



Investment Provider Information

Christian Schools Retirement Investment Consortium

WHO WE ARE

- ◆ **INDEPENDENT** – We have no ties to any bank, brokerage or mutual fund company, which frees us to focus solely on meeting your needs.
- ◆ **FEE-ONLY** – We are paid only by our clients and do not accept any type of product-based compensation (i.e., commissions, 12b-1 fees, or other revenue sharing).
- ◆ **FIDUCIARY** – We adhere to a fiduciary standard, which creates the best experience and outcome for our clients and allows us to remain free from any potential conflicts of interest with our clients.
- ◆ **TEAM-BASED** – Our team of advisors and CERTIFIED FINANCIAL PLANNER™ Practitioners work collectively to deliver the best possible advice to the people we serve.

PLANNING SERVICES

- ◆ **Retirement Goal Planning:** Participants have access to MCA staff and our team of CERTIFIED FINANCIAL PLANNER™ Practitioners for Retirement Goal Planning and investment guidance. Our process, using industry leading technology, helps determine the appropriate savings rate and investment allocation that gives you the best probability of meeting your retirement goals.

INVESTMENT OPTIONS

- ◆ **Do-it-yourself Option**
 - ◇ Investment Menu: Using our fiduciary investment selection and monitoring process, you will have access to an array of low-cost mutual funds that will allow you to build your own portfolio. This option is best suited for those individuals that like to control their investment decisions, level of risk, and are comfortable building out each component of a diversified portfolio.
- ◆ **Do-it-for-me Options**
 - ◇ **Risk-based Model Allocations:** These professionally designed allocations are best suited for the individual who wants ownership over the level of risk they will assume but does not want to construct a diversified portfolio on their own. MCA's investment team monitors and rebalances the investment allocations, so you don't have to. Our team is available to help you select the most appropriate model portfolio for your situation.
 - ◇ **Vanguard Target Retirement Funds:** These low-cost index based funds offer a diversified mix of investments that automatically become more conservative as the fund approaches a specified date (your target retirement date).



Servicing Team:

Mike DeSmyter, AIF® Laura Corbiani, CFP®
Jack Tunge, CFP®, CRPC® Christa Stevens
Mark Satkoski CFP®, AIF®

Midwest Capital Advisors

3001 Orchard Vista Drive SE P 616.454.9600
Suite 200 info@midwestcap.com
Grand Rapids, MI 49546 www.midwestcap.com



Partnering. Educating.
Making the Difference.

Individual Meetings with Midwest Capital Advisors

Our individual meetings are an opportunity for you to speak with an MCA Advisor in a private setting. Whether you are at the beginning stages of your career or the transition to retirement is imminent, we are a resource for you and welcome the opportunity to connect.

Common Topics for Discussion

- ◆ Your Retirement Plan
 - ◇ Explanation of benefits
 - ◇ How the Retirement Plan fits into your personal retirement picture
- ◆ Investing in your Retirement Plan
 - ◇ Review of current investments
 - ◇ Explanation of your options
 - ◇ MCA Investment Risk Questionnaire
 - ◇ Guidance on making an informed investment decision
- ◆ Saving in your Retirement Plan
 - ◇ Employer contributions
 - ◇ Roth (after-tax) vs. Traditional (pre-tax) considerations
 - ◇ Steps to improve savings rates
- ◆ Your Personal Retirement Picture
 - ◇ Online planning tools
 - ◇ General investing and savings considerations
- ◆ Transition into Retirement
 - ◇ Rules on distributions
 - ◇ Options for your Retirement Plan at retirement
 - ◇ MCA Retirement Goal Planning with MoneyGuidePro™
 - ◇ Social Security
- ◆ Other Personal Finance
 - ◇ While our focus is on preparing for retirement, often we can provide tips on debt reduction, college planning, budgeting, and other personal finance topics.

Meetings are scheduled in 30 minute increments. Depending on the nature of your questions, multiple meetings may be necessary.

**Be sure to bring your username and password for the Retirement Plan website
with you to the meeting**