



What is a Collective Fund?

- **A Pooled Investment Vehicle**
Tax-exempt fund with a defined investment strategy
- **For Qualified Retirement Plans**
401(k), 401(a), 457, and Defined Benefit
- **Bank or Trust Company Acts as Fiduciary**
Each Fund is established under a Trust that specifies the investment policies and objectives.
- **Regulatory Oversight**
Office of Comptroller of the Currency and subject to oversight by the IRS and the Department of Labor

A COMPETITIVE ADVANTAGE FOR YOUR RETIREMENT PLAN PRACTICE

Collective Investment Funds (CIFs) are becoming an increasingly popular investment option for retirement plans. This popularity is due not only from improved operational and technological efficiencies but more so for their cost advantages relative to traditional mutual fund and insurance products. In this era of heightened legal and regulatory scrutiny, defraying reasonable expenses of administering a Plan is crucial. The cost savings of CIFs can be significant-

up to 25% for some investment styles versus their mutual fund counterparts.

CIFmarketplace provides Retirement Plan Advisors and their Plan Sponsor clients access to the new standard of "Open Architecture".

For more information on the benefits of CIFs, please visit www.cifmarketplace.com or email info@cifmarketplace.com