



A RIVER RUNS THROUGH IT

What is a Multnomah? From our customers, partners, prospects and colleagues who reside outside the Pacific Northwest, this is often the first question we hear. Historically Multnomah was the namesake of Native American (Chinook) tribes who staked their claim and sustained their people along the northern shores of Oregon's Willamette River and the intersecting Columbia River. More specifically, the Native American term "Multnomah" translates to "downriver."

And it was with this notion of "downriver" that our Company sealed its affinity for, and identity with, the word Multnomah. After all, the cornerstone of our consulting services is to ensure the retirement planning we do today is uniquely suited to provide prosperity when clients and their employees finally arrive downriver.

As history has shown us, it is on the banks of so many rivers that small towns and big cities were born, trusting these waterways to provide the people's bounty and ensure prosperity for generations to come. Like a river that is always evolving, bending and moving forward, Multnomah Group embraces these characteristics in our studied approach to Institutional Retirement Planning.

"Plan forward," we like to say. It's this type of fluid thinking that allows us to keep our focus and target our expertise on creating highly customized plans that move forward in directions as unique as the needs of our clients. From actuaries to JDs, our pool of talent is wide enough, and our knowledge runs deep enough, to advance and fulfill the full spectrum of our clients' consulting needs.

Investment Consulting

Multnomah Group provides comprehensive investment advisory services to plan sponsors, accepting fiduciary responsibility for the advice we provide. Our investment consulting services are based on fundamental research, evaluating the quantitative and qualitative factors that impact performance.

Vendor Search

Multnomah Group has developed a vendor search process designed to match the specific needs of our clients with vendors in the marketplace.

Fiduciary Governance

For plans subject to ERISA or a similar state law, a strong fiduciary governance structure is the bedrock of a successful retirement plan. A sound framework limits fiduciary liability within the organization and empowers those delegated to proactively manage the plan to ensure its ongoing benefit to participants.

Employee Engagement

Engaged employees actively participating in their own retirement planning are more successful in preparing for retirement. We develop and deliver strategies to conquer the negative impacts of inertia on retirement plan effectiveness.

Plan Design

Effective compensation and retention plans incorporate retirement planning and funding as an important part of the design process. We work with sponsors to develop plan designs that effectively deliver retirement benefits to participants and integrate with the total compensation philosophy of the sponsor.

Fee Benchmarking

Successful retirement plan programs are the result of informed, diligent plan sponsors. We address the challenge of staying abreast of best practice developments by regularly benchmarking for clients their plan (design, investments, vendor fees and services).

FACTS

<i>Company Offices</i>	Headquartered in Portland, Oregon with offices in Washington, Northern California and Southern California
<i>Primary Markets</i>	Education, healthcare, corporate
<i>Relevant Experience</i>	As of December 31, 2013, Multnomah Group provides investment consulting to 29 higher education clients
<i>Consulting Assets</i>	\$8.6 B as of December 31, 2013

MILESTONES

<i>June 2011</i>	Multnomah Group adds Regional Director for Southern California
<i>December 2010</i>	Multnomah Group adds Technical Services Director
<i>December 2008</i>	Multnomah Group adds Washington office
<i>July 2007</i>	Multnomah Group adds Regional Director for Northern California
<i>December 2006</i>	Multnomah Group acquires IFC Retirement Advisors in Southern California
<i>November 2003</i>	Firm founded

RESEARCH

<i>Addressing Retirement Readiness</i>	Erik Daley discusses the process of preparing defined contribution plan participants for "retirement readiness." Read the White Paper
<i>Conducting a Vendor Search</i>	John Chavez explores the benefits and best practices of conducting a vendor search, as exemplified by three case studies that demonstrate the positive results and improvements that plan sponsors might expect from a well-executed vendor search. Read the White Paper
<i>Improving Plan Operation in the Higher Education Marketplace</i>	A case study outlining how Multnomah Group helped a higher education institution meet its goals of developing fiduciary processes, maintaining regulatory compliance, and minimizing the costs of complying with Form 5500 and audit requirements. Read the Case Study
<i>Addressing the Root Cause of Retirement Plan Inadequacy</i>	A case study showing Multnomah Group's approach to helping a higher education plan sponsor assist participants in achieving income replacement adequacy. Read the Case Study

For more information on Multnomah Group, please visit us at www.MultnomahGroup.com.

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