

July 25, 2014

*GBA Retirement Services, Inc. offers high-quality 401(k), profit sharing and pension plans. For a complete information booklet about Trust programs and investments available to GBA members, please call **Mandy Richards**, 404.420.2025.*

Returns for Retirement Trust

The broad U.S. stock market posted its sixth straight quarter of gains as of the end of second quarter. The **LifeStylesSM** portfolios, managed by Reliance Trust Company, exceeded their benchmarks for the majority of the reported periods. The funds continue to have competitive long-term investment returns when compared to their peer groups. The investments offered through GBA Retirement Services provide a diversified selection of fund options for participants in the program due to flexibility among many fund families and asset allocation assistance through the popular **LifeStylesSM** portfolios. Complete investment independence among fund families and having a discretionary Trustee for your 401(k) Plan are two of the benefits that set the GBA Master Trust apart from others. The updated returns for the **LifeStylesSM** and the individual funds in the self-directed asset class option are listed below.

Returns as of June 30, 2014

<u>LifeStylesSM Portfolios</u>	<u>QTD</u>	<u>YTD</u>	<u>5 YR</u>
Current Income	1.17%	1.89%	4.78%
Income with Growth	2.10%	3.04%	9.51%
Moderate Growth	2.48%	3.45%	11.75%
Wealth Building	2.86%	3.85%	14.09%
Aggressive Appreciation	3.43%	4.47%	17.34%

<u>Asset Class Options</u>	<u>QTD</u>	<u>1 YR</u>	<u>5 YR</u>
RTC NY Life Stable Value	0.49%	0.89%	2.23%
Eaton Vance Floating Rate	0.73%	1.24%	7.51%
Vanguard Inflation Prot. Sec	3.75%	5.89%	4.05%
PIMCO Total Return Bond	2.31%	3.58%	6.12%
T. Rowe Price Large Cap	3.26%	3.34%	20.52%
Vanguard 500 Index	5.22%	7.11%	18.81%
American Beacon LargeCap	4.51%	7.64%	18.79%
Blackrock Equity Dividend	3.35%	4.54%	15.99%
EV ACM SMID Cap	2.75%	0.87%	19.96%
Munder Mid Cap Growth	3.34%	5.16%	20.09%
Goldman Sachs MidCap Val	4.75%	8.71%	20.48%
Buffalo Small Cap	-0.86%	-4.13%	16.18%
Columbia Small Cap	2.84%	5.12%	21.16%
American EuroPacific	2.85%	3.49%	11.60%
Oppenheimer Develop. Mkts	7.79%	5.87%	13.71%
DWS Enhanced Commodity	0.64%	5.72%	3.97%

Time for a 401(k) Plan Check Up

It's a great time of year to start reviewing your current 401(k) Plan for the upcoming year. If you have not done a plan review in a while, let us help you! We can take a look at your current fee disclosures and plan investment line-up and show you how we compare. Many providers give their clients daunting, multiple fee disclosures which can be very hard to comprehend. Members of GBA Retirement Services receive very detailed fee disclosures, clearly outlining each type of fee in both dollars and percentage of assets. Our investments are top-notch and compare very favorably among other providers in both long-term returns and expenses.

It is often hard for small companies to find a high-quality, cost-effective retirement plan when shopping on their own. Being a part of the GBA Master Trust gives you access to ongoing participant education, an open architecture investment platform, and the benefit of an ERISA §3(38) discretionary Trustee making the tough investment decisions for your plan, and thus reducing your personal liability you would have otherwise if your bank was the Trustee. In addition, members of GBA Retirement Services may refer their customers to the Trust and receive an ongoing referral fee for each plan you help us sign up. If you have not done a review of your retirement plan recently, please contact **Mandy Richards** at 404.420.2025 or **Danielle Driggers** at 404.420.2002 for more information on how GBA Retirement Services can help you design a retirement plan or improve your existing retirement plan.