

## Research Emphasis Makes Firm Employers' Pick

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### StraightLine

A multinational manufacturer decided it was the right idea for its 200,000+ employees. One of the largest universities in the United States signed on, too. So have employees at more than 120 organizations of all sizes – from small, family-owned businesses to *Fortune* 500 companies – in the Midwest and throughout the U.S.

What is the big idea, anyway? Retirement account management, pure and simple.

StraightLine, an investment advisory firm based in Troy, Michigan, leverages state-of-the-art research capabilities and seasoned, in-house talent to ensure individuals get the most out of their employer-sponsored 401(k), 403(b) and 457 retirement plans. The firm provides expert, third-party portfolio creation and account management with no strings attached – no back-end sales, no attempt to sell a new plan, no exorbitant fees and no cost for employers. As so many companies across the nation can attest, StraightLine provides a key employee benefit whose advantages are many and whose time has come.



Steven F. Mosshart



Dr. DeBow Freed (center), President of the University of Findlay, and Marty Terry (left), Vice President for Business Affairs, meet with Jason Fisher, Regional Director of StraightLine, in front of The University of Findlay's historic Old Main Building to discuss participant enhancements to the school's 403(b) plan.

### Built to Be Distinct

Before founding StraightLine, President and Chief Investment Strategist Steven F. Mosshart, AIF® learned much during his lengthy stint as a Wall Street senior vice president – namely, what he would do differently in the service of his own clients. Since then, Mosshart has continued his pursuit of service excellence, earning invitations in 2006 and 2009 to attend the CFA Institute Investment Management Workshop at Harvard Business School.

"I knew it was critical to build client portfolios based upon solid, state-of-the-art institutional research," Mosshart says. "If professional money managers don't continue to improve their craft, it is a monumental disservice to their clients. We continue to strive to be the best at what we do."

As a fee-based fiduciary with an annual fee cap of just \$500 for each client account it manages, StraightLine is a rare gem whose competitive edge is also a boon for employees. Plan participants pay the yearly fee either through their employer-sponsored retirement account or directly, enjoying frequent contact with StraightLine's team on the status of their portfolios. They also enjoy the absence

of sales pitches and the absolute confidence every investment decision is made in their best interest, since StraightLine accepts no fees or remuneration from any of the fund providers or plan managers.

### A Winning Idea for Employers

StraightLine's steadfast commitment to enhancing portfolio performance and outcomes affords important benefits to employers as well. According to Mosshart, partnering with StraightLine means companies can rest assured they are giving employees the best possible tools to build their retirement savings while mitigating fiduciary risk.

"Once employers understand what we do, they see the necessity of it," Mosshart says. "To relieve fiduciary liability, to provide solid investment guidance, to show you've done everything possible to give employees a chance at retirement – these are absolutely fundamental to a solid retirement plan. We can create portfolios or look at employers' existing plans and show areas of potential improvement. No matter the extent of our role, employers can rest assured they will get our very best effort."

**StraightLine**  
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165 Kirts Blvd., Suite 600 | Troy, MI 48084

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