

# Retirement Plan Philosophy

Since 1999, TCG has managed and developed portfolios for hundreds of clients with the goal of delivering solid and consistent risk-adjusted performance. TCG serves over 600,000 individuals across plans in the governmental sector, small-to-medium businesses, and cities and municipalities. We strive to employ well-defined and repeatable investment processes by acting in accordance with our Five Pillar Philosophy as seen below.

## Five Pillars of Successful Retirement Plans

1

### Plan Design

Studies show that plan design can have the single largest impact on participant outcomes. Along with industry trend updates, we provide peer and industry comparisons, which helps to ensure that your plan is competitive for retaining and recruiting top talent.

2

### Fiduciary Service

As a registered Investment Advisor, TCG is held to a fiduciary responsibility to act in our client's best interest. Unlike advisors who receive compensation from brokers and earn commission, our fees are simple and fully transparent.

3

### Investment Consulting

We work with you to develop and properly maintain your Investment Policy Statement. A formal, objective, and consistent process is the best way to protect the organization and benefit the employees.

4

### Participant Advice

Well educated participants are crucial to the success of retirement plans, and that is why we devote as many resources as possible to provide plan education. We offer access to in-person seminars, webinars, and phone support.

5

### Plan Oversight

Administering a plan is not easy for plan sponsors, and managing providers can be burdensome. The best advisors provide support to simplify searching for providers, as well as the ongoing management, benchmarking, and review of current providers.



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