

**WHAT IS  
PROFESSIONAL  
MANAGEMENT?**

It is the use of a proven analytical process designed to construct well-diversified portfolios and then make adjustments when market conditions warrant.

**WHAT DOES  
PROFESSIONAL  
MANAGEMENT  
DO FOR YOU?**

It gives you the knowledge that your retirement accounts are managed for the purpose of reaching a stated goal.



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# StraightLine

**Personal. Unbiased. Proactive.**

## Central Michigan University

StraightLine is an independent investment research firm selected by CMU to assist the faculty, staff, and retirees with investment decisions in the University's retirement plans. Whether you utilize TIAA-CREF or Fidelity as your plan provider, our unbiased approach to investment selection allows us to provide absolutely independent advice and management options for your 403(b) and 457 accounts.

### OUR GOAL

To create portfolios based on your individual retirement goals that adhere to Modern Portfolio Theory, a proven investment management tool that strives to achieve the highest possible return with the least amount of risk.

### OUR SOLUTIONS

**Pro(b)** - This is a "do it for you" service where we take over the management of your accounts and make changes for you.

**ProAdvice** - We send you our recommended changes and you utilize the information to make changes on your own.

### OUR FEES

Pro(b)		ProAdvice
\$0 - \$5000	\$0	All Accounts \$250
\$5001 - \$25,000	\$200	
\$25,001 - \$50,000	\$350	*All listed fees for StraightLine's
\$50,001 and Above	\$500	voluntary services are annual rates

### Please Join Us To Learn More!

**StraightLine will be available on campus for introductory seminars and one-on-one meetings. Please contact us to learn about upcoming events or to schedule an individual meeting at [info@myRplan.com](mailto:info@myRplan.com).**