CAMMACK RETIREMENT

December 2017

With the New Year fast approaching, we would like to take a moment to share some of our key highlights from the past year:

COMMITMENT TO SERVICE

At Cammack Retirement, everything we do is focused on earning our clients' trust and exceeding their expectations. Our commitment to exceptional service has led to long-standing client relationships. As the firm celebrates more than fifty years in the retirement plan business, our founder, Charlie Cammack, reminds us that "a company is really an extension of the people who live in it and with it, and ethics become tremendously valuable and important. I'm delighted to hear that this commitment is alive and well."

INDUSTRY RECOGNITION

We were thrilled to be honored as **PLANSPONSOR's 2017 Retirement Plan Adviser Mega Team of the Year**[1.] The award recognizes organizations that are committed to the goal of helping plan sponsors meet their fiduciary responsibilities and helping retirement plan participants sufficiently prepare for retirement. We are honored to work with like-minded organizations that are committed to these important goals.

Additionally, Cammack Retirement Group was selected as a 2017 PLANADVISER Top 100 Retirement Plan Adviser[2]; a designation achieved the past six consecutive years.

We also celebrated the achievements of three of our clients, who were named as 2017 PLANSPONSOR Plan Sponsor of the Year finalists – The University of Massachusetts in the 403(b) category, Oklahoma State University and A&M System in the Total Retirement Offering category and the State of Delaware in the Public Defined Contribution category[3].

THOUGHT LEADERSHIP

We are fortunate to have a team with expertise in a variety of areas who produce industry-leading insights for plan sponsors. Our extensive catalog of thought leadership tackles a broad range of topics, in a variety of formats. It includes our monthly industry-specific newsletters like this one; PLANSPONSOR®'s (b)lines Ask the Expert column with Mike Webb; our Staying Ahead of the Curve video interview series; an online retirement channel in conjunction with AssetTV, our *Cammack Retirement Briefs* videos; and the Top of Mind blog. Additionally, we've expanded our presence on LinkedIn and Twitter *(@cammackretire)* to help plan sponsors and fiduciaries stay up-to-date with our most recent insights.

New York, NY | 40 Wall Street, 56th Floor · New York, NY 10005 · Tel 212.227.7770 · Fax 646.839.8288
Wellesley, MA | 100 William Street, Suite 215 · Wellesley, MA 02481 · Tel 781.237.2291 · Fax 781.237.8536
Lexington, KY* | 948 Village Green Avenue · Lexington, KY 40509 · Tel 859.286.1040

CONTINUED GROWTH

In 2017, 20 organizations joined Cammack Retirement as clients and as of June 30, 2017, we now provide investment advisory, consulting, and/or compliance services on programs with assets totaling more than $90 billion[4]. Our national footprint continues to grow, with office locations in New York, NY, Wellesley, MA and Lexington, Kentucky.

We would like to thank our wonderful clients for their ongoing support and we look forward to continuing to help plan sponsors navigate the dynamic retirement plan landscape in 2018 and beyond. From all of us at Cammack Retirement, we wish you a happy and healthy holiday season and a prosperous New Year.

The Cammack Retirement Team

Note: Rankings, awards and/or recognition by unaffiliated rating services and/or publications not imply any guarantee of a certain level of results, nor do they represent a current or past endorsement of Cammack Retirement Group by any of its clients.

[1]The selection of PLANSPONSOR's Retirement Plan Adviser of the Year is based on information prepared and/or submitted by the recognized advisor(s). The 2017 criteria for selection included having a majority of business revenue derived from employer-sponsored retirement plans, regular service delivery and client contact; a commitment to fee-based compensation; serving as a fiduciary; and using specific outcome-based metrics of plan success with clients, with documented client progress toward those metrics. Cammack Retirement Group was selected in the mega team category, based on our assets under advisement. The award is not related to investment advice or performance.

[2]The PLANADVISER Top 100 Retirement Plan Advisers list is compiled from responses to the PLANADVISER Retirement Plan Adviser Survey. The list is drawn from a set of quantitative variables and information in the survey supplied by the advisers themselves.

[3]The clients referenced above were included because of their designation as finalists for the 2017 PLANSPONSOR of the Year award and not because of performance-based criteria. It is not known whether the listed clients approve or disapprove of the firm or the advisory services provided.

[4]Cammack Retirement Group provides consulting services to plans with combined assets of $90B, including $70B on which we provide investment advisory services (as of 6/30/2017).