



**A Benefit Option:  
Active Management in Individual Workplace  
Retirement Accounts**

[www.verityinvest.com](http://www.verityinvest.com)

In today's complex and rapidly changing economic environment, many individuals are searching for a trusted independent advisor to help them realize their retirement income goals. They are looking for the same high quality, attentive investment management advice that has generally been available only to endowments, large trusts, and affluent individuals. They realize that they can ill afford to invest their retirement savings based solely on fund performance posted for past periods, or leave their portfolio on "auto-pilot".

Verity Asset Management is an experienced, highly credentialed independent provider of active account management services nationally on the retirement platforms of TIAA-CREF and Fidelity, among others.

### **What is Integrated Participant Advice?**

Integrating independent advice in a retirement plan empowers participants to select a personal fiduciary advisor who specializes in active account management services. This elective feature enhances the value of an employer's retirement benefit.

### **How do Participants Benefit from Appointing a Fiduciary Advisor?**

Increasingly, individuals saving for retirement and their employers are taking the view that individuals should be able to choose a personal fiduciary to protect their long-term financial interests. As a fiduciary, we are guided by one primary focus: deliver effective investment decisions as delegated and entrusted to us by our clients, now and at all times. Verity values integrity, intellectual honesty, and the relentless pursuit of a deeper understanding and a better way. Our investment choices are made using professional expertise and always based on serving the future retiree's best interests – an no one else's.

As part of our fiduciary role, we communicate regularly and take the time to explain current market conditions and our strategy for safeguarding your retirement assets. We want every client to have the confidence of an informed investor, and the peace of mind that comes with knowing your account is being monitored and managed by a professional investment manager through changing market conditions.

### **Active Management for Results that Matter**

Verity's independent advisory role is to contribute to each individual's well-being in retirement years, not simply with good intentions, but with an attentive, carefully considered approach to the management of his or her retirement portfolio. Success means one thing to most people who are investing for their golden years – it means achieving well reasoned retirement income goals through sound returns and avoidance of damaging loss of capital along the way.

Individuals who are saving for their retirement usually want a more considered approach to risk than many high wealth investors. Recognizing that recovery from a 50% loss requires a subsequent 100% return just to break even, it becomes clear that deep market losses can seriously undermine future retirement income. Thus, Verity's investment committee places greater focus on maximizing the probability of investment success than on stretching for higher current returns in relation to familiar market benchmarks that ultimately have nothing to do with an individual's retirement income goals. We believe that the focus on success, as we have defined it, is what matters most to those saving and investing for retirement.

### **How does a participant pay for Active Management Services, if elected?**

Each individual who enrolls in the optional active management program may pay for the service directly, from within their retirement account. The advisory fee is expressed as a percentage of assets under management, not as commissions on transactions. This payment feature is optional and must be available within the plan document maintained by your employer.

### **About Verity?**

Founded in 1996, Verity Asset Management provides elective advisory services to retirement plan participants at colleges, universities, teaching hospitals, community colleges and local school systems that adopt an active investment management benefit.

To find out more about how Verity can produce meaningful results for you, please call 800-247-6717 extension 105.

Investment results cannot be guaranteed. All investing involves risk, and no strategy can assure a profit or protect against loss in every market circumstance.

Verity Asset Management is not sponsored by, affiliated with, or in any way related to TIAA-CREF or Fidelity Investments, or any of their affiliates or subsidiaries. TIAA-CREF and Fidelity Investments have not reviewed and are not responsible for Verity Asset Management's content.



*Registered Investment Adviser*

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**Independent Thinking. Meaningful Results.**