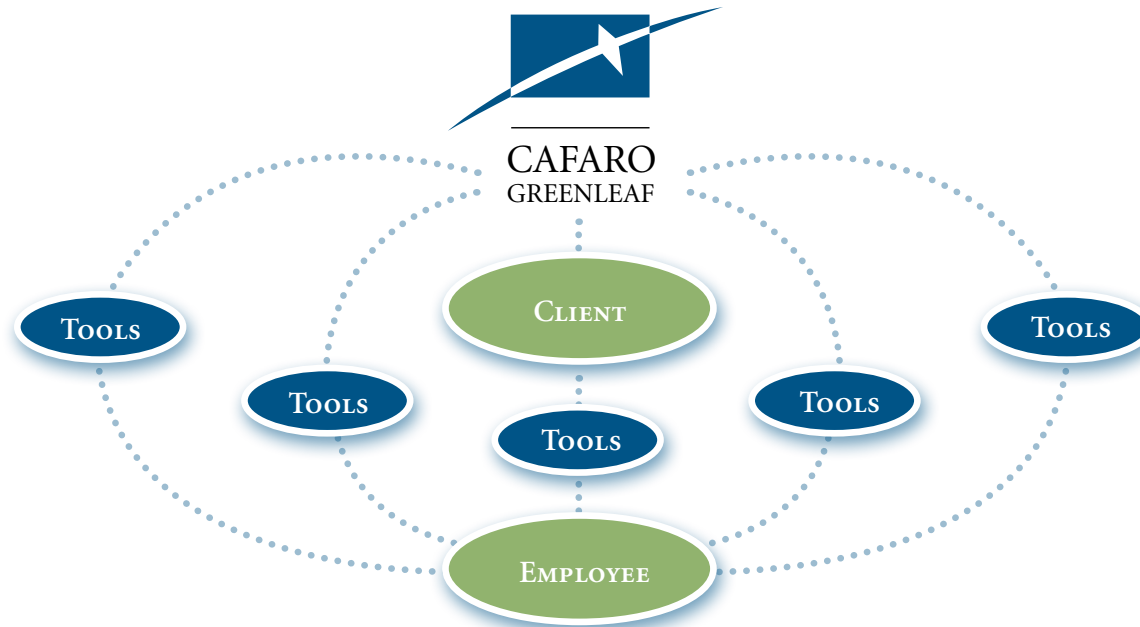
-Joe Masterson, Senior Vice President  
Chief Sales & Marketing Officer

---

## MassMutual Financial Group

“ I have worked with Cafaro Greenleaf Retirement Plan Advisors for several years. What sets them apart is a consistently unbiased commitment to putting the needs of their clients first. Both Dorann and Jamie have always demonstrated the integrity, expertise and commitment to helping their clients succeed that keeps them at the forefront of the industry. Cafaro Greenleaf epitomizes the type of retirement advisory firm by which all others will be measured. All of us at MassMutual consider it a privilege to help them deliver outstanding value and service to their clients. ”

-Jonathan Shuman, Managing Director  
Retirement Services



## WE ARE VERY GOOD AT WHAT WE DO

Cafaro Greenleaf is an award-winning leader in the retirement plan industry.

We develop, implement and administer successful, cost-effective and legally compliant plans for our clients nationwide.

We give clients tools to attract and retain the very best employees, and their employees tools to achieve their financial goals for the future.

As a retirement plan sponsor, you face any number of critical responsibilities regarding your company's plan. Complying with an ever-evolving set of regulations. Staying on top of investment trends. And building and maintaining a retirement plan that provides real value to your employees—all while trying to manage your many other daily responsibilities.

# WE'RE PART OF YOUR TEAM

We understand those challenges. And we are here to help you meet them.

## WE NEVER LOSE FOCUS.

Since 1981, Cafaro Greenleaf has created and managed retirement plans for myriad large and mid-sized organizations nationwide.

We focus on what we do best, so you and your employees can focus on what you do best.

Unlike many of our competitors, our business is entirely dedicated to retirement plans. Because of this exclusive focus, our knowledge of the industry is extensive.

We can help you manage your plan's costs, maximize investment performance, educate your employees to make sure they get the most out of your plan and ensure your plan is continually in regulatory compliance.

## RETIREMENT PLANS ARE WHAT WE DO.

Cafaro Greenleaf



*Over **90%** of Cafaro Greenleaf's business is retirement plans.*

Average Advisory Firm who Focus on Retirement Plans



*Only **28%** of the average financial advisory firm's business is retirement plans.*

Source: ChathamPartners.com

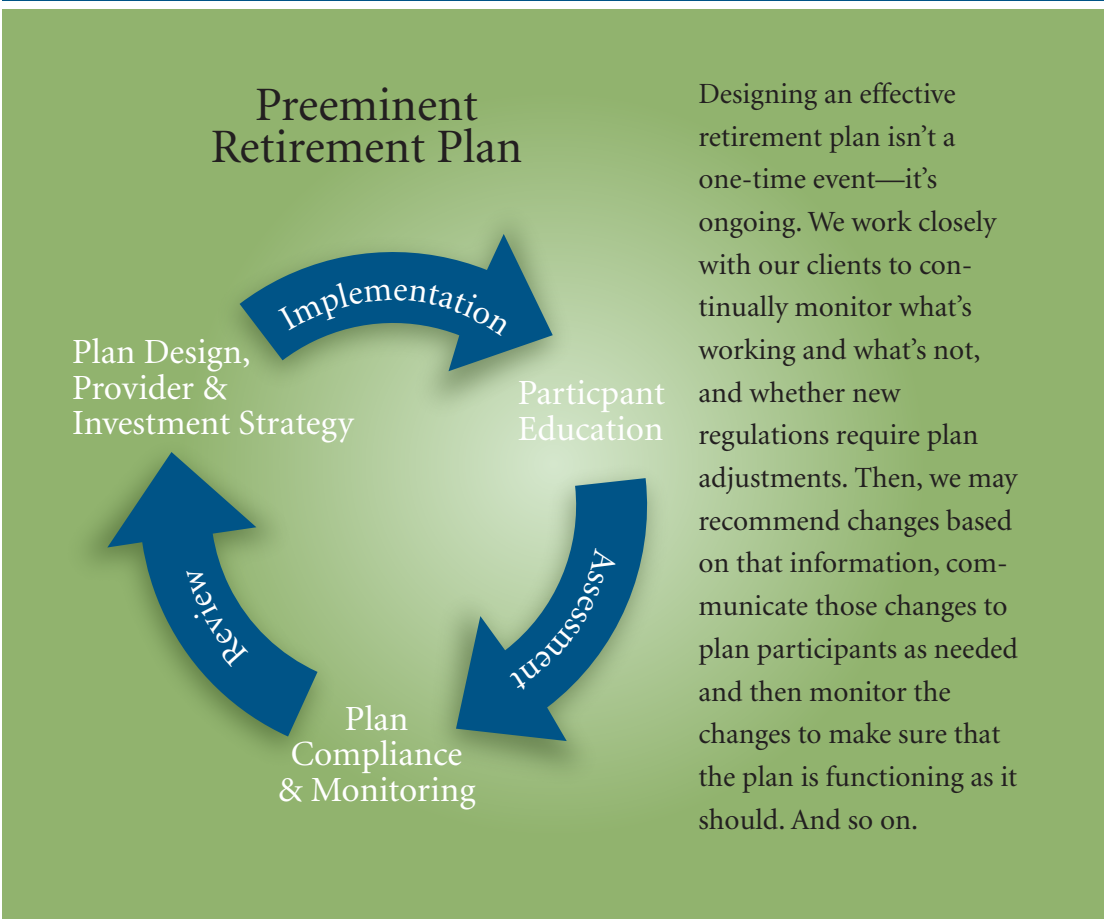
## WE MANAGE IT ALL.

From plan design to implementation to administration, Cafaro Greenleaf can handle every aspect of your retirement plan:

✓ **Plan design.** No two retirement plans are alike. We apply our more than 28 years of experience in retirement plan design to customize a plan exactly to your company's specifications. See page 4 for more.

- ✓ **Implementation.** We do more than simply design your plan. We'll help you implement it, efficiently and cost-effectively. As part of the implementation process, we'll guide you through your due diligence activities—monitoring every aspect of the plan and maintaining all needed documentation.
- ✓ **Ongoing administration.** Think of Cafaro Greenleaf as an extension of your HR department. Once your retirement plan is in place, we can keep it operating smoothly and seamlessly. We'll also stay on top of changes in the regulatory environment—making sure your plan remains compliant, now and into the future.
- ✓ **Participant support.** We provide ongoing support to your employees to make participation easy and give them the tools they need to take charge of their financial future. Every plan participant has access to qualified investment advice from Cafaro Greenleaf's licensed financial advisors. See page 6 for more.
- ✓ **All at a reasonable cost.** We have the in-house resources to manage every aspect of your company's plan. That makes our services unusually cost-effective—especially when you consider our unparalleled experience, expertise and reputation.

# A CONTINUOUS PROCESS



Designing an effective retirement plan isn't a one-time event—it's ongoing. We work closely with our clients to continually monitor what's working and what's not, and whether new regulations require plan adjustments. Then, we may recommend changes based on that information, communicate those changes to plan participants as needed and then monitor the changes to make sure that the plan is functioning as it should. And so on.

# DESIGNING YOUR RETIREMENT PLAN

Every step of the design process is fully and clearly documented to minimize potential fiduciary liability.

No matter how complex your needs, Cafaro Greenleaf has the experience and expertise to help you develop the optimal retirement plan for your employees.

## FROM “WISH LIST” TO REALITY

The first step of the plan design process is to review your existing retirement plan in detail.

We'll help you determine which aspects of your current plan are working well and which ones can be improved. Then we'll work with you to create your plan “wish list.”

Next comes the task of turning as much of that wish list as possible into reality—from preparing an investment policy statement, to monitoring the performance of investment managers to providing you with regular detailed performance reports.

Every step of the design process is fully and clearly documented to minimize potential fiduciary liability (your company's financial risk in case of lawsuits or other challenges.) What's more, we stand firmly behind every retirement plan we develop, serving as co-fiduciaries—meaning that we'll share the liability of your plan. Many other retirement plan providers are unwilling or unable to make this claim. (See “Trust in a co-fiduciary” on the opposite page.)

## FULL TRANSPARENCY

Cost transparency is a critical issue for retirement plan sponsors. As we develop your plan, you'll never wonder what you're paying for the services you get from us.

We'll break down every fee—no matter how small—and help you benchmark your costs against the industry.

Our costs aren't just transparent. They're highly reasonable compared to our competitors, given our unique ability to handle the entirety of your retirement plan—from initial design through implementation and ongoing administration.

**AIF® DESIGNATION**

Investment fiduciaries are constantly expected to legal and financial expertise. It's a complex, multi-faceted role that requires a high level of expertise and a strong commitment to ethical standards.



## TRUST IN A CO-FIDUCIARY

We share in the liability and responsibility of your plan. As a co-fiduciary for every retirement plan we develop, we have the same incentives as you—to keep your plan in full compliance with ever-evolving regulations, and to systematically monitor your plan's investment options.

We'll also document every step of the plan design and implementation process—a critical component to limit any potential legal liability you might face down the road.

Because we share your fiduciary responsibilities, you can feel more secure knowing that we quite literally stand behind every plan we design.

Every Cafaro Greenleaf partner has earned the Accredited Investment Fiduciary (AIF) professional designation. To receive that designation, we each completed a demanding training program, passed a rigorous exam, must regularly conform to a strict ethical code and maintain annual continuing education requirements. (For more information about the AIF designation, visit [http://www.fi360.com/main/designations\\_aif.jsp](http://www.fi360.com/main/designations_aif.jsp))

In all, we know what it means to be a fiduciary—an understanding that helps us anticipate problems before they arise, allows us to keep your retirement plan fully compliant and helps us reduce the potential for unexpected liability.

## EDUCATION IS OUR PASSION

Other retirement plan providers offer employee education, but we believe our commitment to education is what truly sets us apart. Indeed, our clients who have worked with other companies tell us that nobody does education like us.

### THE KEY TO YOUR SUCCESS

Why are we so committed to participant education? We want to help investors save as much as they can for retirement. We also know that your plan's success depends on active employee participation.

Simply put, employees are more likely to participate when they understand why it's so crucial for them to start investing today, and how they can make use of all of the resources you make available to them.

### COMPREHENSIVE EDUCATION SERVICES

We provide plan participants with a variety of education offerings, from introductory sessions to on-demand seminars.

All of our sessions can be conducted in-person around the country or remotely via webcasts.

**Employees are more likely to participate when they understand why it's so crucial for them to start investing today, and how they can make use of all of the resources you make available to them.**

Education is a process, not a one-time event. That's why we also provide regular education sessions to remind plan participants of the need to take charge of their own financial futures. We've found that these refreshers go a long way toward maintaining and increasing participation rates.

In addition, every plan participant gets access to a toll-free telephone number they can use to obtain financial advice—including asset allocation advice—from Cafaro Greenleaf's licensed financial advisors.

## EMPLOYEE AND PLAN SPONSOR COMMUNICATIONS

Changes to your retirement plan can reduce participation rates, if your employees aren't kept fully informed. We regularly update plan participants about changes to their plans and make sure they know exactly how to take full advantage of the changes.

Our commitment to education goes beyond plan participants. We offer regular guidance to plan sponsors as well, keeping you fully up-to-date about vital compliance and regulatory changes that could affect your plan, as well as helping you conform to the burdensome Section 404(c) of the Sarbanes-Oxley Act.

## WE CONNECT WITH PLAN PARTICIPANTS.

We believe that our focus on education is a key reason for the success of our retirement plans. Here's a sampling of the praise we've received from plan participants after attending our seminars:

- ✓ “[Yours] was by far the most comprehensive, informative and professional presentation I have ever attended.”
- ✓ “I learned things I've been needing to know and didn't know who to ask.”
- ✓ “Great presentation and speaker. Very knowledgeable and easy to understand all the benefits of the plan. Answered all questions in easy to understand explanation. Learned more in this presentation than any investment seminar!”

\* Testimonials may not be representative of the experience of other clients, and is not indicative of future performance or success.



## BALANCED, OBJECTIVE INVESTMENT ADVICE

A retirement plan is only as good as its investment options. Some plan providers recommend investments not necessarily because they're the best available, but because the providers have preexisting business relationships to maintain, or because they tend to favor their own products, or because of any number of other reasons that shouldn't make one bit of difference to you. That's never a concern with Cafaro Greenleaf. Our clients know what to expect from us—always balanced, objective advice.

Our only objective when selecting providers and investment managers, is to choose those that we believe are most appropriate for your plan needs. We select top money managers across every asset class, and regularly monitor their performance to ensure that plan participants have an attractive and diversified lineup of investment options to choose from.

### QUALITY IS OUR ONLY OBJECTIVE.

Our only objective when choosing investment managers is to choose the ones we believe are most appropriate for your plan's needs. Along those lines, we work with some of the best-known money managers and platforms in the industry. Here's a sampling:

#### Providers

- ✓ American Funds
- ✓ Diversified Investment Advisors
- ✓ Expert Plan
- ✓ Fidelity Advisor
- ✓ ING Financial Advisors
- ✓ Mass Mutual Retirement Services
- ✓ Principal Financial Group
- ✓ Prudential Financial
- ✓ Sun Life
- ✓ The Hartford
- ✓ T. Rowe Price
- ✓ Wachovia Retirement Services

#### Investments

- ✓ Alger & Co.
- ✓ Alliance Bernstein
- ✓ American Beacon
- ✓ Columbia Management
- ✓ DWS Scudder
- ✓ JP Morgan
- ✓ JennisonDryden Mutual Funds
- ✓ Oppenhiemer
- ✓ Russell Investments
- ✓ Thornburg
- ✓ Van Kampen Investments



## Anadigics

Defined Contribution 401k Plan

Approximate Total Plan Assets: \$35 Million

“ I have been especially pleased with the advice and counsel provided by Cafaro Greenleaf. Our investment committee meets at least once a year, and the independent assessment of fund performance is enlightening and certainly the unbiased input could not be provided by our plan administrator. We receive excellent suggestions and input on plan design changes as well as current regulatory changes which impact our plan. We are also able to have any internal communications reviewed by an industry expert to make certain that our communications are accurate and provide the latest information to our employees. I have personally found the independent assessment of our plan to be invaluable. Cafaro Greenleaf has become a trusted resource to guide us through the maze of regulations impacting 401(k) plans.”

-John E. Warren, III, VP

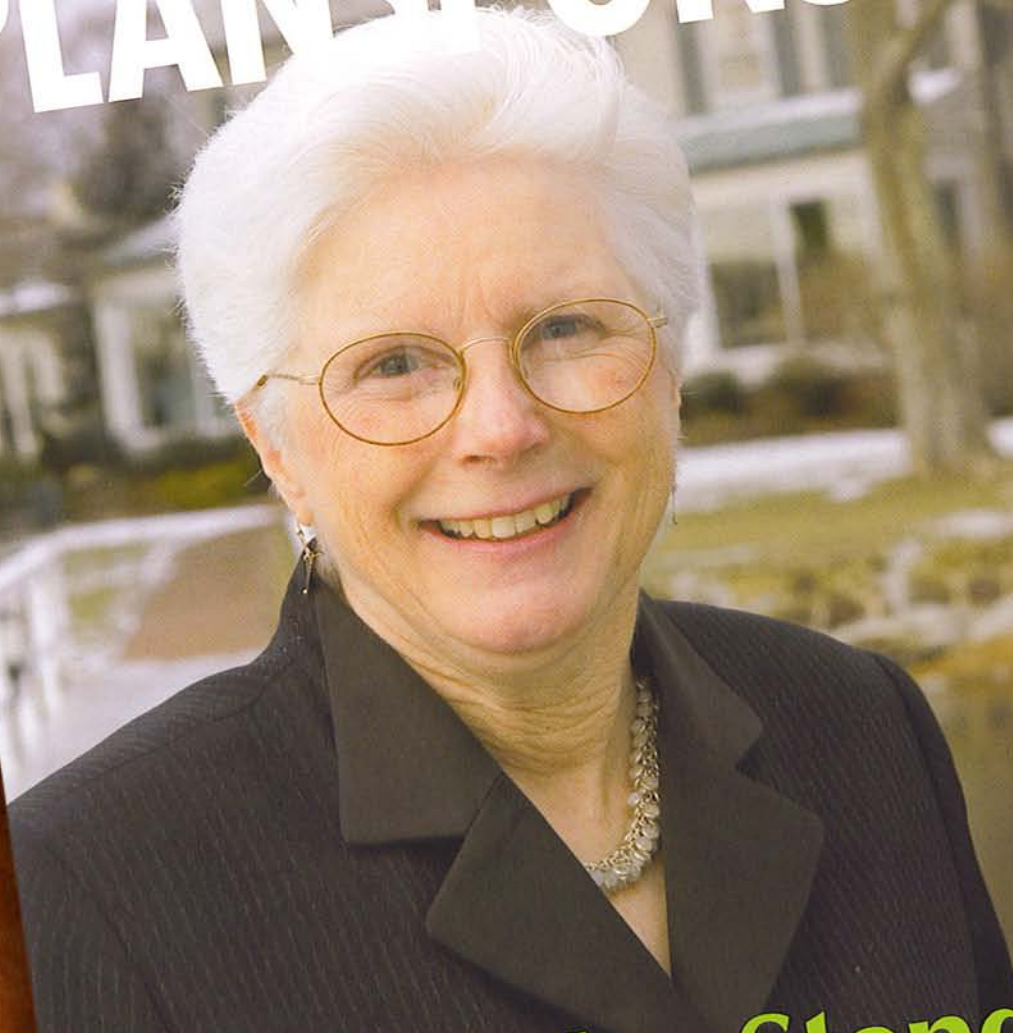
Worldwide Human Resources & Corporate Services

INSIGHT ON PLAN DESIGN & INVESTMENT STRATEGY

WWW.PLANSPONSOR.COM

# PLANSOR

PLANSPONSOR.COM



**Setting the Standard**  
Retirement Plan Advisor of the Year

# AWARDS

Cafaro Greenleaf, along with our principals, have been honored to be recognized as a leader in the retirement plan industry. Here are some of the ways in which our expertise has been acknowledged.

- ✓ Named PlanSponsor national magazine's Retirement Plan Advisor of the Year

- ✓ Named by 401(k) Wire as one of the industry's 50 most influential people



- ✓ Testified before the U.S. Department of Labor on retirement plans and related issues



- ✓ Guest columnist with numerous published articles in retirement industry publications



- ✓ Frequent speakers at industry conferences, seminars and forums



# CLIENTS

Cafaro Greenleaf is proud to count companies of all sizes among our valued clients—including many nationally recognized brands. Here's a sampling of clients we have helped to build more effective retirement plans:





## Aviva

Pension Plan and 401k Plans

Approximate Total Plan Assets: \$215 Million

“ It was terrific working with you through this process. Your expertise and insight was invaluable! ”

-Laurie

“ As I told the Pension and Benefit committee, you are the best consultant I have ever worked with! You truly added value to the process, a lot of value. If you ever expand into other areas (say bank accounts), let me know, I would love to work with you again. ”

-Brenda

## Guardian

Defined Benefit and 401k Plans

Approximate Total Plan Assets: \$1.57 Billion

“ I have to give you credit for helping me figure out what I wanted to do. I learned so much working with you and was always impressed by your depth of knowledge. I truly admire your leadership style and your demeanor. Thank you for what you have provided me. Best wishes to you. ”

-Aida

## ABOUT THE PARTNERS



*Jamie D. Greenleaf, Wayne K. Greenleaf, Dorann J. Cafaro*

### Dorann J. Cafaro, PRP, AIF *Senior Partner/Principal*

Dorann is the founding partner of Cafaro Greenleaf, whose roots go back as far as 1981. With almost 30 years in the financial industry, she is recognized for her unique, unbiased consulting advice, and her genuine care for the financial well-being of retirement plan sponsors, the plan's participants and the plan itself.

Dorann was one of the original founders of National Retirement Partners—a leading national network of independent retirement experts—and currently serves as the organization's executive vice president.

Nationally recognized as a leading voice of the retirement industry, Dorann was named Retirement Advisor of the Year by PlanSponsor magazine. 401(k) Wire named her as one of the 401(k) retirement industry's 50 most influential people. She speaks frequently about the retirement industry at national conferences and seminars, has provided retirement education and consulting services for Fortune 500 companies and has testified on retirement topics before the U.S. Department of Labor.

Previously, Dorann was regional director of retirement services for Prudential Investments, corporate vice president and national director of retirement planning for PaineWebber and senior vice president of marketing for a leading money management firm. She has a B.S. in mathematics from Marquette University and holds the Series 7, 8, 63, 65 and Health and Life financial industry licenses.

---

## Jamie D. Greenleaf, AIF

### *Senior Partner/Principal*

Jamie has been with Cafaro Greenleaf for 15 years and has been a principal and partner with the firm since 1995. She is a Registered Financial Advisor with Series 7, 63, 65 and Health and Life licenses.

Prior to joining Cafaro Greenleaf, Jamie held positions as a vice president/retirement plan advisor with UBS Financial Services and a vice president/retirement advisor with Prudential Securities. Her consulting work has included investment management selection and monitoring, asset allocation and investment policy design.

Jamie has been particularly active in providing financial education, conducting retirement planning seminars for many Fortune 500 and other large organizations, including the New Jersey Garden State Parkway, Aris Group, The Body Shop and Stinnes Logistics.

## Wayne K. Greenleaf, AIF

### *Senior Partner/Principal*

Wayne joined Cafaro Greenleaf as a partner in 2007. His primary focus is on business development, strategic partnerships and company growth.

An entrepreneur by nature, Wayne has enjoyed a widely successful business career, having received both local and national recognition for his achievements. His first business, which he founded and served as president of for 17 years, was named by Inc. magazine as one of the country's fastest-growing private companies. His various business successes have been the subject of many local and regional newspaper articles. Wayne was recently appointed to the New Jersey Workforce Investment Board, a group of business leaders that influence policy and employment development methods throughout the state.

## WE'RE HERE TO HELP

For 28 years, Cafaro Greenleaf has been helping companies of all sizes develop more-successful retirement plans.

We can help you, too. To find out more about the services we offer or how we can help you improve your current plan, please call Cafaro Greenleaf at (800) 401-4830 or email [bmeyer@cafarogreenleaf.com](mailto:bmeyer@cafarogreenleaf.com) to set up an introductory conversation with our partners.

We look forward to getting to know you and your business, and discussing ways we can help you make it even more successful.

Sincerely,



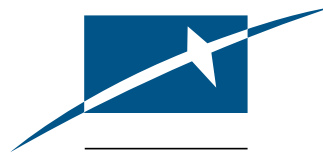
Dorann Cafaro



Jamie Greenleaf



Wayne Greenleaf



CAFARO  
GREENLEAF

530 PROSPECT AVENUE, SECOND FLOOR | LITTLE SILVER, NJ 07739

(P) 800-401-4830 • (F) 732-530-8165

[cafarogreenleaf.com](http://cafarogreenleaf.com)

# CAFARO GREENLEAF AFFILIATIONS

## OUR BROKER DEALER

An independent broker dealer ensures regulatory compliance and clears and disburses all commissions as the Registered Investment Advisor Firm for independent retirement consultants and advisors.

### FINANCIAL TELESIS INC.

Financial Telesis specializes in providing broker dealer services to registered advisors and consultants servicing Retirement Plans. Their unique and tailored approach allows them to tailor their operations, commissions processing and compliance procedures to fit the business practices of those advisors that only have Retirement Plans as clients.

## OUR NATIONAL INDUSTRY RESOURCE AFFILIATIONS



National Retirement Partners is a nationwide organization dedicated to the retirement plan marketplace. NRP Member and Affiliate Firms provide advisory services for over 3500 retirement plans with assets in excess of \$35 billion. NRP has over 100 member firm locations comprised of independent advisors that provide plan consulting, fiduciary best practices and investment due diligence to retirement plan sponsors and their participants.

Our affiliation with NRP allows us to utilize their vast resources and services to deliver solutions to each client that had tradition-

ally only been available to the largest companies — sophisticated independent vendor search and benchmarking analysis, open architecture plan analysis and design, investment due diligence and comprehensive employee communications. Dorann Cafaro, our General Partner, is a founder and serves as Executive Vice President of NRP.



ASPPA—the American Society of Pension Professionals & Actuaries—is the premier national organization for career retirement plan professionals. The membership is comprised of the many disciplines supporting retirement income management and benefits policy. Members are part of the diversified, technical, and highly regulated benefits industry. ASPPA represents the most committed individuals of the profession—those who have made a career of retirement plan and pension policy work.

Cafaro Greenleaf are ASPPA members and have been invited guest and panel speakers at national conferences.



fi360's mission is to promote a culture of fiduciary responsibility and improve the decision making process of investment fiduciaries. FI360, through its Center for Fiduciary Studies, sponsors programs for a professional designation in this area.

All partners of Cafaro Greenleaf have earned the Accredited Investment Fiduciary® (AIF®) professional designation.

# CAFARO GREENLEAF

530 PROSPECT AVENUE, SECOND FLOOR  
LITTLE SILVER, NJ 07739  
(P) 800-401-4830 • (F) 732-530-8165

\* Securities offered through FInancial Telesis, Inc.