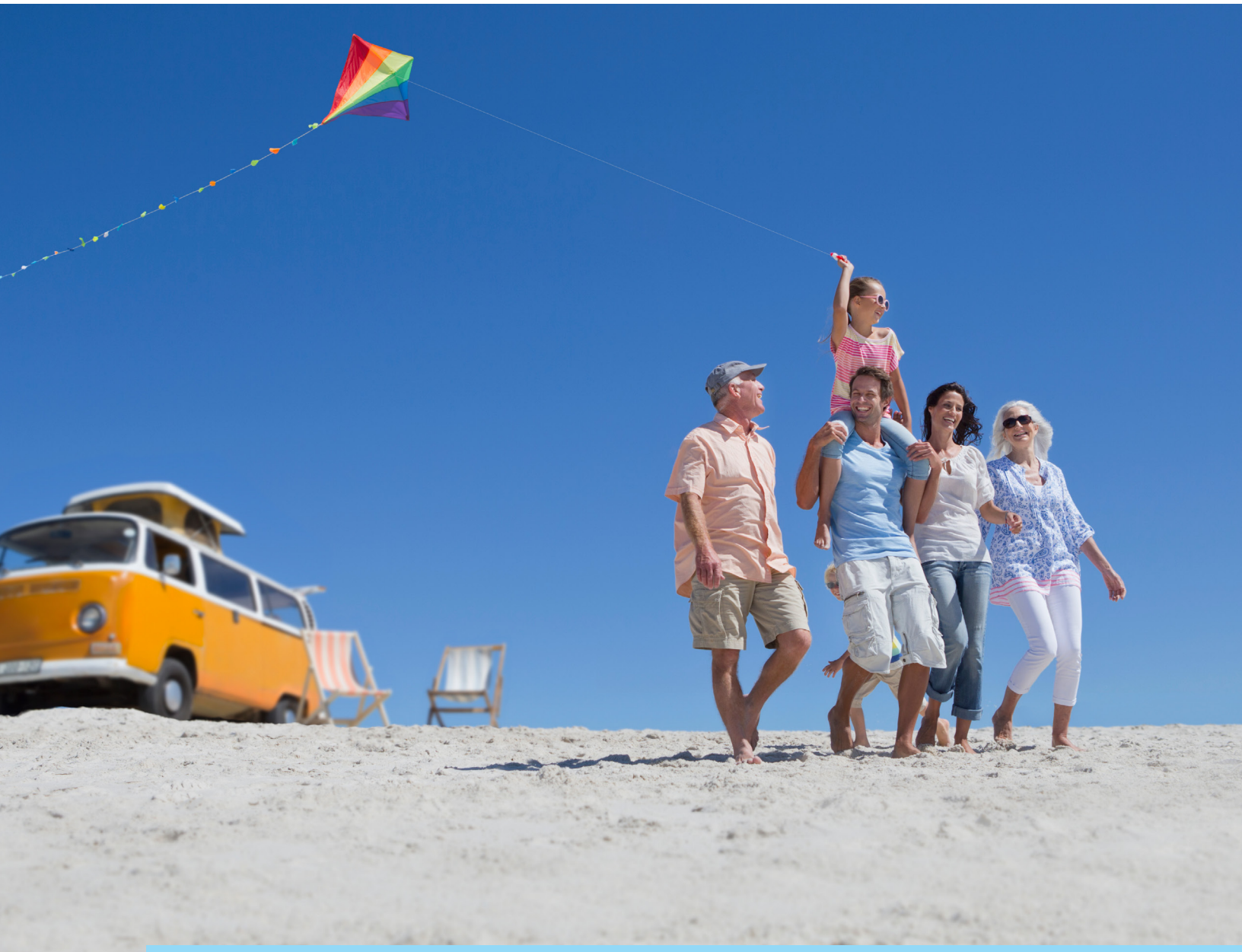
FinDec



Michael Lee
President & CEO

Kevin Mahoney
QPA, QKA, QPFC, AIF®, ERPA, C(k)P®, TGPC
Business Development Officer

Tolen Teigen
CFA, CFP®, AIF®, C(k)P®, ChFC®, CASL®, AEP®, MSFS
Chief Investment Officer

Becky Lee
Chief Marketing Officer

Ken Herold
Chief Compliance Officer

Raquel T. Morris
Chief Operating Officer

Robert Waller
Director of Operations

Anthony Martinez
Director of Information Technology

Who is FinDec

FinDec℠ provides comprehensive financial planning, wealth management, and workplace benefits consulting and related services. FinDec℠ was founded as a family-owned and operated "mom and pop" shop that has grown into a corporation serving clients nationwide out of our multiple locations.

Since inception, we have focused on putting clients first. We have brought on team members over the years who have shared in the vision of helping people build wealth over time. We've come a long way since we first opened our doors more than 30 years ago — what has always been at the core of what we do is an effort to earn the ongoing trust of our clients. As we embrace new techniques, technologies and thinking, we always keep our eye on what's most important: Our clients and the trust they have in us.

WHAT SETS US APART

We are bringing a fresh new perspective to a complex and serious industry. We aim to educate, inform, and challenge our clients to make the best financial decisions possible. We're a premium brand and always relate our communications to current and relevant situations. We exist to help our clients Grow with FinDec℠.

FinDec

WEALTH SERVICES PACKAGES

- Wealth Services
- Insurance Services

WORKPLACE RETIREMENT PLAN PACKAGES

- Wealth Services
- Benefit Services
- Insurances Services

Wealth Services Packages

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.

ADVISORY SERVICE

Investment management is integral to the success of one's overall financial plan. At FinDec℠, we recognize that the best laid plans require thoughtful considerations in not only the design, but in how the investment strategy integrates with our clients' everyday lives. To do so, we work closely with our clients to ensure their investment portfolios meet their goals whether to provide for their current cash flow needs or grow their retirement nest egg.

FinDec Wealth Services

**Fees can be provided on request.*

ADVISORY SERVICE	FinDec Foundation	FinDec Established	FinDec Concierge
	Under $250k	$250k-$999,999	$1,000,000+
Portfolio Management			
Discretionary Portfolio Management	✓	✓	✓
Account Management			
Cash Flow/Distribution Management		✓	✓
Tax Harvesting		On taxable accounts over $500k	✓
RMD Management		✓	✓
Concentrated Position Management			✓

FinDec Wealth Services

**Fees can be provided on request.*

	FinDec Foundation	FinDec Established	FinDec Concierge
Quarterly Tax Payments			✓
eMoney Access	Add-on	✓	✓
Meetings (Zoom or In-Person)	1/yr	2/yr	2-4/yr
FINANCIAL PLANNING SERVICE			
Retirement Cash Flow Planning	Add-on	✓	✓
Tax Strategies	Add-on	Add-on	✓
Education Planning	Add-on	✓	✓
Estate Planning	Add-on	Add-on	✓
Charitable Giving Planning	Add-on	Add-on	✓
Social Security Planning	Add-on	✓	✓

INSURANCE SERVICES

Risk management is the foundation of any financial plan. At FinDec℠, we advise our clients on how best to mitigate their risks and consult on optimal solutions that meet their long-term financial goals. Whether it is reviewing existing coverage or recommending new policies, we prepare our clients for life events such as a premature death, disability, or long term care needs.

FinDec Insurance Services

INSURANCE SERVICE	FinDec Foundation	FinDec Established	FinDec Concierge
Personal Life	Add-on	Add-on	Add-on
Personal Disability	Add-on	Add-on	Add-on
Personal Health Insurance	Add-on	Add-on	Add-on
Personal Long Term Care Insurance	Add-on	Add-on	Add-on

Workplace Retirement Plan Packages

ADVISORY SERVICE

As a Fiduciary Investment Manager, FinDec℠ educates and guides Plan Sponsors in all aspects of running retirement plans ranging from establishing investment committees to assuming liability for investment oversight. We know the complexities involved and assist Plan Sponsors in navigating the regulatory environment to continuously meet their Fiduciary requirements.

FinDec Wealth Services

**Fees can be provided on request.*

ADVISORY SERVICE	FinDec Basic	FinDec Standard	FinDec Premium
Plan Sponsor/ Fiduciary Training		✓	✓
Investment Committee Setup/ Attend Meetings		Add-on	✓
Dedicated Retirement Plan Advisor			✓
ERISA 3(38) Investment Management	Limited	✓	✓
ERISA 3(21) Advice to Participant		✓	✓
Develop and Maintain IPS		✓	✓
QDIA Selection and Monitoring	✓	✓	✓
Fidcuiary Investment Selection	✓	✓	✓
Plan Funding Consultation		✓	✓
BILLING SET UP	Auto - Monthly	Quarterly	Quarterly

PARTICIPANT SUPPORT

At FinDec℠, we realize that without proper education, participants may not realize the full impact their retirement plan can provide for their retirement goals. That's why we offer a full suite of participant education and support to help participants understand how their retirement plan works and how to fully utilize them to enhance their retirement success. Whether it's a group enrollment or personalized one-one meetings, FinDec℠ strives to educate plan participants so they may optimize their retirement savings.

PARTICIPANT ENGAGEMENT	FinDec Basic	FinDec Standard	FinDec Premium
Participant enrollment support	No	✓	✓
Group participant education	✓1x/yr	✓2x/yr	✓2-4x/yr
Financial Wellness Program	Add-on	Add-on	Add-on
1-1 Consultations	Add-on	Add-on	✓
Financial Goals Coaching	Add-on	Add-on	Add-on

CONSULTING

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 | Implementation | Participant Education

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 | Compliance Services | Plan Sponsor Service

RECORDKEEPING

We pride ourselves on our ability to stay ahead of evolving technologies. Our integrated and secure website gives plan sponsors, participants, administrators, and other financial professionals easy and secure access to the tools they need to manage their accounts.

Cloud-based Tools | Daily Recordkeeping | Customer Support

FinDec Benefit Services

**Fees can be provided on request.*

THIRD PARTY ADMINISTRATOR SERVICE	FinDec Basic	FinDec Standard	FinDec Premium
Plan Document Design and Maintenace	✓	✓	✓
Document Options	3 Options	Standard	Custom
Regulatory Filings Including Form 5500	✓	✓	✓
Plan Compliance and Testing	Limited	✓	✓
Audit Support		✓	✓
404(c) Compliance	✓	✓	✓
Plan Level Support	Limited	✓	✓
Actuarial Services			✓
Large Plan Audit Support	Internal		✓

FinDec Benefit Services

**Fees can be provided on request.*

	FinDec Basic	FinDec Standard	FinDec Premium
RECORDKEEPING SERVICE			
DV of Participant Accounts	✓	✓	✓
Participant Level RK	✓	✓	✓
Investment Trading	✓	✓	✓
Plan Level RK	✓	✓	✓
Contribution Processing	✓	✓	✓
Transaction Processing	✓	✓	✓
Loan Administration	✓	✓	✓
Distribution Processing	✓	✓	✓
Payroll Integration	Required	✓	✓
Plan Accounting	✓	✓	✓
Participant Notices and Disclosures	Electronic	✓	✓
Participant Website	✓	✓	✓
Participant Support	✓	✓	✓
Plan Sponsor Website	✓	✓	✓
Participant Statements	Electronic	✓	✓
BILLING SET UP	Auto - Monthly	Quarterly	Quarterly
CONSULTANT SERVICE			
Participant Education	Limited	✓	✓
Enrollment Meeting Support		✓	✓
On-Site Enrollment/Education		✓	✓
Dedicated Workplace Consultant		✓	✓
Team Managed Service Model	✓	✓	
Fee Benchmark and Analysis	Limited	✓	✓
Dedicated Plan Level Support		✓	✓
Trustee Review Meetings		✓	✓

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 families need 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.

HEALTH & DISABILITY INSURANCE

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

Disability | Long-Term Care | Health | Medicare Supplement

HEALTH SAVINGS ACCOUNTS

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.

FinDec Insurance Services

	FinDec Basic	FinDec Standard	FinDec Premium
INSURANCE SERVICE			
Group Health	Add-on	Add-on	Add-on
Group Life	Add-on	Add-on	Add-on
Group Disability	Add-on	Add-on	Add-on
Health Savings Accounts	Add-on	Add-on	Add-on
Fiduciary Bond	Required	Add-on	Add-on
ERISA Fidelity Bond	Required	Add-on	Add-on