

The Guild This Month

OCTOBER 2007

If you have any questions or comments, please contact:

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Executive Director

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Important Dates:

ALL Transactions *must* be received by 10:00 am.

Transfers or Terminations:

Monday, October 29, 2007

Contributions:

Wednesday, October 31, 2007

CDG Welcomes New Board Members

The Guild is pleased to announce two new appointments to the Board of Directors.

Dr. Janice Work is a member of the Sacramento District Dental Society and currently runs a practice specializing in pediatric dentistry in Elk Grove, California. She



Dr. Janice Work

graduated from Georgetown University School of Dentistry in 1984. Janice has been a member of the California Dentists' Guild since 2003.

Dr. Donna Hurowitz is a member of the San Francisco Dental Society and currently practices in San Francisco. Donna graduated from the University of Southern California School of Dentistry and has been a member of the Guild since 2001.

If you attended the 2007 Annual Meeting



Dr. Donna Hurowitz

of Shareholders at Yosemite National Park, you may have met Janice and Donna.

They began their tenure on the Board by attending the September meeting.

Welcome, Janice and Donna!

Informational Meetings

Thursday, Oct. 18

Lamp Liter Inn

6:30 p.m.

3300 W. Mineral King, Visalia

Thursday, Oct. 25

Shilo Hilltop Restaurant

6:30 p.m.

3101 W. Temple Ave., Pomona

Tradeshow Dentist Magazine

The California Dentists' Guild was lucky enough to place an article in the September 2007 Issue of *Tradeshow Dentist Magazine*.

It is a great piece that describes the advantages of CDG membership. We are attaching that story to this

newsletter. Please feel free to pass it along to colleagues.

Tradeshow Magazine was distributed to attendees of the American Dental Association meeting held in San Francisco September 27-30.

Audit Update

CDG received an unqualified passing grade for our 2006 financial statement audit.

If you have any questions about the 2006 report or the audit process, please contact Elizabeth Clark in the Guild office.

CDG Calendar

Dental Society Meetings

10/16	Los Angeles Dental Society
10/21	Southern California Academy of General Dentistry
10/23	Western Los Angeles Dental Society
11/2-3	Southern California Academy of General Dentistry
11/7	San Gabriel Valley Dental Society
11/8	Santa Clara Dental Society
11/13	Sacramento District Dental Society
11/13	Harbor Dental Society
11/15	San Mateo Dental Society

2008 CDG Annual Meeting of Shareholders

April 10-13, La Playa Hotel in Carmel-by-the-Sea

Please call La Playa directly to make reservations at (800) 582-8900.

We have blocked out the entire resort for the meeting that weekend, so please make sure you mention that you are with the Guild when you request a reservation.

By Dentists, For Dentists

A Continuing Success Story

Choosing a retirement plan can be a daunting task – but one that is crucial to your financial future. Luckily, in California, there is an organization run by dentists for dentists that has been uniquely successful for more than 40 years in growing dentists' retirement investments. The California Dentists' Guild is that organization.

Humbly established in 1966 to pool members' resources in order to amass sufficient capital to attract professional management, the Guild currently manages 30 retirement funds with more than \$100 million in total assets. The Qualified and IRA fund options available today are managed by high-profile managers from the country's top investment firms. Individual Guild members can

**Strength
Of More
Than 900
Participants**

be assured of the same returns and attention that the largest investors attract because of the combined strength of more than 900 participants.

It's a simple concept: by pooling your retirement funds with other California dentists, you gain purchasing power. But how does it really work?

The Guild is a not-for-profit with a volunteer Board of Directors made up of dentists. They oversee a small staff that strives to keep administrative costs low while constantly upgrading and expanding their services. Because there are many retirement products available to the individual investor, the Guild offers some added benefits you might not find elsewhere – all at no added cost:

- **C u s t o m i z e d Retirement Plan Design.** The knowledgeable staff works with each dentist to develop a plan that meets their specific needs. The Guild doesn't try to make the dentist fit a pre-packaged plan.

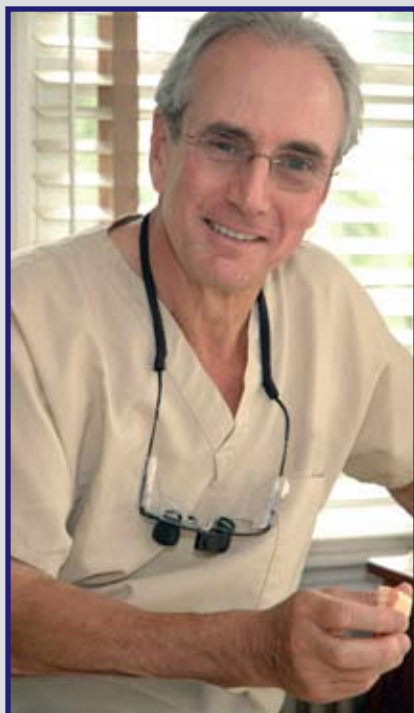
- **Free 401(k) Nondiscrimination Testing.** If a dentist enrolls in a cross-



tested plan through the Guild, the third party administrator will prepare the IRS Form 5500 for no additional fee.

- **No-fee Transfers, Allocations or Minimum Distributions.** Change your mind about where you want your money invested? With the Guild, there is no cost to transfer your money between funds. There are no hidden service fees at all.

- **Member Education and the Annual Meeting of Shareholders.** Each year, the Guild organizes a meeting where members can come meet with and talk directly to their Fund Managers – not sales or customer service representatives. Investment



education is a priority for the Guild. They teach dentists and their staff members how to invest wisely. And if a participant is looking for investment options that require less of their attention, the Guild offers funds that do not need to be reallocated or reworked – these Destination Funds (the destination being your goal retirement year) are constantly being managed for the benefit of the fund participants.

- **Monthly Investment Information.** Each participant gets an individualized Monthly Statement that includes their own Rate of Return. The Guild staff is always available to review statements with participants to help them understand their investment

options and meet their goals. In addition, these statements are available online to member dentists.

- **Personalized Service.** Members always know that the person answering the phone at the Guild will work to answer all their questions. There is no automated menu to negotiate. And unlike many companies, the Guild is available to all participants equally. This includes the dentist, but also their hygienist or receptionist. They are able to talk directly to Guild staff members without going through the member

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Available To
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dentist. This cuts down on administrative requirements for the dentists while assuring each participant that their money is being effectively managed.

Because the Guild is a not-for-profit, it covers all costs through an expense ratio calculation. Each fund has a management expense attached to it depending on its objective

– the managers are paid on the dollars invested in the funds. The administrative costs associated with running the Guild are all factored into the fund performance before participants receive their monthly statement. There are no fees that are hidden or unrealized. Overall, a participant with equal dollars in each of the Guild’s Qualified Funds would pay an expense ratio of about 1.6% -- far below the industry average of 3-4%.

Dentists in California have the unique opportunity to join an organization dedicated exclusively to their specialized retirement needs. The California Dentists’ Guild offers affordable retirement plans, customized features and no-hassle administrative assistance. For information call 415-434-9021

