



STRAIGHTLINE
PERSONAL. UNBIASED. PROACTIVE.

WHAT IS PROFESSIONAL MANAGEMENT?

It is the use of a proven research process, consistently applied, to construct a well-diversified portfolio and then make adjustments when conditions warrant.

WHAT DOES PROFESSIONAL MANAGEMENT DO FOR YOU?

It gives you the confidence that your retirement accounts are continually managed for the purpose of reaching your goals.



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RETIREMENT ACCOUNT MANAGEMENT & ADVICE

StraightLine is an independent, nationally registered investment advisory firm that help employees make appropriate investment decisions in their existing employer-sponsored retirement plans. Regardless of where your retirement account resides, our unbiased approach to investment selection allows us to provide absolutely independent advice and management options for your 401(k), 403(b), and 457 accounts.

StraightLine does not sell any products. We are here to educate, advise, and if engaged, manage your existing retirement account so you have a solid chance of retirement success.

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

Full Service - A "do it for you" service where we take over the management of your accounts and make changes for you.

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

StraightLine offers our account management service at a cost of 0.5% of your account balance with an annual cap of \$1200

Advice Only - All Accounts, Yearly Fee = \$400

All listed fees for StraightLine's voluntary services are annual rates based on your total account value, and can typically be deducted from your account balance.

THE IMPORTANCE OF WORKING WITH A FIDUCIARY



PERSONAL

We will assess your individual goals using a personal one-on-one meeting and an easy to understand questionnaire. You will receive consistent communications throughout the year and notification of any changes to your account, allowing you to keep track of your progress toward retirement.

UNBIASED

We use independent institutional research tools to thoroughly analyze all of your available choices. Because our compensation is not tied to any plan provider or investment selection, you will receive completely independent expert advice and management.

PROACTIVE

Our experienced and dedicated research team continually reviews a myriad of factors such as market conditions, world events, and fund-level changes to take advantage of projected market cycles. We will actively manage your retirement account by making adjustments to your asset allocation when needed.



STRAIGHTLINE'S PROCESS:

1. We will work with you to set realistic financial goals.
2. We will create a diversified portfolio based on institutional research.
3. We will make adjustments when conditions warrant.
4. We will stay in touch to make sure you are on track.

STRAIGHTLINE CAN HELP YOU ANSWER THE FOLLOWING QUESTIONS:

- Am I on track for retirement?
- Is my risk level correct?
- How much should I be contributing?
- What funds should I be using and when should I make changes?

