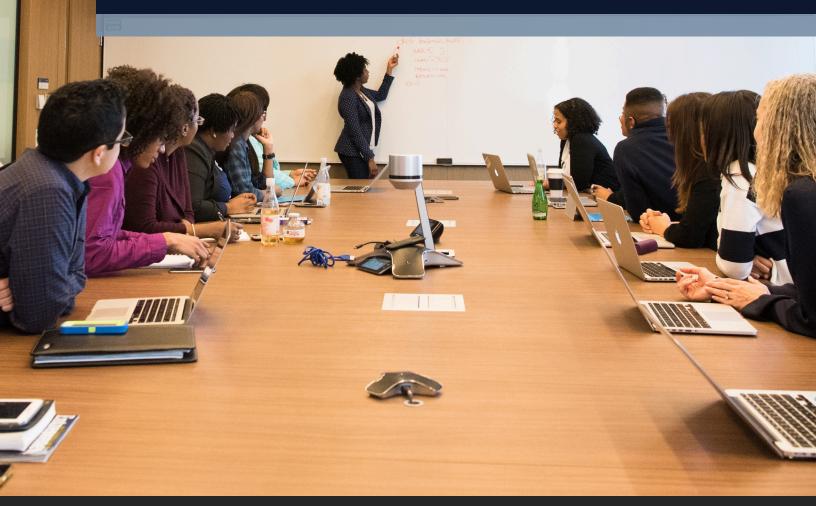


RETIREMENT PLAN PROCESS & VALUE PROPOSITION



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We help you find and maintain the right partner vendors for your plan

- As an independent advisor, we work with any recordkeeper and TPA (bundled or unbundled).
- For initial plans, we solicit proposals and compare up to four recordkeepers for best services, offer and pricing.
- We revisit vendors every four years to determine if changes need to be made or not.
- For current plans, we review your current plan and features for recommendations.
- We perform benchmarking for fees of funds, recordkeeping, and advisory fees. We re-negotiate lower fees with providers.
- Our advisory fees align with asset values and market benchmarks.
- We liaise with partner vendors and you to create better communication, optimized systems, a digital vault for securing all plan documents, and a smoother, better process.

We optimize the plan investment lineup

- We only use Wilshire approved funds and highest rated RPAG funds.
- We review fund scores and replace underperforming funds and proprietary solutions.
- We choose a fund lineup that includes all major asset classes and indices, an above industry standard.

We help employees make the best financial decisions

- with hands on support and education sessions.
- responsibility for their financial independence.

This case study is based on an actual client situation but is meant for informational purposes only. The case study is in no way intended to be used as a primary basis for insurance or investment decisions. Similar results are not guaranteed and will vary based the individual client situations. Clients should consult with their own financial, tax, legal, and accounting advisors before implementing any insurance or investment plan. Neither the information presented nor any opinion expressed constitutes a solicitation for the purchase or sale of any security or investment product. Securities offered through Kestra Investment Services, LLC (Kestra IS), Member FINRA/SIPC. Investment Advisory Services offered through Kestra Advisory Services, LLC (Kestra AS), an affiliate of Kestra IS. Offit Advisors is not affiliated with Kestra IS or Kestra AS. Offit Advisory Services, LLC is a tax firm but neither Kestra IS nor Kestra AS provide legal or tax advice and are not Certified Public Accounting firms. For more information on the Five Star Wealth Manager and the research/selection methodology go to: www.fivestarprofessional.com. Investor Disclosures: https://www.kestrafinancial.com/disclosures

Retirement Plan Process & Value Proposition

We offer web-based or in-person meetings with all participants

We increase participation rate in the plan and reduce turnover

We empower participants by involving them in their own financial well-being

 We give employees more time and attention, communicating on value of company match, market history, asset allocation, and taking personal

Retirement Plan Process & Value Proposition

January Meetings

Participant Coaching and Enrollment: Benefits of Retirement Planning and Your 401(k)

- Benefits of saving early
- How much to save to ensure income through retirement.
- Tax deductions
- Roth vs Traditional contributions
- Penalties
- Loans

January Plan Sponsor Review

- Discuss how plan aligns with business owner goals and objectives
- Review quarterly and annual contribution reports
- · Review participants engagement in enrollment and investment selection or default
- Discuss automatic enrollment and automatic increase
- Discuss available tax credits
- Every 4 years shop out record keepers



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July Enrollment Meeting

Participant Level Review

- 15-20 minute interval meetings in person or web
- Market updates
- Fund lineup changes
- customization)
- Available for individual employee's financial issues
- Separate fee-based financial planning services are available.

Fee Schedule

- \$0-\$2M .50 bps
- \$2M-\$8M .25 bps
- \$8M-\$20M .15 bps

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Retirement Plan Process & Value Proposition

• Rollover Options: Leave the old 401(k) where it is, roll it over to this 401(k) (lower service model), or rollover to an IRA (higher service level, more fiduciary and

