

It's time to talk to Courier.



401K PLAN SERVICES

COURIER  
CAPITAL  
CORPORATION  
INVESTMENT COUNSEL

Talk to Courier Capital  
about your company's 401(k) Plan.



Your company's 401(k) plan can serve as a valuable tool for recruiting and retaining employees. If you are thinking of starting a plan or if your existing 401(k) is not meeting company objectives, it's time to talk to Courier Capital.

Courier Capital has the experience, resources, and technology to tailor a 401(k) plan specific to the needs of you and your employees.

## **COURIER CAPITAL OFFERS DISTINCT ADVANTAGES FOR SERVICING YOUR 401(K)**

**WE ARE INDEPENDENT** We do not manage proprietary mutual funds and we do not receive compensation from mutual fund companies. Since we do not have a vested interest in any fund or fund family, you can be assured that our investment selections are based on your company participants' goals and objectives.

**YOUR INTERESTS COME FIRST** As a Registered Investment Advisor, Capital Courier is a co-fiduciary with the trustees of the plan and we are legally required to put the client's needs first. Our experienced team of investment and employee benefit professionals is driven to client satisfaction by these high standards.

**WE MAKE IT EASIER FOR YOU** Our investment programs are designed to be diversified, but not complicated. The intention is to meet the needs of a wide range of investor profiles without causing an overload of investment choices. We will work with you to facilitate a smooth implementation and management of your plan.

**WE MAKE IT EASIER FOR EMPLOYEES** Our 401(k) model portfolios – running from conservative to aggressive, and based on top performing funds – enable participants to better understand what is available to meet their particular requirements. We are also able to assist employees with educational materials, counseling and other services to keep their plan working for them.

### **Talk to Courier Capital today.**

For more than four decades, Courier Capital Corporation has provided independent investment advice and financial counsel to a diverse client base, including companies large and small, in Western New York, across the country and around the world.

One of our expert advisors would welcome the opportunity to talk with you at no cost or obligation about how Courier Capital can help you and your employees.

Please contact us at the office nearest you to arrange an appointment or for more information.

[www.couriercapital.com](http://www.couriercapital.com)

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