



CLEAR PICTURE
RETIREMENT PLANS



creating a clear picture of retirement through all seasons of life



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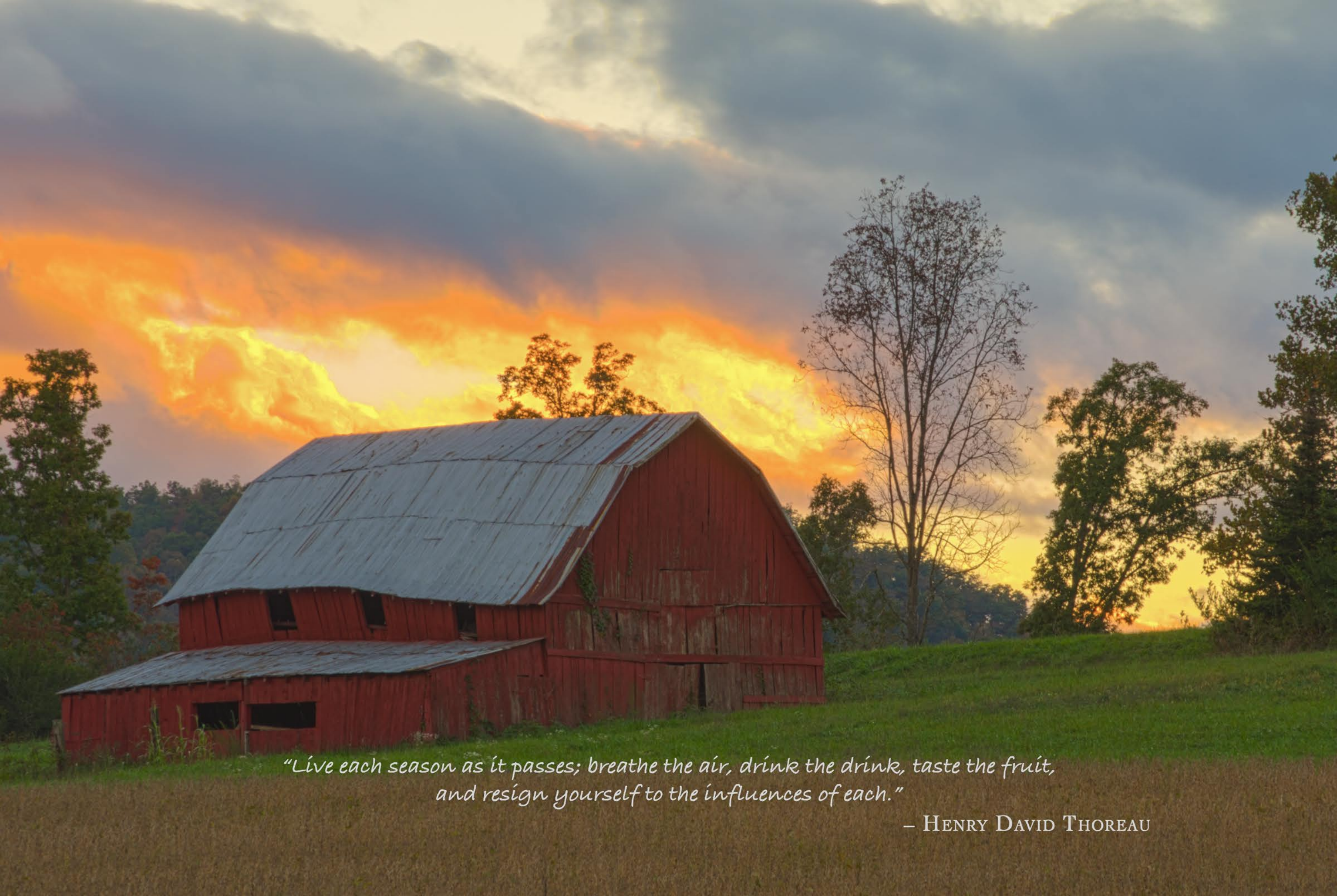
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Securities and investment advisory services offered through Royal Alliance Associates, member FINRA/SIPC and a registered investment advisor. Fixed insurance services offered through Clear Picture Retirement Plans.
Clear Picture Retirement Plans is independent of Royal Alliance Associates and is not registered as a Broker/Dealer or investment advisor.

A dense field of yellow Black-eyed Susans with dark brown centers. The flowers are in various stages of bloom, and the background is a soft-focus green. The lighting is warm, suggesting late afternoon or early morning.

"A clear vision, backed by definite plans, gives you a tremendous feeling of confidence and personal power."

— BRIAN TRACY



*"Live each season as it passes; breathe the air, drink the drink, taste the fruit,
and resign yourself to the influences of each."*

– HENRY DAVID THOREAU



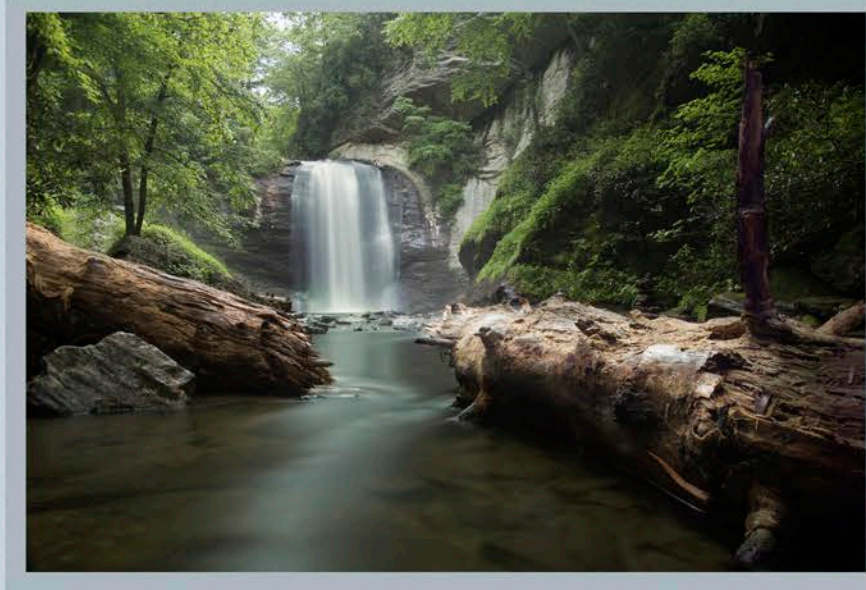
CLEAR PICTURE RETIREMENT PLANS

seeks to be your trusted Retirement Plan Advisor.

Specializing in managing your plan from a Fiduciary standard,
we consult by knowing your Fees, Investments,
Plan Design, and ERISA compliance.



You have only one life to live!
Our desire is to help you live the one life you have the best way you can!



Our Planning Process for You:

Step 1: Consulting needs assessment

- Perform a thorough evaluation of your organization's retirement plan needs
- Monitor industry trends
- Solicit proposals from competing providers
- Benchmark your plan to current industry standards
- Make recommendations (including potentially keeping current plan)

Step 2: Implementation of plans

- Coordinate efficient communication with plan providers
- Coordinate and conduct enrollment meetings
- Assist in design of Investment Policy Statement

Step 3: Investment selection

- Promote appropriate investment diversification through a balance of risk tolerance and needs based assessment
- Filter for top-tier investment options from a Fiduciary point of view using fi360

Step 4: Ongoing plan service

- Review of Investment Policy Statement compliance
- Develop employee education strategy and conduct interactive participant education meetings
- Help mitigate risk by assisting in understanding and meeting fiduciary obligations
- One-on-one planning

Step 5: Provider due diligence

- Evaluate plan provider's products and services relative to your organization's needs
- Benchmarking of your plan services offered, utilization, and overall planned competitiveness





"Never trade what you want at the moment for what you want the most."

— JOHN C. MAXWELL





"Time is the coin of your life. It is the only coin you have, and only you can determine how it will be spent. Be careful lest you let other people spend it for you."

— CARL SANDBURG

BARRY MACDONALD, CFP®, AIF®
Financial Advisor



Mission:

Barry desires to be an advocate for you and your employees by increasing successful retirement outcomes. Using his love for people and attention to fine detail and market trends, he helps business owners and HR personnel to navigate the inherent complication of retirement plans. He often finds that with strategic guidance and preparation, businesses and employees feel empowered by seeing how their present actions sow future rewards.

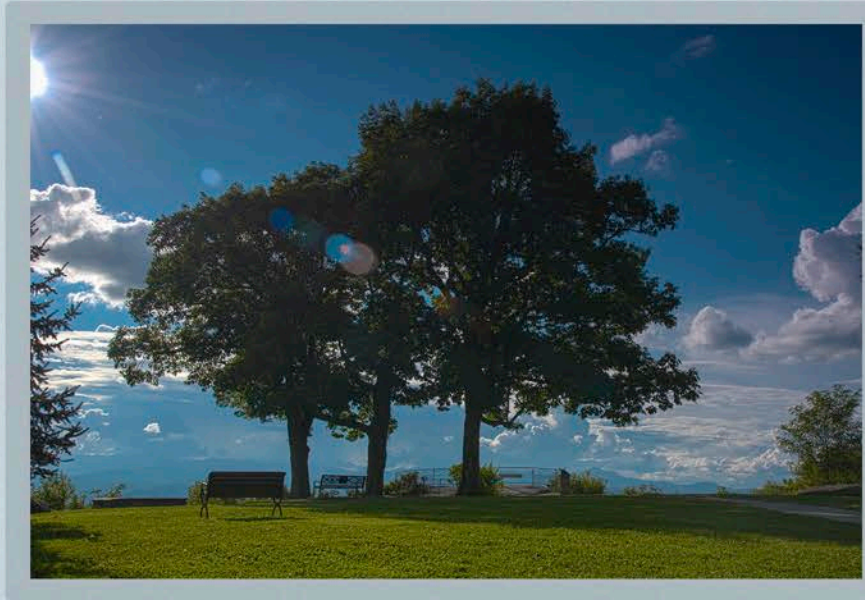
Education:

- CERTIFIED FINANCIAL PLANNER™ Professional Designation from CFP® Board of Standards, Inc – Washington, D.C.
- ACCREDITED INVESTMENT FIDUCIARY® from the Center for Fiduciary Studies - Pittsburgh, PA
- CFP® Educational Requirements completed at the College of Financial Planning – Denver, CO
- MASTER OF ACCOUNTANCY Western Carolina University, Class of 2000 – Cullowhee, NC
- BACHELOR OF ARTS Moody Bible Institute, Class of 1995 – Chicago, IL

Personal:

An outdoor enthusiast, Barry enjoys the activities Western North Carolina has to offer. On winter weekends you'll find him on the ski slopes as a Professional Ski Instructor of America. Other times of the year you are likely to meet him road cycling, backpacking, mountain biking, or behind the lens “documenting” God’s creation. Barry also enjoys “giving back” wherever and whenever he can. Highly involved in the Four Seasons Rotary Club of Hendersonville, Barry co-directs the Tour d' Apple - an annual charitable bike ride to fund the causes of the Four Seasons Rotary Club's Charitable Foundation.





Why Benchmark?

Using an Independent Fact FINDER to determine the specifics

What is Benchmarking?

- Benchmarking your 401(k) is the process of comparing your company's plan with plans similar in size and number of participants.
- Incumbant plan providers often only compare your current plan to the industry average, if at all, even though the Department of Labor (DOL) assumes that plan sponsors gather RFP's at least every three years.
- Through reviewing RFP's our independent benchmarking process additionally compares your plan to industry-standard. Fiduciaries can be assured they are providing a competitive plan to participants. We prepare this information with minimal effort on the plan sponsors part. Current clients can expect a similar full service review annually.

How we determine the facts

- **Fees** – As a plan sponsor you should Benchmark your 401(k) plan so that you have a clear understanding of the fees/costs associated with your 401(k) plans. By benchmarking your plan, you have the opportunity to reduce your liability, quantify ALL the fees you are paying and determine if the fees are “reasonable” per DOL guidelines. Benchmarking typically helps lower costs, increase service, and reduces your fiduciary exposure as a plan sponsor/trustee.
- **INvestments** – We will examine the quality, performance, and diversification of your investment options. Recently, the Department of Labor issued guidance regarding Target Date Funds including establishing a periodic review of the investment allocation and a review of the fees and investment expenses. Additionally, we will review your Investment Policy Statement (IPS). Where none exists, we can help create one.
- **Design** – Unfortunately, many Retirement Plans are pretty generic in design. Furthermore, many providers offer plans without the guidance of a Financial Advisor. We work with you to tailor the features and benefits that make sense for your company and your valued employees.
- **ERisa** – As a plan sponsor, it is important to know the myriad of responsibilities that come with being a plan fiduciary and trustee to your plan. Did you know that under DOL's Employee Retirement Income Security Act (ERISA), fiduciaries are subject to personal liability to make good any losses to the company's retirement plan resulting from a breach of their fiduciary responsibilities? In short, your duties as the sponsor of a retirement plan should not be taken lightly. We will go above and beyond to help reduce your liability to a minimum.



A person with long hair is sitting on a rocky outcrop, looking up at a starry night sky. The Milky Way is visible as a bright, hazy band of light across the sky. The person is silhouetted against the dark sky. The background shows a dark landscape with some trees and a distant city light at the horizon.

"A goal without plan is just a wish."

— ANTOINE DE SAINT-EXUPÉRY

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