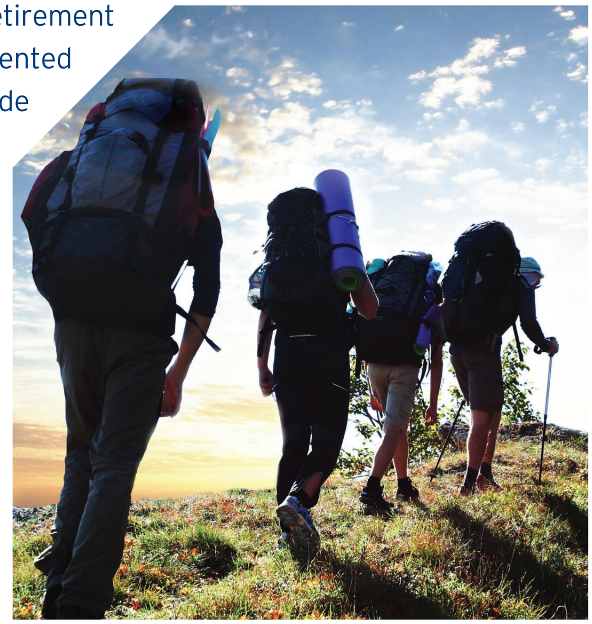
Independent advice drives **Return on Life™**

At Planned Financial Services (PFS), we believe that your retirement plan is far more than a vehicle for attracting and retaining talented employees. Managed effectively, it is a tool that can provide you and your employees greater Return on Life™ through the realization of long-term retirement dreams and goals.



401(K) Plus™ paves the way for more successful outcomes at both the plan and participant levels by applying a targeted and personalized approach to all aspects of plan servicing. The PFS team of competent and experienced retirement plan advisors brings a conflict-free, independent approach to managing plan investment and advisory functions. This leads to stronger results for plan participants and greater confidence for employer fiduciaries.

Discover how our advice model can make a difference for you and your participants

Fiduciary responsibilities continue to be a chief concern among employers sponsoring retirement plans. Often, this is simply the result of having the wrong advice model in place. Cookie-cutter institutional plans generally fail to offer true personalized advice and guidance to participants struggling with complex and unfamiliar investment selections and asset allocation decisions. At PFS we know that one-on-one advice at the individual level is vital to your employees' success—and to yours as a fiduciary.

In fact, quality advice is thought to play a larger role in retirement outcomes than the investment platform. This can be especially true during tough market cycles. A lack of experience and knowledge often forces participants to rely on emotion when making weighty financial decisions. Often a change in advisor—without any change to the third party administrator—may be all that is needed to improve participant outcomes through a combination of education and personalized advice.

PFS offers the guidance you seek and the expertise you require

FIDUCIARY TOOLS

Through our proprietary tools, including our **Investment Scorecard** and **Fiduciary Analytics**, PFS can act as a department within your organization to monitor the plan for compliance and ensure plan design features are in place to maximize benefits for both the company and its employee participants.

Our **Investment Scorecard** and **Fiduciary Analytics** reports include:

- *Scorecard*SM Fund Ranking
- Investment Analysis and Review
- Style Box Analysis and Summary

ACCREDITED INVESTMENT FIDUCIARIES

As **Accredited Investment Fiduciaries** we will promote a culture of fiduciary responsibility and improve the decision-making process. We help instruct fiduciaries to fulfill their duties to a defined standard of care.

Our thorough process and tools can help uncover and mitigate any potential fiduciary liability as we review the integrity of the protocols in place. We will:

- Identify the legal standards that require fiduciaries to prudently manage investment decisions
- Apply the practices that define a prudent process for investment stewards
- Strengthen existing policies and procedures

PLAN DESIGN AND ADMINISTRATION

PFS can assist you in designing, establishing and administering a broad range of tax-qualified retirement programs that meet company goals and allow employee participation, including:

401(k) plans
- Apply the practices that define a prudent process for investment stewards
- Strengthen existing policies and procedures

Profit Sharing Programs
- Offer employers broad flexibility and choice in plan design
- Employers may choose to treat all participants equally or establish guidelines and/or frame benefits for key employee groups

Simple Plans
- Allows small companies to compete with larger organizations in attracting and retaining key talent
- Employees/participants defer up to a set maximum percentage of salary and may benefit from a specified employer match

Defined Benefit Plans
- Employers can enhance their retirement benefits by deferring targeted benefits based on a set formula

We measure success one participant at a time

At PFS we believe that measuring plan success requires far more than tracking positive asset allocation changes, investment selection, participation or contribution rate increases. True success is measured across both quantitative and qualitative guidelines—against an established vision, purpose and goal for the plan and for each individual participant.

At PFS we achieve this lofty goal by getting down to basics. We have designed a Pyramid of Success to help guide us along the path to helping you and your participants define retirement readiness and realize your unique and personal goals over time.

OUR VISION

Organizations will recognize us as a business partner who brings insight and impactful advice to providing targeted and cost-effective defined benefit and defined contribution plan solutions.

OUR MISSION

To help employees fully and appropriately utilize their company sponsored retirement plans so they can retire on their terms with dignity.

OUR APPROACH

We will achieve this through delivering personalized education and advice on investment selection and strategies designed to manage risk and minimize the impact of income taxes and inflation. This will be accomplished with a client-centered team bringing depth of experience in employee education and retirement investment strategies.

DAILY PURPOSE

Employ a team-oriented approach that enhances the experience for the plan sponsor and his teammates, making the experience consistently personal, relevant and fun.

KEY SUCCESS FACTORS

Measurably Improve Individual Retirement Outcomes ◆ Facilitate Solutions at the Plan and Individual Participant Levels ◆ Provide a Superior Client Experience ◆ Supply Accurate Client Data ◆ Proactively Assist Clients in Achieving Measurable Goals and Objectives

KEY CLIENT BENEFITS

Potential for Increased Success in the Pursuit of Plan Level and Individual Retirement Goals Efficient, Cost-Effective Solutions ◆ High Level of Employee Care ◆ Onsite Service Delivery ◆ Assistance in Managing Fiduciary and Administrative Burden ◆ Unbiased, Independent Advice and Guidance Targeted and Personalized Advice ◆ Educated Team of Knowledgeable Retirement Specialists

CORE VALUES

Do the Right Thing ◆ Be an Involved and Innovative Partner in our Clients' Success ◆ Provide Objective Advice and Guidance Free from Conflicts of Interest ◆ Provide People with Creative Solutions Customized to Their Needs, on Their Terms ◆ Positively Impact our Clients' Quality of Life ◆ Increase Each Client's Return on Life™

401(K) Plus™ PYRAMID OF SUCCESS

Meet Your Experienced **401(K) Plus™ Team**

Your money. Your plan. Your way.

Most firms want you to conform to their model and their beliefs, offering you little flexibility or control. At PFS, we understand what is at stake. This is your business and your money. It makes sense that business should be conducted your way.

At PFS, we pledge to conduct business on your terms, providing the highest level of personalized service and objective guidance, free from conflicts of interest, to you and your plan participants.

What does independence mean to you?

Clarity of purpose

We believe in transparency and full disclosure, so you will always know how, and how much, we are compensated. Since our compensation is fee-based, we always work in your best interest, free from the conflicts and quotas that so many Wall Street firms and brokerage houses are subject to.

Thorough implementation

We will take the time to understand your unique business, employee audience and situation before we make any recommendations. Then we'll implement and continually monitor your plan, providing one-on-one personalized education and advice to help your participants realize the full benefits of their plan.

Unbiased advice

Our recommendations are based on our deep retirement plan knowledge and experience. We provide you and your employees our honest opinions at all times in an objective and independent manner.

Frank Fantozzi

President and CEO

CPA, MT, PFS, CDFA, AIF

LPL Investment Advisor Representative

"When a new client said,

My former advisor did not understand the value we put on our money... only [his] own idea of how money should be dealt with.

I knew there was a need for advisors who listen without judging, who could help clients achieve their ends on their own terms and in line with their values. At PFS, we understand that this is your life. You use your money to plan the life you want for yourself and your loved ones. It has to be your way, or it won't work."

Frank began his career in 1987 with Arthur Anderson, an international accounting firm where he became a Certified Public Accountant (CPA) in 1988. Frank's tax and financial planning skills were honed during his years in the organization's wealth management department.

Frank earned the AICPA's Personal Financial Specialist (PFS) designation and a Masters in Taxation degree (MT) from The University of Illinois. He also holds a CDFA (Certified Divorce Financial Analyst) from the IDFA (Institute for Divorce Financial Analysts) and the AIF (Accredited Investment Fiduciary) from FI 360, an institution dedicated to prudent fiduciary practices.

He is a Registered Representative (Series 7), with LPL Financial (www.LPL.com) and a branch manager for an Office of Supervisory Jurisdiction. He also holds his license in Life & Health Insurance.

Frank is a sought after speaker on a variety of financial topics and has been broadcast on both radio and TV. He is active and involved professionally in the American Institute of Certified Public Accountants (AICPA), where he is active on its tax and financial planning subcommittees; and in the International Association for Financial Planning (IAFP), CDFA, FI 360, and Entrepreneurs Organization.

Frank is involved in a number of civic and community-based organizations, including the United Way's Celebrity Alumni Golf Outing Committee, the Business Volunteers Unlimited (BVU), Legatus and the Brecksville, Beverly Hills Chambers of Commerce. Frank is also the Director and a Travel Soccer Coach for Brecksville Soccer Organization which he founded in 2006.

Frank lives with his wife Paulette, and their two daughters, Natalie and Nicole. Born and raised in Cleveland, he is proud of and committed to his city and its surrounding communities.

Jeremy Bok, CPA, PFS

Vice President – Wealth Advisor

LPL Investment Advisor Representative

"Particulars are not to be examined before the whole has been surveyed. Proportion your expenses to what you have, not what you expect."

Jeremy began his career with us part time while attending college. After three years in public accounting at a regional firm where he became a Certified Public Accountant (CPA) in 1999, Jeremy returned to PFS full time in 2001.

Jeremy is a senior wealth advisor managing our clients' financial and tax goals through investment management, risk management, estate and financial planning, and general financial consulting. Jeremy develops plans and cares for clients with the careful eye of an auditor, making sure plans stay on track and clients stay on track with their plans.

Jeremy earned the AICPA's Personal Financial Specialist (PFS) Designation in 2004. He is a Registered Representative (Series 7 and Series 66) with LPL Financial and also holds a license in Life, Health & Disability Insurance. Jeremy is also working towards certification as a Chartered Financial Consultant (ChFC).

Jeremy serves as the President of the Board of the Cleveland Christian Home and Vice President of the Board of the Community Care Network. He has also served as the Chairperson for the Technical Forum Committee in the Cleveland Chapter of the Ohio Society of Certified Public Accountants (OSCPA) for three years. He is currently a member of the Ohio Society of Certified Public Accountants (OSCPA) and the American Institute of Certified Public Accountants (AICPA). Baldwin Wallace is Jeremy's alma mater where he earned a Bachelor's degree in Accounting & Finance. Jeremy resides in Avon with his wife, Jackie and their two daughters, Skylar and Sydne.

Contact **Frank Fantozzi** or **Jeremy Bok** at **Planned Financial Services** to discuss your retirement plan needs—on your terms—at:

Planned Financial Services

7000 Fitzwater Road, Suite 300

Cleveland, Ohio 44141

Phone: **440.740.0130**
