



GenFi
Family & Fiduciary Services

401K/PENSION, FOUNDATION AND ENDOWMENT INVESTMENT CONSULTING

BENEFIT PLAN, ENDOWMENT AND FOUNDATION MANAGEMENT POSE UNIQUE HIGH RISK DECISIONS. OVERSIGHT OF INVESTMENT MANAGERS, VENDORS, REGULATIONS AND LIABILITIES REQUIRES EXPERT KNOWLEDGE AND CARE. GENFI CAN HELP ADDRESS PERFORMANCE, COST AND FIDUCIARY RESPONSIBILITY ISSUES.



“WE MAKE A LIVING BY WHAT WE GET,
BUT WE MAKE A LIFE BY WHAT WE GIVE.”

- WINSTON CHURCHILL

GENFI PROVIDES THE FOLLOWING CONSULTING SERVICES:

- NEEDS ASSESSMENT
- ANALYSIS OF BENEFIT LEVEL AND COST OBJECTIVES
- PLAN DESIGN FEATURE EVALUATION AND ENHANCEMENT
- INVESTMENT POLICY STATEMENT DEVELOPMENT AND EXECUTION
- PLAN ADMINISTRATION PROVIDER SEARCH AND SELECTION
- PLAN CUSTODIAN PROVIDER SEARCH AND SELECTION
- PLAN INVESTMENT OPTION SELECTION
- PLAN TAX COMPLIANCE PROVIDER SEARCH AND SELECTION
- EMPLOYEE COMMUNICATIONS REVIEW AND RECOMMENDATIONS
- DUE DILIGENCE AND FIDUCIARY RESPONSIBILITY REVIEW
- NEGOTIATION OF SERVICE CONTRACTS
- PERFORMANCE REPORTING, REVIEW AND ANALYTICS
- PLAN BENCHMARKING
- FEE ANALYSIS
- MERGER AND ACQUISITION DUE DILIGENCE PROVIDER SEARCH AND SELECTION



INVESTMENT POLICY STATEMENT APPENDIX A

ASSET CLASS	TARGET	*STYLE BENCHMARK	**POLICY BENCHMARK
CASH EQUIVALENTS	4%	US TREASURY BILLS	US TREASURY BILLS
		4%	
FIXED INCOME			
DEFENSIVE DOMESTIC	7%	BARCLAYS U.S. TIPS BOND OR CS LEV LOAN	
INTERMEDIATE MUNICIPALS	7%	BARCLAYS CAPITAL MUNICIPAL BOND	
DIVERSIFIED DOMESTIC FIXED INCOME	7%	BARCAP US AGGREGATE BOND TR USD	
HIGH YIELD FIXED INCOME	6%	JP MORGAN DOMESTIC HIGH YIELD BOND	
GLOBAL FIXED INCOME	7%	BARCLAYS CAPITAL MULTIVERSE	
EMERGING MARKET DEBT	6%	JP MORGAN EMBI GLOBAL DIVERSIFIED BOND	
TOTAL FIXED INCOME		40%	BARCLAYS AGG BOND
U.S. EQUITY U.S.			
LARGE CAP U.S.	7%	S&P 500	
MID CAP U.S.	5%	RUSSELL 2500	
SMALL CAP	6%	RUSSELL 2000	
OTHER EQUITIES			
INTERNATIONAL EQUITIES	5%	MSCI EAFE	
GLOBAL EQUITIES	5%	FTSE WORLD	
EMERGING MARKETS	5%	MSCI EMERGING MARKETS	
COMMODITIES	5%	GSCI COMMODITY	
REAL ESTATE	5%	NAREIT	
TACTICAL			
GLOBAL MACRO	2%	CREDIT SUISSE OR BARCLAY GLOBAL MACRO	
ABSOLUTE RETURN	2%	HFRX ABSOLUTE RETURN	
LONG/SHORT	2%	BARCLAYS OR TREMONT EQUITY LONG/SHORT	
PRIVATE EQUITY	5%	S&P LISTED PRIVATE EQUITY, S&G PRIVEX	
VENTURE CAPITAL	2%	DOW JONES VENTURE CAPITAL	
TOTAL EQUITIES		56%	FTSE WORLD
TOTAL PORTFOLIO:		100%	BLENDED BENCHMARKS

*STYLE BENCHMARK IS A DYNAMIC INDEX OF THE QUARTER-END WEIGHTINGS TIMES MARKET INDICES.
 **POLICY BENCHMARK IS THE TARGET ASSET ALLOCATION WEIGHTINGS TIMES APPROPRIATE MARKET INDICES.