



The CBIZ InR 457 Program

Low-Cost Vanguard® Mutual Funds

Risk-Based Model Portfolios

Employee Education

Start Saving for Tomorrow Today.





CBIZ InR

Low Cost. Transparent. Predictable.

457 Deferred Compensation Program

No RFP Process Required
No Cost to the Plan Sponsor

Low-cost Vanguard® Funds

Employee Advice and Education

Fiduciary Comfort



CBIZ InR



Vanguard®

CBIZ InR Overview



Low Cost. Transparent. Predictable.

Your Source for an Unbiased Retirement Plan.

Fiduciary Comfort:

> We are an ERISA 3(38) Investment Manager, providing fiduciary comfort on the plan investments provided.

Employee Education:

> Our goal is simple, provide employees with clarity and to help them develop a retirement road map with our advice and education offerings.

Transparency:

> Unlike many plan providers, all fees within the program are itemized on plan participant and sponsor statements.

Total Market Approach:

> Our investment philosophy is built around passive, globally weighted allocations. We provide investors the option to develop their own asset allocation or choose one of our prebuilt risk-based model portfolios.

CBIZ InR, located in Media, PA is a leading pension consultant and provider of investment advisory services for public and private sector clients, and non-profit organizations.



Customized Investment Advice



CBIZ InR

Low Cost. Transparent. Predictable.

Making Retirement Planning a Breeze.

View or Select Your Portfolio

Risk Number Range of Portfolio:

54 to 68

69 to 80

Portfolio Name:

InR Moderate

InR Moderately Aggressive

Asset Class:

- Large Cap
- Mid Cap
- Small Cap
- International
- Fixed Income

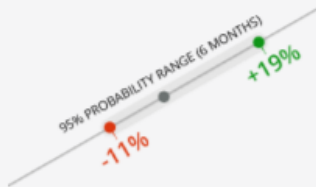


Projected Annual Before-Tax Return:

6%

7%

Projected Return Probability Range:



Projected Balance at Retirement Age:

\$470,132

\$547,033

Estimated Monthly Income in Retirement:

\$2,244

\$2,612

Present Value of Monthly Income Adjusted for Inflation:

\$1,510

\$1,758

Adjust Your Portfolio Selection (Optional):

Select

Portfolio

a More Conservative Portfolio

Based on Your Risk Number

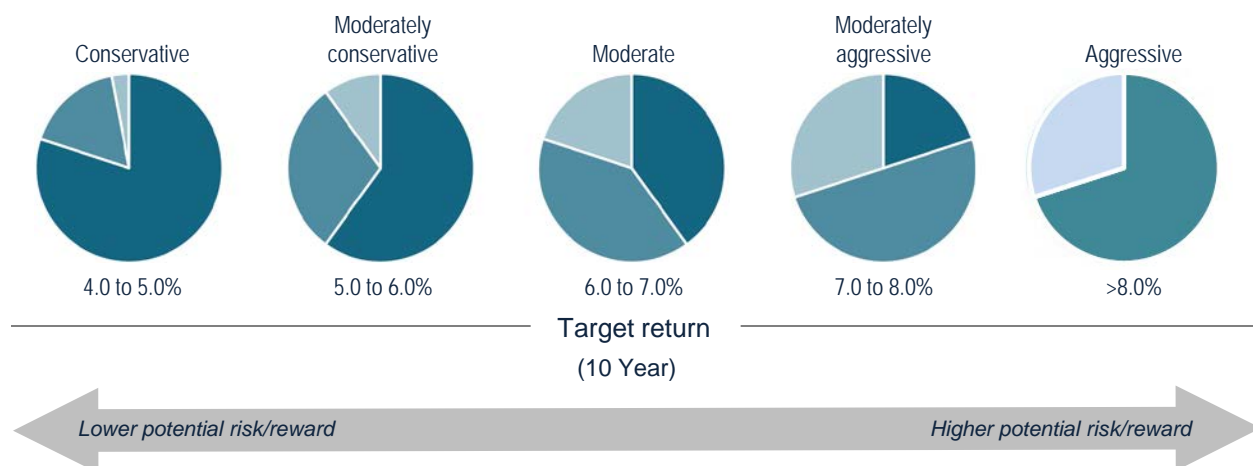
For illustrative purposes only. A full copy of the Projected Retirement Income report can be obtained online at www.inradvisors.com or through an CBIZ InR advisor.



Investment Options

Model Portfolios

■ Fixed income
 ■ US equity
 ■ International equity



Individual Funds

TICKER	FUND NAME	DESCRIPTION
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MF4470	MetLife GAC Series 25053 Class 0 Shares	Stable Value
VBTLX	Vanguard® Total Bond Market Index; Admiral	Intermediate Investment Bond
VAIPX	Vanguard® Inflation-Protected Securities; Admiral	Inflation Protected Bond
VBILX	Vanguard® Intermediate-Term Bond Index; Admiral	Intermediate Term Bond
VICSX	Vanguard® Intermediate-Term Corp Bond Index; Admiral	US Corp Bond
VBIRX	Vanguard® Short-Term Bond Index; Admiral	Short Term Bond
VTABX	Vanguard® Total International Bond; Admiral	World Bond
VIGAX	Vanguard® Growth Index; Admiral	Large-Cap Growth
VLCAX	Vanguard® Large-Cap Index; Admiral	Large-Cap Core
VTSAX	Vanguard® Total Stock Market Index; Admiral	Large-Cap
VVIAX	Vanguard® Value Index; Admiral	Large-Cap Value
VMGMX	Vanguard® Mid-Cap Growth Index; Admiral	Mid-Cap Growth
VIMAX	Vanguard® Mid-Cap Index; Admiral	Mid-Cap Core
VMVAX	Vanguard® Mid-Cap Value Index; Admiral	Mid-Cap Value
VSGAX	Vanguard® Small-Cap Growth Index; Admiral	Small-Cap Growth
VSMAX	Vanguard® Small-Cap Index; Admiral	Small-Cap Core
VSIAX	Vanguard® Small-Cap Value Index; Admiral	Small-Cap Value
VEMAX	Vanguard® Emerging Markets Index; Admiral	Emerging Markets
VEUSX	Vanguard® European Index; Admiral	European Region
VTIAX	Vanguard® Total International Index; Admiral	International Multi-Cap Core
VGSLX	Vanguard® REIT Index; Admiral	Real Estate
VGPMX	Vanguard® Precious Metals & Mining; Investor	Precious Metals

Participant Experience

- Easy-to-use navigation tools
- Loan and distribution wizard
- On-demand statements and optional weekly email statement summary
- Transaction email confirmations
- Easy model view and management
- Enhanced transaction capabilities, rebalance options and scheduled transfers
- Educational tools and materials customized by life stages



Views automatically adjusted on mobile devices for access anywhere, anytime.





Your 457 is Due for an Upgrade.

Start your CBIZ InR 457 Program right away!

Visit us online, or call an InR professional for more information or to schedule an appointment.

www.inradvisors.com 877-INR-1733

Please remember:

Different types of investments involve varying degrees of risk, and it should not be assumed the future performance of any specific investment or investment strategy (including the investments and/or investment strategies recommended, undertaken or devised by CBIZ InR) will be profitable.

Important Disclosure Information

Past performance may not be indicative of future results. Different types of investments involve varying degrees of risk. Therefore, it should not be assumed that future performance of any specific investment or investment strategy (including the investments and/or investment strategies recommended and/or undertaken by CBIZ InR, or any non-investment related services, will be profitable, equal any historical performance level(s), be suitable for your portfolio or individual situation, or prove successful. CBIZ InR is neither a law firm nor accounting firm, and no portion of its services should be construed as legal or accounting advice. Please remember that it remains your responsibility to advise CBIZ InR, in writing, if there are any changes in your personal/financial situation or investment objectives for the purpose of reviewing/evaluating/revising your previous recommendations and/or services, or if you would like to impose, add, or modify any reasonable restrictions to our investment advisory services. A copy of our current written disclosure statement discussing our advisory services and fees is available upon request. The scope of the services and fees is available upon request. The scope of services to be provided depends upon terms of the engagement.

Please note:

Vanguard and CBIZ InR are separate unrelated investment providers CBIZ InR's use of the Vanguard platform should not be construed as Vanguard's endorsement of CBIZ InR's services.

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"Investors should carefully consider the investment objectives, risks, fees, and expenses before investing. For this and other important information, please obtain the investment company fund prospectus and disclosure documents from your Rep/Advisor. Read the information carefully before investing"

Investments in bonds are subject to interest rate, credit, and inflation risk. Foreign investing involves additional risks including currency fluctuations and political uncertainty. Stocks of companies in emerging markets are generally more risky than stocks of companies in developed countries.

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