

WHAT IS PROFESSIONAL MANAGEMENT?

It is the use of a proven analytical process designed to construct well-diversified portfolios and then make adjustments when market conditions warrant.

WHAT DOES PROFESSIONAL MANAGEMENT DO FOR YOU?

It gives you the knowledge that your retirement accounts are managed for the purpose of reaching a stated goal.

For more information, please contact ***StraightLine***

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Troy, MI 48084



The Principia

StraightLine is an independent Registered Investment Adviser selected by *The Principia* to assist the faculty, staff, and retirees with investment decisions in Principia's retirement plans. Our unbiased approach to investment selection allows us to provide absolutely independent advice and management options for your retirement within your account at Transamerica.

OUR GOAL

To create portfolios based on your individual retirement goals that adhere to Modern Portfolio Theory, a proven investment management tool that strives to achieve the highest possible return with the least amount of risk to you.

OUR SOLUTIONS

Pro(B) - This is a "do it for you" service where we take over the management of your accounts and make changes for you.

ProAdvice - We send you our recommended changes and you utilize the information to make changes on your own.

OUR FEES

All fees for StraightLine's services are covered by *The Principia*. There is no additional cost to you for expert retirement advice and management.

Please Join Us To Learn More!

StraightLine will be consistently available on campus for seminars and one-on-one meetings.

Please contact us to learn about upcoming events, or to schedule an individual meeting.



Core Values

Personal

We will assess your individual investment goals using an easy to understand questionnaire and/or a personal one-on-one meeting. You will receive consistent communication throughout the year and notification of any changes to your account, allowing you to keep track of your progress toward retirement.

Unbiased

We use independent institutional research tools to thoroughly analyze all of your available mutual fund choices. Because our compensation is not tied to Transamerica, you will receive completely independent expert advice and management.

Proactive

Our experienced and dedicated research team continually reviews a myriad of factors such as market conditions, world events, and fund-level changes to take advantage of projected market cycles. We will actively manage your retirement account by making adjustments to your asset allocation when needed.

***StraightLine* can help you answer the following Retirement Plan questions:**

- The stock market is so volatile right now - Should I get out for now and let things settle down?
- What is the best way to add to my savings?
- Am I on track for retirement? If not, what can I do to get there?
- Do I have the proper level of risk in my portfolio?

877.EDU.403B

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