

Every 401(k) plan is
based on promises.



We can help you
keep them.

At Day & Ennis, we help 401(k) plans deliver.

Every 401(k) plan is a promise to employees, to help them prepare financially for retirement. Setting up the plan and then following through with it can be a tremendous responsibility.

In fact, many smaller companies simply do not have the time, the staff and the expertise to put together a qualified plan.

Companies may also not be aware of the fiduciary risk involved. The Department of Labor may soon require that anyone receiving compensation for providing advice to 401(k) plans be a fiduciary. They must put their client's financial interests ahead of their own. This proposed rule change may prevent brokers and dealers from serving as plan advisors.

So it's no surprise that many companies turn to qualified financial advisors for assistance with administering their 401(k) plans.

We are fiduciaries.

This, and the fact that we are fee-only financial advisors is a major consideration for our clients. It means they can count on receiving unbiased financial advice. This advice is our sole source of compensation.

We do not sell any products or accept any commissions. Therefore we have no vested interest in promoting any particular investment. Our focus remains on helping you achieve your goals for your 401(k).

How we tailor your plan.

We begin by listening to you. We want to understand your goals for your plan and how we can best help you implement them.



If you already have a 401(k) plan in use, we evaluate it to see if it is maximizing your potential tax benefits. This detailed analysis helps both the company and its employees.

An important service we offer is educating your employees about their 401(k) plan and their investment options. The number and diversity of investments available can be overwhelming.

To keep participants on track, we regularly communicate with you about your plan's progress. We're here to answer any investment questions you may have. We can also give specific advice to individuals in the company as needed.

Over time, we continue to update your strategy. We also keep you informed of any regulatory changes that may affect you.

Having the right financial advisor can provide you and your employees with a priceless benefit: peace of mind.

Finding the right answers.

In choosing a service provider for your 401(k), here are some questions to consider:

Q: Will the person serving as advisor be acting as a fiduciary? What will this mean?

A: If they are a fiduciary, they will:

- Put the financial interests of the plan participants ahead of their own.

- They will act solely in the interest of plan participants and their beneficiaries, with the exclusive purpose of providing benefits to them.

- They will carry out their duties prudently. You can expect them to focus on the process for making fiduciary decisions and provide the necessary documentation for them.

- They will diversify plan investments.

- They will keep plan expenses reasonable.

Q: What are the essential elements of a 401(k) plan we should expect to see?

A: A good 401(k) plan will include:

- A written plan. It should describe the benefit structure and guide day-to-day operations.

- A trust fund to hold the plan's assets.

- A recordkeeping system. This will track the flow of monies going to and from the plan.

- Documents that provide plan information. This is for employees participating in the plan as well as for the government.

- An administrator who will conscientiously follow the terms of the plan document.

Q: Who will be working to implement our 401(k) and how will our plan assets be invested?

A: In talking with service providers, be sure you give each one the same information about the services you are looking for. Then you can make an apt comparison between candidates.

In turn, you'll be looking for the following information from them:



Day & Ennis offices

- Information about their firm, including their experience with plans similar to yours.
- A description of the qualifications of the people who will handle your account.
- Information about how your plan assets will be invested and how participant investment directions will be handled.
- An explanation of fees. Which services are included? *Will the service provider be receiving commissions for investments they recommend?* If so, you'll have cause to look elsewhere. They may have a vested interest in recommending investments which may not work well for your 401(k) plan.

Meet the people on our team.

At Day & Ennis, we've been working with companies to help administer their 401(k) plans for years. Since the firm was founded in 1998,



John Day, Bill Ennis, Stephanie Davidson, Matt Heller

we have added professionals with the qualifications you can rely upon to manage your plan successfully.

Today our team includes three CPAs, two Certified Financial Planners and two Personal Financial Specialists. Including our work for individuals and companies, we now manage over 200 million dollars in assets.

John Day has the designation CPA/PFS and is a Registered Financial Advisor with the National Association of Personal Financial Advisors (www.napfa.org). He is a member of the Personal Financial Planning Division of the American Institute of CPAs as well as the Financial Planning Association.

Bill Ennis and John have worked together for a number of years. Bill has the designation

CPA/PFS and is a Registered Financial Advisor with the National Association of Personal Financial Advisors. He is also a member of the Personal Financial Planning Division of the American Institute of Certified Public Accountants.

Stephanie Davidson is a partner at Day & Ennis who also serves as the Operational Officer for the firm. She has been a Certified Public Accountant since 1993 and has the Certified Financial Planner™ certification issued by the Certified Financial Planner Board of Standards.

Matt Heller is a Senior Financial Planner at Day & Ennis. Like Stephanie, he has the Certified Financial Planner™ designation. He is also a NAPFA Registered Financial Advisor. He has worked extensively in financial planning for healthcare professionals, serving as the lead pension plan financial advisor for the Medical Center of Central Georgia and the Upson Regional Medical Center.

Together, the people at Day & Ennis offer the expertise and continuity to help your employees prepare for retirement. As fee-only financial advisors, we offer the kind of unbiased financial advice you'll need to succeed.

We would welcome an opportunity to show you how we can help you design and implement your 401(k) plan.

You can schedule an appointment by calling (478) 474-7480 or emailing us at info@dayandennis.com. We'll look forward to talking with you soon.



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