



As a University, we recognize that our employees may need help with making investment decisions about their retirement plans. Financial Guard is an SEC Registered Online Investment Advisor. They are a web-based advisor that provides its subscribers:

- ☒ **Transparent, Unbiased, Relevant Investment Advice**
- ☒ **Recommendations on the SUU retirement plan options that are best for you**
- ☒ **Recommendations on mutual funds for other accounts**
- ☒ **Savings from unnecessary commissions, fees & expenses**
- ☒ **Ongoing attentiveness and oversight via the web**

Southern Utah University is making this service available as a voluntary benefit that you can elect to use. Employees receive a 30 day free trial, to continue the service is then \$59 per year, cancellable at any time. This represents a 40% discount from Financial Guard's retail pricing. Use the promo code **SUU** upon sign up.

Financial Guard will analyze, make recommendations, and monitor your retirement plans at SUU as well as other accounts you choose to link to their services. The annual subscription covers advice and oversight for an unlimited number of investment accounts.

Financial Guard is already familiar with the various investments contained within our retirement plans (Utah Retirement Systems, TIAA-CREF, and Fidelity Investments), and can provide you advice exclusively through their web service regarding your funds in a manner consistent with your personal risk tolerance and goals, as well as ongoing monitoring of your accounts.

Should you subscribe to Financial Guard, you are engaging Financial Guard directly and Southern Utah bares no legal responsibility for the advice and services provided to you from Financial Guard.

Please go to their website www.financialguard.com to see more information about their advisory services or call their toll free number at (877) 285-6581.