



flexibility

You will be impressed with the quality of education, support and service The RAM Group Advisors provides.

Ongoing support and service are the keystones which identify The RAM Group Advisors.

The RAM Group is a marketing name for registered representatives of Lincoln Financial Advisors Corp. Securities and investment advisory services offered through Lincoln Financial Advisors Corp., a broker/dealer and a registered investment advisor (member SIPC). Insurance offered through Lincoln affiliates and other fine companies. CRN-2056293-031318

The Retirement Asset Management Group Approach

PERSONALIZED SERVICE IS NOT A THING OF THE PAST WITH THE RAM GROUP

Each employer group is assigned an experienced representative to provide on-site enrollment and educational programs for employees to help employees appreciate and understand the value of the retirement program provided by their employer.

Every employee will be provided a one-on-one counseling session with the representative to inform the employee about the program. A paycheck analysis will be provided helping the employee understand the value in a pre-tax/tax-deferred retirement program, establish a risk tolerance, discuss retirement goals and provide education regarding the investment options and features offered in the retirement program.

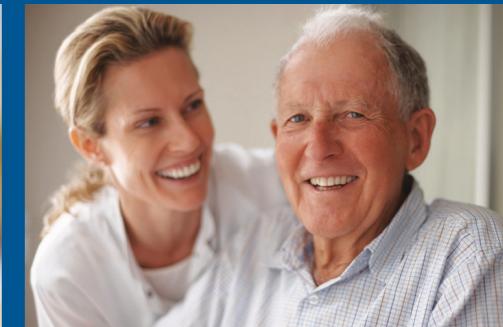
EMPLOYEE INTERACTION

The RAM Group Advisors approach is to provide employees with maximum flexibility in choosing which investment options strategy meets their personal needs. The RAM Group Advisors approach is to provide employees with maximum flexibility in choosing which investment options meet their goals.

A recent development in the retirement arena is Managed Accounts; which provide optional management of the investment program for the employee for a fee. The RAM Group Advisors has relationships with major managed account providers and will include this option in the retirement program, if the employer directs.

The RAM Group Advisors (Retirement Asset Management)

*Programs for
Health Care and Non-Profit Organizations*



The RAM Group strives to provide excellent service, personal attention to the needs of plan participants and an excellent program employees can easily understand and appreciate.

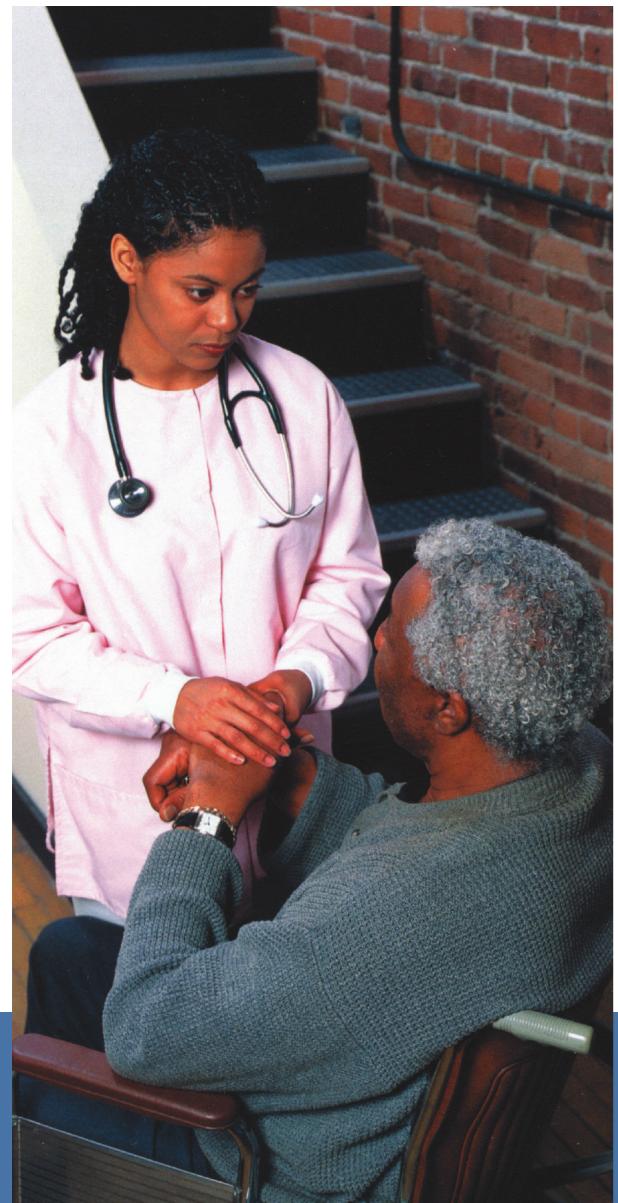


THE RAM GROUP ADVISORS

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THE RAM GROUP ADVISORS



innovation

Knowledge of and an expertise in the administration of deferred compensation plans for health care executives establishes The RAM Group Advisors as an innovative leader in this area.

About The RAM Group Advisors

The RAM Group Advisors is a national consulting firm whose senior management team has over 100 years of experience in the financial services industry. An organization that provides products and services that have evolved in step with the demands of a continuously changing market place. We understand the need for competitive and comprehensive financial solutions for health care and non-profit organizations. And we respond with a full service approach to retirement plan design, implementation, and administration.

Our Pledge

In today's business world, where business integrity has been questioned; The RAM Group Advisors stands out as an organization which has dedicated itself to ethical business practices. We know the decision to choose a benefit provider is not an easy one. Our pledge is that we will not take that trust lightly and pledge to our clients to uphold the highest standards in our service to the employers who chose to partner with The RAM Group Advisors.

Financial Solutions for Health Care

Employer-Sponsored Programs

- 475 Plans
- 403(b) Plans
- 403(b) ERISA Plans
- 457 Top Hat Plans (Deferred Compensation)
- Defined Benefit Plans
- 401 (k) Plans
- 403 (b)(7) Plans

- SEIP and SIMPLE IRAs
- 401(a) Plans
- Section 125 Plans
- 3 (38) Fiduciary Protection Program

Helping the Employer Make an Informed Decision

Providing the right kind of retirement plan to employees in today's complex regulatory environment requires the services of an organization with the experience and expertise of The RAM Group Advisors.

The choice of the correct type of plan, investment option selection, document preparation, regulatory review, an effective employee communication program an ongoing service strategy, are all essential components of a successful program.

Choosing whether to offer a bundled program; where the investment option provider includes ERISA filing and plan design services; or a truly customized program which includes a Third Party Administrator, are areas where RAM Group Advisors expertise can play a critical role. We analyze which approach is in the best interest of the employer and employee. As an independent retirement specialist, we have the scope to match the correct options to the employer specifications.

The RAM Group Advisors will provide retirement program options from a number of providers and provide an analysis of the following areas:

- Plan design options and plan types
- Fees associated with administration and plan services
- The creation of an "Investment Policy Statement"
- Fund selection, including performance and internal fees
- Enrollment and ongoing service
- Communication programs
- Investment option performance review



commitment

The RAM Group Advisors understands your decision to utilize our services will be based on trust.

We will not take that trust lightly.

We pledge to honor our commitment to your plan with outstanding services and products.