

Fiduciary Retirement Plan Services



Feel safe about your retirement plan

Regardless of what the market is doing

Will you really have enough to retire?

Every time the stock market jolts up or down, it's relaying information about risk and return. For many people, this jolting sends a shiver down their spine. Employees who rely on their 401(k) retirement plan to provide the majority of their retirement assets feel an added shiver when their plan is improperly designed and lacks the breadth of investment choices for reassurance and confidence during times of refuge.

When you and your employees feel this alarming market turbulence threatening your retirement, you may find Synergy Financial Management's (SFM) Retirement Protection Planning Process (RPPP) a welcome solution. The RPPP integrates your corporate goals and objectives with prudent plan design, participant education, and fiduciary 3(38) investment advice providing you and your employees with a comprehensive strategy for financial security.

It can be challenging for employers to establish and maintain a cost-effective retirement plan for their employees while mitigating employer fiduciary liability. The Synergy RPPP is designed to help business owners

implement a cost-effective retirement plan customized to fit your objectives and help your employees invest in their future so they can achieve their retirement goals.

We partner with you as both an independent SEC registered investment advisor, and as an independent retirement plan advocate to save you time and money, removing anxiety and limiting the burden of managing your company's 401(k) plan. You focus on running your business...and we focus on helping you manage your fiduciary duty to the plan.

Finding the **right combination** of **business financial planning** and **retirement plan design** while continually monitoring and adjusting your plan as conditions change inevitably leads to your success... and the success of your employees.

HERE IS HOW IT WORKS

Three simple steps to preserve your lifestyle

- 1** Conduct retirement plan performance assessment
- 2** Investigate plan design and 401(k) service providers
- 3** Select and implement the right solution for you

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Conduct Retirement Plan Performance Assessment

The retirement plan performance assessment is our discovery process, and it has two components. The first part identifies and prioritizes your business goals. The second part identifies and prioritizes your retirement plan goals. The following illustrates a few of the more popular common goals:

	 FOUNDATION	 SHORT TERM	 MID TERM	 LONG TERM
GOALS				
BUSINESS	<ul style="list-style-type: none"> Value business Review buy-sell agreement 	<ul style="list-style-type: none"> Establish or review 401(k) retirement plan Reduce taxes 	<ul style="list-style-type: none"> Business expansion and rapid growth Identify a successor 	<ul style="list-style-type: none"> Retire Sell business
RETIREMENT PLAN	<ul style="list-style-type: none"> Review retirement plan 	<ul style="list-style-type: none"> Establish new retirement plan 	<ul style="list-style-type: none"> Use retirement plan to recruit, retain and reward employees 	<ul style="list-style-type: none"> Provide retirement security

At Synergy, we know that one size does NOT fit all.

Your company is unique, and so is your company's retirement plan. By thoroughly understanding your goals and objectives, we are better positioned to help you and your employees make the most of your retirement plan. Here are a few questions that will help us tailor a plan to fit your company's individual needs:

- ✓ Would highly compensated employees contribute more if they were able?
- ✓ Have you had to make corrective distributions or contributions in the past?
- ✓ Do you want to benefit the owners or officers, or all employees?
- ✓ How much would you like to save each year?
- ✓ Do your employees want to participate in the plan?

Retirement Plan Portals

 DEFINED BENEFIT PLANS	 DEFINED CONTRIBUTION PLANS
PENSION	TRADITIONAL & ROTH 401(K) PLANS
CROSS TESTED PLANS	PROFIT SHARING PLANS
CASH BALANCE PLANS	SIMPLE PLANS
AND MORE...	SEPS
	AND MORE...

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Investigate Plan Design and 401(K) Service Providers

Our next step is to use the information we've gathered to investigate, analyze and then communicate the retirement plan options which best meet your goals and objectives.

- ✔ Is your company's retirement plan's TPA and recording keeping services bundled or un-bundled?
- ✔ Is your investment platform open or closed?
- ✔ Are your fees fully disclosed and reasonable?

Synergy will help you analyze various plan provider structures and will make recommendations aligned with your objectives. Since we are independent, we are unbiased about which retirement plan structure or provider you prefer. We are able and happy to work with all retirement plan platforms.



Fiduciary 3(38) Investment Service

As a 3(38) investment manager, Synergy Financial Management, LLC helps you mitigate fiduciary risk. We focus on the 401(k) plan...you focus your time and effort on your business.

THE ROLE OF AN ERISA 3(38) INVESTMENT MANAGER

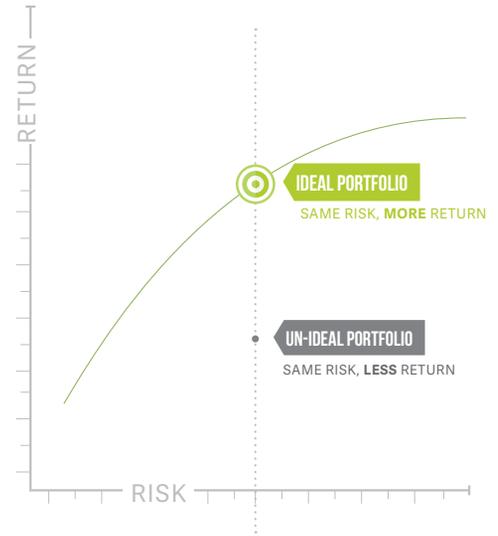
- ✔ Select the investment options for the plan;
- ✔ Construct model portfolios which may be offered to plan participants;
- ✔ Construct qualified default investment alternatives ("QDIA") in accordance with U.S. Department of Labor ("DOL") guidelines which may be used as default investment selections for participants who fail to make an affirmative investment election;
- ✔ Monitor the investment options and models and make appropriate changes;
- ✔ At least annually, provide the plan sponsor with an overview regarding the selection of the investment options offered to plan participants and the advisor's management of the models. This should enable the plan sponsor to fulfill its fiduciary responsibility regarding the sponsor's engagement of the manager.

Efficient Portfolios-Diversified Investment List

Synergy provides efficient, diversified, and proprietary investment models that are easy for participants to understand and make choices. These models are commonly referred to as “asset allocation models”.

Our five customized semi-passive strategies seek beta, plus alpha, which is derived from our proprietary allocation optimization process. We refer to this as a “BETA Plus” portfolio or an “Allocation Alpha” strategy, and these portfolio strategies are designed for limiting risk while acquiring return over time.

Additionally, we provide participants with a professionally selected and monitored list of investment choices for all risk profiles. This enables plan participants to build their own strategy if they choose not to follow one of the Synergy models. The list of optional investments can be as short or exhaustive as you instruct us. Moreover, if you elect, we can even include individual stocks and bonds. We can customize your company’s plan as you wish.



Synergy will help you and your participants stay on course by annually reviewing your goals and objectives, conducting portfolio analysis throughout the year and communicating our information with regular investment review meetings. We focus on helping plan participants become better prepared and educated for their comfortable retirement.



Select and implement the right solution for you

The Synergy Retirement Protection Planning Process (RPPP) is a fully integrated retirement plan program with each team member providing specific expert services.

Our objective is to help you recruit, retain and reward employees with a purposeful retirement plan offering true wealth accumulation using thoroughly tested portfolio construction practices integrated with optimum plan design, employee education, low costs, and continued monitoring that achieves targeted results.

We look forward to speaking with you about the results we can achieve for you and your employees, building wealth steadily while modifying risk.



Why Choose Synergy's Retirement Protection Planning Process?

Team

- ✔ The Synergy team consists of highly trained and experienced financial professionals. With over 50 years of combined experience, you will be working directly with a team of Chartered Financial Analysts (CFA), Certified Financial Planners (CFP), and Accredited Investment Fiduciaries (AIF).
- ✔ Acting as the quarterback, we coordinate all team member activities.
- ✔ We serve as the interpreter, making everything simple, translating industry jargon into plain English for easy facilitation.

Service

- ✔ Synergy's Retirement Protection Planning Process integrates your corporate goals and objectives with prudent plan design, participant education, and full fiduciary 3(38) investment advice providing you and your employees with a comprehensive strategy for financial development and security.
- ✔ We are also educators for you and your employees, providing regular on-site employee education meetings so they can make good decisions.
- ✔ Synergy is your financial coach, offering constant advisory support.

Investments

- ✔ As a 3(38) investment manager, we help you mitigate fiduciary risk. We focus on the 401(k) plan and the financial wellness of your employees while you focus your time and effort on your business.
- ✔ Synergy provides efficient, diversified, and proprietary investment models that are easy for participants to understand and choose. These models are commonly referred to as "asset allocation models".
- ✔ Additionally, we provide participants with a professionally selected and monitored list of investment choices for all risk profiles. This enables plan participants to build their own strategy if they choose not to follow one of the Synergy models.
- ✔ The list of optional investments can be as short or exhaustive as you instruct. Moreover, if you elect, we can include individual stocks and bonds. Together, we can customize your company's plan as you wish.

Lower Costs

- ✔ The plan sponsor has a fiduciary responsibility to keep plan fees appropriate. It can be challenging for employers to establish and maintain a cost-effective retirement plan for their employees while mitigating employer fiduciary liability. We can do this for you.
- ✔ Reasonable investment advisory fees.
- ✔ Low internal investment expenses on mutual funds and exchanged traded funds (ETFs).



Synergy's Retirement Protection Planning Process builds your retirement portfolio while increasing the value of your business so you always feel safe—regardless of the market's currents.

Investment and Financial Planning advice offered through Synergy Financial Management, LLC.