



WESTERN MICHIGAN UNIVERSITY

Active Management of Retirement Accounts (AMRA) is a program offered by Sanford Advisory Services to Western Michigan University faculty and staff. It is an investment management program applied to TIAA-CREF and Fidelity Investments that allows participants the ability to hire professional financial advisers to oversee their retirement plan allocations on a discretionary basis.

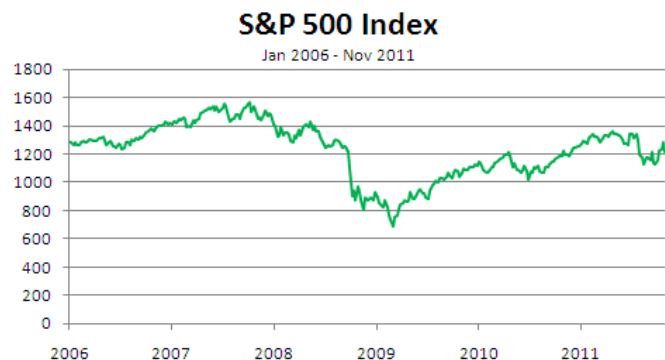
Many investors have good intentions to monitor their investments regularly, but lack the time and/or knowledge to effectively evaluate account performance and update objectives as they progress through different stages of life. The recently expanded investment options available within TIAA-CREF may increase the uncertainty inherent in managing your retirement accounts. To allow you to focus on your daily life, Sanford Advisory Services offers the following benefits through AMRA for WMU Participants:

- Proactively monitor accounts on a quarterly basis and regular review of investment activity within accounts.
- Ability for financial advisor to change investments on a discretionary basis.
- Monitoring of all investments – including those held outside of TIAA-CREF and Fidelity – so we can gain a clear and complete financial picture.
- Comprehensive financial planning. We will meet with you and/or your spouse to evaluate your financial goals and prepare a roadmap for achieving your objectives. Communications to participants via quarterly newsletters and periodic personal contact helps ensure goal congruence.
- The fee for this service is 50 basis points (0.50%) of plan assets per year. (Note: The TIAA Traditional Annuity is not included in this fee). The fee is directly deducted from the plan on a quarterly basis.

*See what we can do to manage your
retirement portfolio.*

We can help!

Start the conversation today!



For more information, please contact Jane Brady-Ertz, Retirement Plan Professional at Sanford Advisory Services: 488-6900 ext. 26

**Western Michigan University does not endorse or sponsor the services of Sanford Advisory Services and Raymond James Financial Services.*