

Who We Are

Corporate Retirement Services (CRS)

McHenry provides independent financial advice and investment options to corporate employers and their retirement plans. The firm is dedicated to the delivery of high-value services with an eye toward our clients’ returns, risks and expenses.

Our comprehensive investment services help employers and employees achieve their goals. We deliver solutions as a trusted member of the organization’s advisory team.

We provide a comprehensive approach in our advisory process. The process relies on objectivity, accountability, and a thorough understanding of our clients’ objectives and goals, whether **defined contribution, defined benefit** or **deferred compensation plans**.

Which of these issues are you currently managing?

| # | Issue / Topic | Can McHenry Help? |
|----|---|-------------------|
| 1 | REGULATORY RISK: Are you following new regulations from IRS, DOL & state authorities? | yes |
| 2 | MARKET UNCERTAINTY: Are we effectively managing our plans? | yes |
| 3 | BUSINESS RISK: What are the Impacts of legislation, regulation & markets on balance sheet, P&L and enterprise value? | yes |
| 4 | PORTFOLIO / ASSET ALLOCATION RISK: Do we have the right mix, the right assets? | yes |
| 5 | EXPENSE RISK: Are our advisory, management & custody fees too high? | yes |
| 6 | LITIGATION RISK: Are we pro-actively managing our legal exposure? | yes |
| 7 | PERFORMANCE RISK: Too much risk taken for returns realized – after the effort and expense expended? | yes |
| 8 | EDUCATION RISK: Do our committee members, our constituents or participants understand what we do? | yes |
| 9 | RELATIONSHIP RISK: Have we done enough to protect relationships in our plan and with participants? | yes |
| 10 | PERSONAL / PROFESSIONAL RISK: Have we done everything required to discharge our responsibilities? | yes |

Founded in 1998 as McHenry Consulting Group, McHenry started as a strategic consulting resource for financial institutions. Over the years, it has grown into an independent investment consulting and advisory firm serving corporations, not-for-profits and individuals. Our senior consultants each have more than 25 years of service in the industry.

As an independent, fee-based advisory firm, we always place client interests first. We sell no investment products and we receive no commissions. Our independence means clients receive unbiased, informative and strategic advice as we oversee their investments.

Each client is unique. Our salaried professionals will always approach every client's needs with an open mind.

Many institutional investors pay too much and receive too little.

McHenry supports **open-architecture and fee transparency**. We work with leading managers, custodians and vendors to meet your needs.

We are advisors, not brokers. We do not receive revenue sharing, commissions or placement fees; nor do we participate in investment management or service fees generated by our clients' investment portfolios or assets.

Client needs served may include current income, protection of principal, growth of assets and protection of purchasing power to achieve the organization's goals.

- Our **consulting** services help you determine
 - *What you know, and*
 - *What should you do*
- Our **advisory** services are designed to
 - *Tell you how, and*
 - *Help you do it*
- Our **management** services are designed to
 - *Do it for you*

McHenry has served clients as diverse as IBM, American Presidents Lines (APL), Mammoth Healthcare System, Duke Energy, Symetra Financial, The Men's Wearhouse, ION Media Networks and London Fog Industries.



McHenry's staff has supported the business planning and product development of firms such as Charles Schwab, Barclays Global Investors, Union Bank, Vanguard and Principal Financial Group.

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- Long-term needs can only be met through long-term planning and consistent effort.
 - We inform, educate and equip clients to make **better decisions**.
 - Our objective is to help clients produce **better results**.
 - We work closely with our clients' other advisors, vendors and professional staff.
 - We serve institutional and individual clients throughout the United States.