



COMPANY RETIREMENT PLANS

Securing a comfortable future for you and your employees



Helping your employees reach their financial goals

You want the best for your employees, and a solid retirement plan can be a major driver of their financial success. At Financial Synergies Asset Management, we share in your mission to help employees achieve their financial goals. This is why we make a fiduciary promise to act in their best interest, as well as yours.

What do we deliver to you? Simple, transparent, low-cost company 401(k), 403(b) and 457 plans. Our fully disclosed fees are based on a percentage of the assets of the retirement plan, so we choose funds and construct investment portfolios that we genuinely believe will help your employees succeed.

As a plan sponsor, you are a fiduciary to your plan participants. This means that legally you are held to the standard of an investment professional.

When you hire Financial Synergies, we take on the responsibility of serving as a fiduciary, designing investment options that are in your participants' best interests.

COMMON 401(K) QUESTIONS WE ANSWER

- How should the plan be designed?
- What are the total costs of the plan?
- What are my responsibilities as plan sponsor?
- What is a fiduciary?
- What does professional management mean?

ALL-IN-ONE SOLUTION

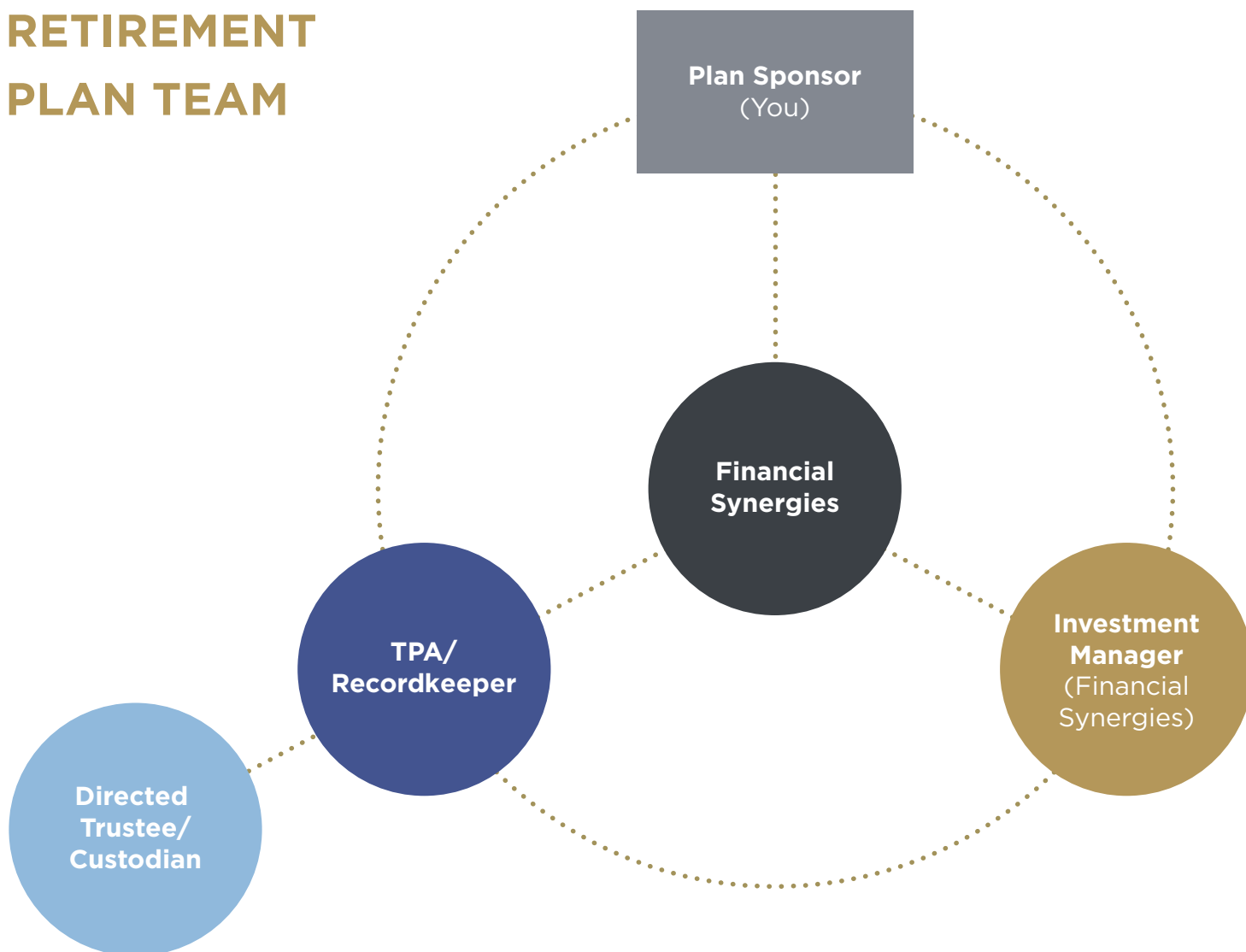
Teaming up with the best service providers in the industry, we serve all of your retirement plan needs, including enrollment, administration, record keeping and investment management. We provide clear, properly diversified, professionally managed portfolios, along with something extra: personalized advice from a fiduciary advisor.

Our firm is also dedicated to educating your employees by delivering ongoing advice and information to them about their plans. This reduces the time you'd normally spend answering employee questions and teaching employees

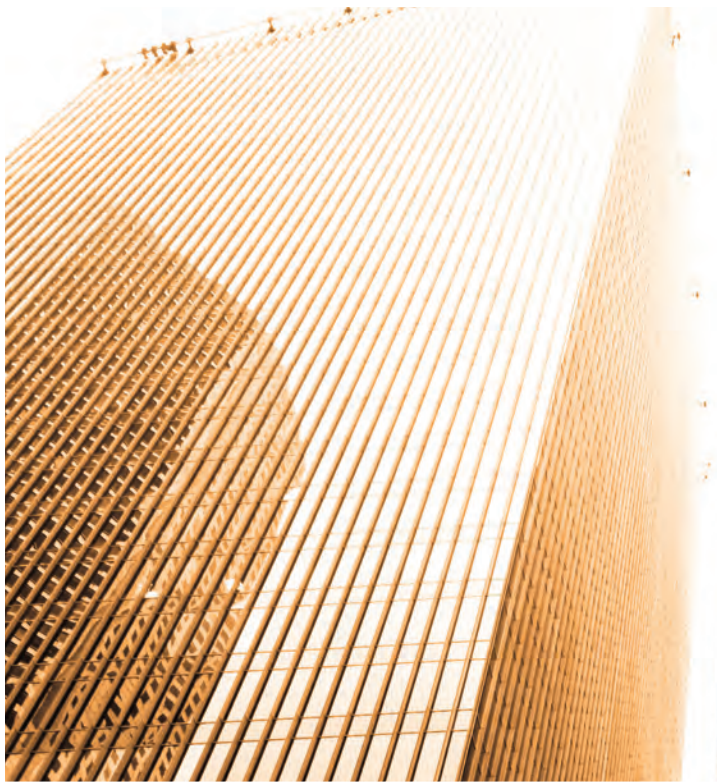
about their options. Financial Synergies will:

- Remove the burden of administering a retirement plan
- Act as fiduciary and advisor
- Educate your employees
- Deliver low-cost plans and investment portfolios
- Offer and maintain extensive investment options

RETIREMENT PLAN TEAM

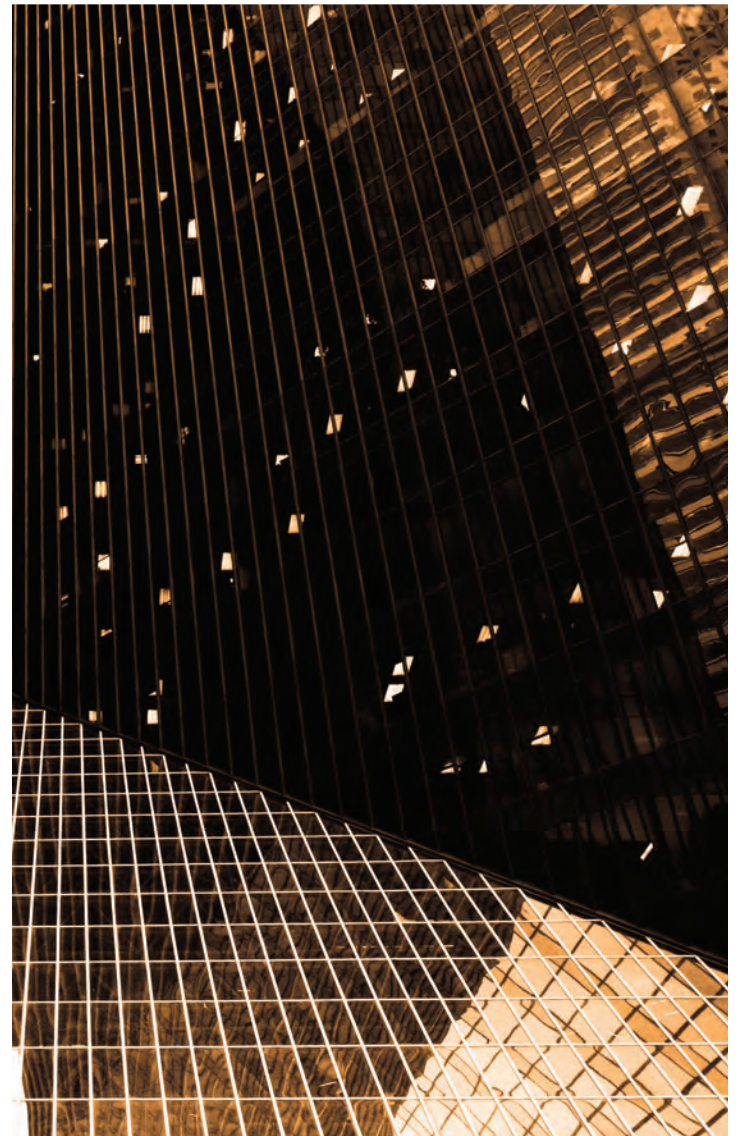


Note: If you already have a relationship with a third-party administrator (TPA) and would like to keep them, we can accommodate that as well.



WITH FINANCIAL SYNERGIES, YOU'LL RECEIVE:

- The support of an investment advisor with more than 30 years of experience
- Access to a relationship manager with plan design and consulting experience
- A flexible, large-scale technology platform
- Comprehensive plan sponsor reporting tools
- On-site group meetings and webinars
- Access to research-based videos and tools
- A dedicated participant servicing center for transactions and inquiries
- Retirement readiness reporting
- A plan sponsor dashboard for the ongoing management of your plan
- Customized educational materials including enrollment guides and targeted communications programs



SERVICES CALENDAR

ANNUAL

- General plan education and features review
- On-site one-on-one participant meetings
- Investment Policy Statement (IPS) review/creation
- Meetings with retirement plan committee
- Annual plan review meeting
- Plan fees and services benchmarking
- ERISA 404(c) compliance review

SEMIANNUAL

- On-site enrollment meetings
- On-site education meetings
- Plan design review
- Plan compliance testing and 5500 preparation

QUARTERLY

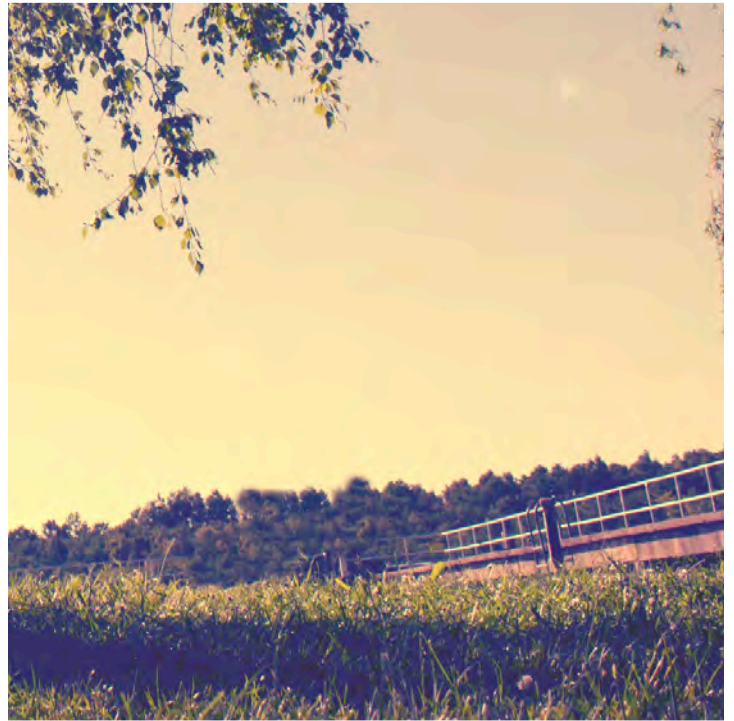
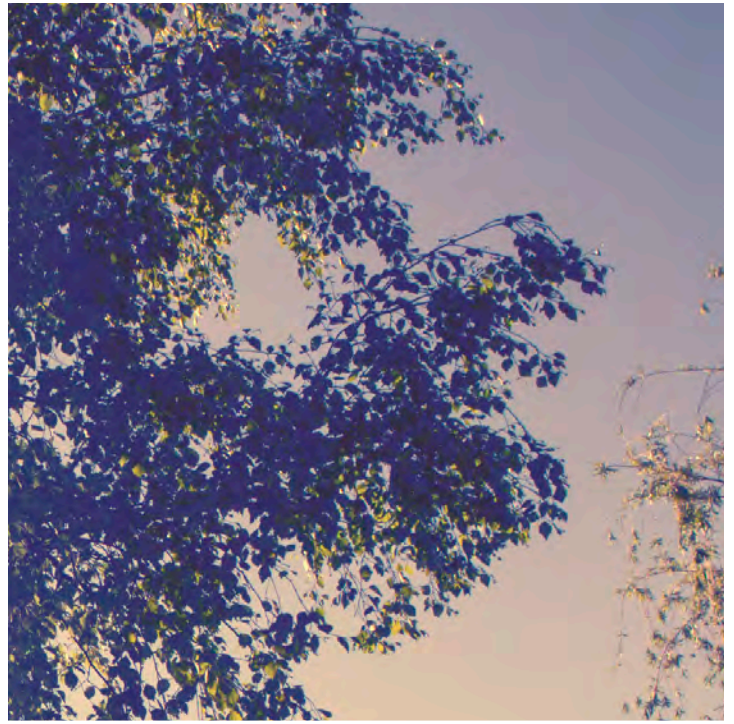
- Quarterly fund/portfolio monitoring reports

ONGOING

- Phone/email support
- Assistance with contributions, rollovers, loans, transactions, etc.
- Online education
- Regulatory updates
- Model portfolios maintenance and analysis

FIDUCIARY ADVISORS

Financial Synergies does not receive compensation from third parties for services we provide to retirement plans. We are compensated solely by our clients, and typically are paid from the retirement plan, based on assets under management. Depending on the size and complexity of the plan, our management fee will range from 0.25% to 0.75% of plan assets.



4265 San Felipe, Suite 1450, Houston, TX 77027
713-623-6600

info@finsyn.com | finsyn.com

Financial Synergies does not receive compensation from third parties for services we provide to retirement plans. We are compensated solely by our clients, and typically are paid from the retirement plan, based on assets under management. Depending on the size and complexity of the plan, our management fee will range from 0.25% to 0.75% of plan assets.