

Economic Analysis & Investment Management

Todd Voit has achieved a ranking of Top Twenty Money Manager ranking within the top 10 in five out of seven categories including Tactical Asset Allocation, U.S. Balanced Accounts, U.S. growth equity according to the Nelson Database of Money Managers. Todd Voit teaches Investment Finance and International Economics at the University of Wisconsin. Investment Portfolios are managed through Voit, Perlberg & Company, A Registered Investment Advisory Firm. Programs are available for CPA's and others to enhance their revenue by obtaining registration and training in securities. Please contact our office for more information.

- ◆ QDRO's
- ◆ Federal Gov't QCO's
- ◆ Military Orders dividing Retired Pay
- ◆ Pension Valuations
- ◆ Investment Management & Planning
- ◆ Retirement Planning
- ◆ Expert Witness Testimony
- ◆ Estate Planning Support

Tim Voit has lectured on topics involving Financial & Investment Analysis for Attorneys, Valuing Pensions & Drafting QDRO's for Divorce including several articles featured articles in various bar journals. Tim Voit has also been retained in Malpractice cases to "fix" QDRO's and/or compute damages.

Todd Voit is an Economist/Portfolio Manager and President of Voit Investment Management, S.C. In addition, Todd Voit teaches Economics, Investments, and Finance at the undergraduate/graduate level for the University of Wisconsin (Ph.D. candidate). Some of Todd's other responsibilities include securities analysis for litigation and serves from time-to-time as an NASD Arbitrator. Todd has one of the only Masters' Thesis we know of in the country on the topic of Valuing Pensions and Drafting QDRO's.

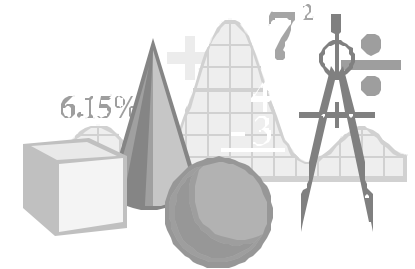
VOIT ECONOMETRICS GROUP, INC.

1363 N. Prospect Avenue, 1st Flr.
Milwaukee, Wisconsin 53202
(414) 276-9097 , Toll-Free: 1-888-802-9097
Fax: (414) 276-0288

Voit

VOIT ECONOMETRICS GROUP, INC

A Forensic Economics Advisory Firm



"QDRO'S & PENSION VALUATIONS
for EQUITABLE RESULTS"

QDRO and Pension Valuation Specialists

VOIT ECONOMETRICS GROUP, INC. is a forensic economics advisory firm specializing in economic analysis as it pertains to litigation. Voit Economics assist attorneys in a variety of areas including the drafting of Qualified Domestic Relations Orders, Present Value Calculations (Pension Valuations), Expert Witness Testimony, and Investment Services. We have also established quality annuity brokerage services for structured settlement negotiation and placement.

Voit Econometrics goes one step further than most competitors in these areas insofar as routine communication is a normal function of our services and is extremely valuable to our client attorneys. You, as an attorney, can reduce your workload and receive professional and up-to-date advice with regard to pensions and investments. We feel that we offer a very cost effective service that can save the attorney countless hours of aggravation and time better spent on more profitable alternatives.

Qualified Domestic Relations Orders (QDRO's)

Voit Econometrics offers **complete follow-through service:**

- Draft a preliminary DOMESTIC RELATIONS ORDER (DRO)
- Present preliminary DRO to Plan Administrator and attorney(s)
- Negotiate and facilitate DRO language in the best interest of both parties and pursuant to the divorce settlement
- Draft final DRO to be presented to the Plan Administrator for implementation

The process can sometimes be very smooth and be accomplished within 30 to 45 days. However, in more difficult situations it could take substantially longer.

What We Need to Provide a Draft QDRO

Generally all we need is the first two pages of the judgment or findings of fact to obtain full names of each party, dates of birth, social security numbers, and all relevant information; Such as the name of the judge, case number, and which party is the petitioner or respondent to the action. In addition, we would need that portion of the settlement agreement which outlines the percentage division or dollar amount awarded.

Pension Valuations

Voit Econometrics has valued thousands of pensions pursuant to divorce in virtually every state. Plans ranging from private company plans to CSRS, FERS, and Military. We scrutinize every plan we come in contact with so you as an attorney can rest assured we are very knowledgeable in these areas. We have an excellent reputation and go out of our way for our attorney clients.

The importance of valuing these pension plans for divorce cannot be overemphasized. Viewed as an asset, the present value of a pension can, in many cases, constitute the largest portion of the marital estate!

With regards to pension valuations, we do not supply simply just a number. We provide all the pertinent text, and supporting statements, necessary to enhance your negotiating position

What We Need to Value a Pension

The most important information would be those answers to the questionnaire/authorization our firm can provide to you to obtain information from a pension plan administrator. That is, specific information such as the accrued monthly benefit, if a defined benefit pension plan, date of birth of the participant, early and normal retirement age, date of marriage if years of service should exceed the years of marriage, date of birth of the non-participant spouse should the pension be in payout status and the spouse is elected a survivor.

Investment Planning

Our investment services are primarily used to facilitate the transfer of QDRO distributions into IRA Qualified Accounts. For instance when dividing a 401(k)/profit sharing plan, often times the alternate payee client is ill advised as to their options for rollovers and, often times, the attorney does not want to accept the liability of advising their client as to where they should invest the distribution.

Voit Econometrics is considered in the legal community as objective, professional, and most of all knowledgeable when it comes to investing. We are not in the business of trying to beat quotas or win contests, we simply try to achieve the best possible returns commensurate with the individual's risk tolerance at a low cost. We can invest your clients assets in a variety of stocks, bonds, and mutual funds.

For smaller size accounts, \$100,000 or less, we can access a variety of mutual funds, both bond funds and stock funds basing our criteria on performance and management style. We select the most well managed funds with the most consistent performance. Such funds may include:

SoGen Funds Fidelity Funds
Franklin/Templeton

For larger accounts, individual portfolios of stocks and bonds are developed for the client and is actively managed by Todd Voit, one of the most highly regarded investment managers in the Milwaukee and Chicago Areas. Todd Voit has been ranked among the TOP 20 Money Managers in the U.S. according to the Nelson Database of Money Managers. In addition, the client receives quarterly performance reports and the fee for which is 1.25% per year of total assets under management. Not bad when considering management fees on mutual funds. Keep us in mind for:

- IRA's , Non-IRA & SEP-IRA's
- Estate & Guardianship Accounts
- 401(k) Rollovers & QDRO Distributions
- Estate Planning Support