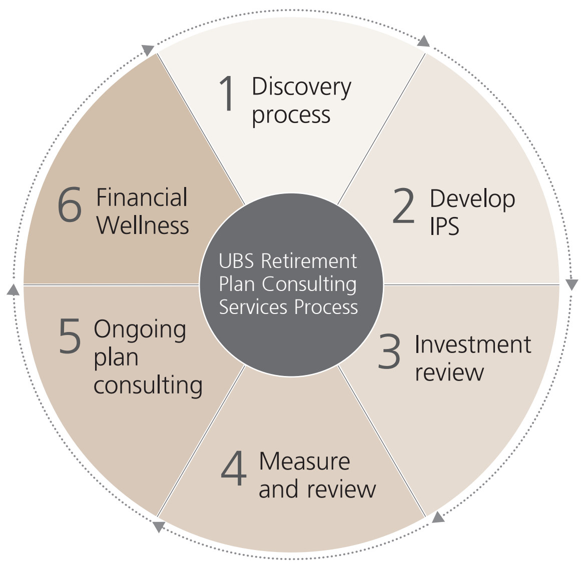
Your plan. Our guidance.
A path to positive outcomes.

Princeton Investment Consulting

You offer a retirement plan to help employees prepare for their future, but being a plan sponsor is more challenging than ever before. Leadership teams are pressed to fulfill their fiduciary responsibilities, manage fees and expenses, and ensure their plans offer the right features. In addition, they must devote considerable time to keeping up with changing regulations and educating plan participants. Experienced guidance can help.



Enhance your plan with strategic consulting

We are a team of Senior Retirement Plan Consultants who have spent decades working with sponsors of defined contribution, defined benefit and other retirement plans. Our intergenerational team delivers investment advice as an ERISA fiduciary. The strategic guidance of our seasoned consultants can help you manage complexity and make important decisions.

We will take the time to fully understand your plan and your participants. We can help you evaluate indicators of plan health, consider key tactics to optimize your plan and assess the progress of your plan enhancements. Our team will develop education programs that reflect the specific concerns of your employees and seek to foster financial wellness. In everything we do, we leverage the global resources and intellectual capital of UBS, the world's largest wealth manager.[1]

Pursuing the results that matter: Our plan management road map

Fiduciary governance
To help you manage your **fiduciary responsibilities**

Plan health
Applying **new strategies** to **optimize** your plan

Financial wellness
To help participants make more **informed** financial decisions

A consulting process built around your needs

1 **Discovery process**
- Review plan
- Suggest enhancements
- Identify plan success metrics

2 **Develop Investment Policy Statement (IPS)**
- Set objectives
- Identify investment vehicles
- Establish IPS criteria

3 **Investment review**
- Analyze menu
- Manager search
- Act as ERISA 3(21) fiduciary

4 **Measure and review**
- Timely, customized reports
- Periodic review meetings
- Actionable recommendations

5 **Ongoing plan consulting**
- Industry updates
- Fee benchmarking/ provider search
- Participant education

6 **Financial Wellness**
- UBS Financial Coaches[2]
- Proactive engagement
- Digital resources
- Live e-days

[1] Scorpio Partnership's Global Private Banking Benchmark 2018 rank of global wealth managers by assets under management.
[2] Financial Coaches are Registered Representatives of UBS Financial Services Inc. Member FINRA/SIPC.

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Our financial advisors have the knowledge, resources and solutions you need to enhance your plan, increase participant engagement and pursue better outcomes.

Call us to discuss how our strategic approach can help.

Recognized as industry leaders

L. Marc Shegoski, CSRIC®
Managing Director–Wealth Management

- *Barron's* Top 100 Financial Advisor in America, 2012 – 2019
- *Forbes* Best-In-State Wealth Advisor, NJ, 2018, 2021
- *Barron's* Top 50 Institutional Consultants, New York, 2018, 2021

David Sears, CFP®, CIMA®, CRPS®
First Vice President–Wealth Management
Foundations and Endowments Consultant

- *Barron's* Top 50 Institutional Consultants, 2018, 2021
- *Forbes* America's Top Next-Generation Wealth Advisor, 2019
- *PLANADVISER* Top 100 Retirement Plan Advisors, 2016

The strength of UBS Retirement Plan Consulting Services

30+ years of experience,
as a firm, providing investment advice as a fiduciary

3,000+
retirement plans[2]

$95 billion
in retirement plan consulting assets

Top 5 rankings
Numerous PlanSponsor

[2] Source as of 12/31/2019 based on UBS reporting. Includes defined contribution and nonqualified deferred compensation plans served through our Institutional Consulting and Retirement Plan Consulting Services programs.