Think Investment Costs Don't Matter?

Take a Look at What Others Think...

Do you know all the costs you are paying for investment management? Are you aware of what you've paid--or are paying--for sales commissions, asset management, transaction fees, 12b-1, portfolio turnover, "switching fees," advisory fees, custodian fees, etc.? Own a variable annuity? Do you know all the fees you're being charged for owning that vehicle?

Has your broker or advisor ever explained the importance of their "payout" ratio? Do you know your broker/advisor's relationship to you and to his or her firm? You should. These items have an impact on how your investment portfolio is structured and managed.

This is your opportunity to have an industry insider go under the hood of your investment accounts and report—in plain, easy-to-read numbers—what you are paying for asset management and how it impacts the performance of your account.

MEET THE INSIDER: Ken Kaszak is a Registered Representative and Investment Advisory Representative with the Trustmont Group. Ken has built his investment practice by educating investors on the true workings of the investment business, providing ongoing education about the history and mechanics of the capital markets finding ways to convey these things in easy to understand language. He knows where to look to uncover the fees you are paying. More information about Ken is available at www.valuekaszak.com.

Are you responsible for selecting your **COMPANY** or **ORGANIZATION'S** 401(k) or 403(b) plan manager? Contact Ken for an **OBJECTIVE** review of your plan's fees, performance and ongoing participant **EDUCATION** and **COMMUNICATION** (a part of retirement plans that doesn't get the attention that is deserved).

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Disclaimer: Fee services are offered under a contract agreement. Information obtained for your Fee Report will be from sources deemed reliable and accurate, both public and private. Your Fee Report will be given an "as of" date. No assurances can be given for changes made to your portfolio and/or fees charged by your broker/advisor after the "as of" date and final report. Compensation for a Fee Report is a function of services provided.