

FinDec

Grow with FinDec



About Us

In 1987, we earned the trust of our first client. It was that trust that built the foundation we stand on today. More than thirty years have passed, but our commitment to our clients' success has not waivered. In an industry obsessed with numbers, we don't forget that people are at the heart of what we do. Our clients are at the core of every decision that we make, so we've assembled a team of experts that value relationships just as much as results. Our diverse team is made up of experienced industry veterans and innovative up-and-comers. Behind everything we do, there is a real person with real dreams. Everything we do is done for the betterment of human lives and legacies, both inside and outside our walls.



Message from the President/CEO



FinDec has been faithfully serving our clients' needs since 1987. We have worked prudently to build an organization guided by our core values that have been the backbone of this company since inception. Our team of financial professionals bring a depth of knowledge base and credentials that few firms can offer. We are proud of the team we have created that supports our clients' dreams, offers a comprehensive approach to financial planning, and seeks to understand short-term and long-term goals of those we serve. We are committed to adding value to our clients' portfolio and future.

We serve clients Nationwide and take great pride in our personal approach to business. Taking a hands-on approach with our clients; socially distanced in person or virtually, has been a crucial part of our operations since my Father founded the company. It is my goal to continue moving forward with the suite of services and options for our clients to have face-to-face meetings

whenever they desire.

Our clients vary from individuals seeking financial planning to large corporations desperately needing plans restructured to varied size companies who simply want their retirement plans managed seamlessly. Bottom line, we are creating financial freedom through multi-generational financial and retirement planning for our clients. We want to serve our clients the way we would want to be served.

We are a team who values loyalty. We are in business to bring an extraordinary experience and do not take our clients' trust for granted. From all of us at FinDec, we look forward to growing together.

Sincerely,



Michael E. Lee

Our Mission



**We create financial
freedom through multi-
generational financial and
retirement planning.**

Our Values

Family



Family is at the core of everything we do. FinDec was started by a family and builds on that legacy each and every day.

Integrity



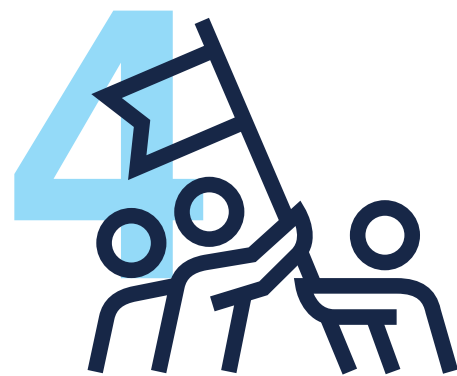
We put the needs of our clients first because we are honest financial advisors. We will never steer our clients in a direction that we know is wrong — our integrity informs how we communicate and advise our clients.

New Ideas



We believe in evolving to ensure that we’re providing clients the best possible advice and services. Things change and we stay ahead of the curve by putting innovation at the forefront of what we do.

Determination



The status-quo is simply unacceptable at FinDec. We’re determined to do the best by our clients.

Education



Our founders were educators. Our firm was created with deep principles rooted in the value of education and that no one can take that away from another person. Education is the most powerful tool — whether it be in business or in life.

Community



Clients are at the center of what we do: we have collectively created a community. This community drives our company forward — it allows us to do good. We are committed to giving back to the communities we serve. We are proud to be a part of something greater than ourselves.

What We Do Comprehensive Wealth Management



Yes, financial markets are unpredictable. But giving in to impulses at every downturn is where most investors get into trouble. Acting with emotion can put a serious dent in your long-term financial plans.

Financial Planning

A blanket approach to financial planning simply doesn't work. We thoroughly assess your short-term and long-term goals, cash flow needs, and specific risk tolerance to identify an investment strategy best suited for you.

Estate Planning

Deciding how to bequeath assets can be daunting. But it's absolutely necessary. Our advisors are well-equipped to handle your estate planning, and will work with your attorneys and tax professionals to carry out your wishes.

Endowments & Foundations

We understand the wide-range of challenges non-profit investors face. Our team of trusted advisors consult and offer investment management for endowments, foundations, and additional charitable planning entities.



What We Do Workplace Retirement Plan



Business Owners

Looking to offer retirement plans to your employees? We're happy you've landed here! That's where we come in...

We serve as the co-fiduciary for businesses nationwide, handling all of the investment-related details of the company's retirement plan. We also take the time to talk to your employees and offer specific advice to help them achieve retirement readiness.

You and your employees will also have access to our dynamic, knowledgeable, and responsive professionals who can assist you with all of your questions and needs.

We offer services ranging from consultation to full-discretionary investment management. Examples include, but aren't limited to:

- Benchmarking your current service providers against the industry
- Creating or advising on the structure and formation of an Investment Committee
- Reviewing and/or developing an Investment Policy Statement

Participants

One of the ways employers show their commitment to the future of their employees is by providing benefit plans. While offering benefit planning is good, we take it a step further — FinDec provides education and advice services to your employees to help them plan for their financial future and overall wellness.

Employee Education and Advice

We provide these services to your employees to ensure they have a full understanding of the benefits offered under the plan. We can provide those services when needed, or have a set schedule of when our advisors will be available to assist your employees. We conduct these services virtually or in person.

What We Do Life Insurance



We are here to help our clients protect those who they care for most. Not only the people they want to protect, but often their businesses and legacies they have worked so hard to build. We are comfortable reviewing current policies, offering solutions to challenging estate issues, and sharing how life insurance can be an asset in your overall financial plan. Our goal is to educate our clients on the options available and how to tailor a sound strategy utilizing life insurance.

Life insurance comes in many forms — from 10-year term life to permanent policies. We believe that the type of insurance individuals or family needs should be customized based on a variety of factors — from age, to size of family, to net worth and retirement goals.

We provide clients a comprehensive review of their situation before consulting on any life insurance options.



What We Do Health & Disability Insurance



Disability Insurance

Sometimes things beyond our control happen. We prepare for these through insurance. While life insurance helps your survivors if you pass away, most life insurances won't help if you fall ill or are seriously impaired and can no longer work. Disability insurance replaces a portion of monthly income if you're injured or if an illness prevents you from working. There are three types of disability insurance: short-term (which covers a majority of gross monthly income, typically for a three-to-six-month period; long-term disability insurance, which pays up to 60 percent of gross monthly income and lasts for two years up until retirement, depending on the policy; and Social Security Disability Insurance, which is an insurance from the federal government that is free, but very difficult to qualify for.

Long-Term Care Insurance

Long-term care insurance can play a significant role in your family's future well-being. If you're concerned about the rising costs of long-term care and the potential financial impact on you and your family, you may want to consider long-term care insurance. Long-term care insurance generally covers the costs of care needed beyond 100 days, up to a specified number of days or benefit amount. Many policies allow care to be provided in the comfort of your own home or at an adult day care center, an assisted living facility, or a nursing home.

We provide individuals and businesses a variety of health & disability insurance solutions customized for the unique needs of every client.

Health Insurance

We provide health insurance options for both individuals and businesses to meet their needs. Health insurance is a foundational part of anyone's insurance portfolio, and we take into consideration a variety of factors when consulting businesses and individuals on packages to provide and choose.

We provide individuals a variety of health insurance products. As with life insurance, health insurance solutions are also customized for the unique needs of every client.

Medicare Supplement Insurance

While Medicare provides health insurance for adults 65 and over, there are inevitably gaps to fill. That's where Medigap comes in. We offer supplemental insurance plans that fills needs not covered by original Medicare and work with individuals on a case-by-case basis to determine what's best for them given their financial situation and health.

What We Do Health Savings Account



Health Savings Accounts can help to save more toward healthcare. HSAs are tax-advantaged member-owned accounts that let you save pre-tax dollars for future qualified medical expenses.

Health savings accounts (HSA) are a type of savings account that lets you set aside money on a pre-tax basis to pay for qualified medical expenses.

The benefit of using untaxed dollars from an HSA to pay for eligible medical expenses can help you lower your overall health care costs.



What We Do Consulting

FinDec

Benefit Services

Every company is unique in its makeup, its mission, and its offerings. As your benefits consultant we'll design a customized plan that fits your specific needs. Our work doesn't end there. We will work to continuously manage and analyze your benefits in order to keep you up to date on regulatory changes.

Plan Design

Our team creates the right plans for your business. We review the myriad of choices available, and develop options that work best for your company to offer to your employees.

Implementation

We ensure the design we've created comes to life — from concept to implementation — we will work with your team and related co-service providers to make certain the plan is operational.

Participant Education

We offer employee education and guidance to help them achieve retirement readiness.



What We Do Third Party Administrator



As your company's third party administrator (TPA) we will make sure your plan operates within the rules including required testing and regulatory reporting. As members of the American Society of Pension Professionals and Actuaries (ASPPA), our professionals strive to embody integrity, attention to detail, and consistency in plan compliance so you don't have to.

Expert Administration

From planning to oversight, we handle all of the complexities of your plan for both you and your employees.

Compliance Services

We're committed to our compliance with all federal regulations, and assure you that we perform regular checks to stay up to date.

Plan Sponsor Service

Our work doesn't end when we design the right plan for you. One of the most important aspects of our job is ensuring we work with you to offer insight on your annual plan decisions according to your current business strategy.

