

Proposed Scope of Services for Williamson County

- **Facilitate Request for Proposal(s)**—TCG Consulting will assist the Committee (Plan Sponsor) in determining if an RFP should be issued, the creation of the RFP, the marketing of the RFP, the evaluation of the RFP, and the implementation of any subsequent plan changes.
- **Investment Policy Statement Creation/Modification with Fiduciary Audit**—TCG Consulting will work with the Committee (Plan Sponsor) to determine the goals of the plan and facilitate a new or modified Investment Policy Statement (IPS). TCG perform an annual review of the IPS to determine if the investments are within policy parameters and in compliance with federal and state regulations.
- **Investment Advisory Committee Meetings**—TCG Consulting will assist in the creation of an Investment Advisory Committee by sharing best practices and providing materials for quarterly investment reviews. These meetings can either be in-person or by conference call at the Plan Sponsor's preference.
- **Negotiation**—TCG Consulting will negotiate on your behalf for recordkeeping fees and other contracts.
- **Fiduciary oversight and protection**—TCG Consulting acts as a fiduciary on all funds it oversees.
- **Reporting and Analysis**—We will provide a quarterly market commentary, a full portfolio analysis of every fund/model in the plan using fi360 software, and a report on plan specific details. The portfolio analysis will give a grade to each fund in the plan and put funds on a Watch list for underperformance. The grade is based off separate criteria and provides a process for removal of underperforming funds.
- **Investment Menu Construction and Investments**—After understanding the needs of the Plan Sponsor, TCG Consulting will advise on investment selections and structure, including the use of risk models, target date funds, stable value funds.
- **Best Practice Review and Report**—We will advise on DOL and IRS guidance, examine minutes, review all contracts, ordinances, audits, and documents, and produce a report on findings.
- **Compliance review with Record Keeper**—We will examine the pricing and deliverables of the Record Keeper with a report on compliance.
- **Provide Committee (Plan Sponsor) Education**—TCG Consulting will discuss new laws and pending legislation and advise on industry trends and provide Fiduciary education.
- **Audit Support**—In the event of a DOL or IRS audit, TCG Consulting will represent the Plan Sponsor at the audit.
- **Presentations**—TCG Consulting will make presentations to any interested parties on behalf of the Plan (e.g., Directors, Board, Counsel, Commissioners, etc.)
- **Participant Education**—TCG Consulting will provide up to 8 service days (64 hours) per year of educational seminars and one-on-one meetings with plan participants. Fiduciary advice will be given to plan participants on a variety of topics including basic financial planning, pension and social security, investment selection, and any relevant plan changes.

VALUE PROPOSITION

- TCG Consulting offers a team-based approach to institutional portfolio management and consulting with a product neutral process and full fiduciary transparency.
- Our investment team employs a rigorous investment solution search, review, and due diligence process that enables us to provide sophisticated investment advice and guidance.
- TCG Consulting provides carefully chosen third party experts, best in class expertise, solutions, and counsel at every level of the group retirement plan process to fulfill fiduciary obligations.
- Five Pillars
 - Plan Design
 - Fiduciary Services
 - Investment Consulting
 - Participant Advice
 - Provider Oversight
- Our experience in the public sector equips TCG with a deep understanding of public funds management. Our investment expertise puts us in the unique position to responsibly advise and manage retirement plan investments, providing our clients with creative solutions to meet their needs.
- Neither TCG nor its affiliates accept any revenue from investments (if any are paid, all such revenue received is used to offset participant fees). This is critical in evaluating any potential provider for your plans. Competitors sometimes quote lower administration and advisory fees but they may accept 12b-1 fees or other compensation from funds that they include in the plan, leading to a plan that is ultimately more expensive to employees.

TCG CAN STAND BEHIND YOU AS A FIDUCIARY

With respect to the participants and beneficiaries in the plan, our fiduciary responsibilities can include

- Acting solely in the interest of the participants and their beneficiaries;
- Acting for the exclusive purpose of providing benefits to workers participating in the plan and their beneficiaries, and defraying reasonable expenses of the plan;
- Carrying out duties with the care, skill, prudence and diligence of a prudent person familiar with the matters;
- Following the plan documents; and
- Diversifying plan investments.