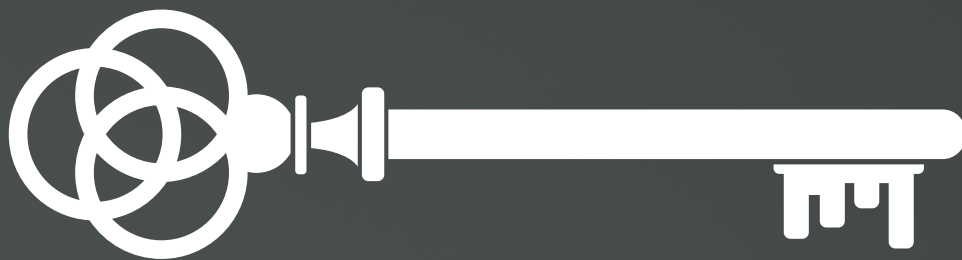


RETIREMENT TURNKEY



RETIREMENT PLAN
FIDUCIARY SOLUTION



THE FIDUCIARY LANDSCAPE

Helping to lead and manage a business can be rewarding, both emotionally and financially. There is tremendous satisfaction in contributing to a business's success and providing financial security for your employees.

Offering an employee benefit, such as a qualified retirement plan, may help you attract and retain your best talent because it shows your appreciation for the contribution your employees make to the business. But as a retirement plan sponsor and fiduciary, you are responsible for making important decisions that can affect you and your plan participants.

Today's environment makes it more challenging than ever to ensure your retirement plan is being managed appropriately. Are you fulfilling your fiduciary duties? Do you have time to properly select and review investment options? Or do you need to hire someone to make investment decisions for your plan?

OUTSOURCING TO A TEAM OF PROFESSIONALS

Factors such as an increasingly complex and uncertain regulatory environment with a greater focus on plan sponsor fiduciary responsibility have created opportunities for organizations to partner with a leading provider to administer a successful plan. Retirement Turnkey is an advisory program that offers discretionary investment management with Valmark acting as an investment manager under ERISA Section 3(38). Valmark manages the investment options you offer employees in your participant-directed retirement plan while reducing your fiduciary burden – so you have more time to focus on your business.

Additional benefits of utilizing Retirement Turnkey include:

- **Fiduciary Outsourcing:** The fiduciary responsibility to select and monitor the plan's set fund lineup is managed by Valmark Advisers, Inc.
- **Access to a Top-Ranked Recordkeeping Platform:**¹ Real-time, integrated, streamlined services available through one recordkeeping platform
- **Consolidated Service Team:** Award winning service² through a dedicated implementation and service team

1: Based on 2019 PLANSOR® Magazine Recordkeeping Survey for Total Defined Contribution Assets Under Management.

2: Based on 2018 PLANSOR® Magazine DC Survey: Recordkeepers - Micro Plan Market (<\$5MM) and Small Plan Market (\$5MM-\$25MM).

RECORDKEEPING PARTNERS

				
Assets Under Management	\$1.10 trillion~	\$159 billion~	\$488 billion~	\$50.4 billion~
Total DC Participants	12,400,000~	3,400,000~	10,755,000~	761,000~
Total DC Plans	65,000~	50,000~	42,000~	17,000~
Average Account Balance	\$89,000~	\$61,000~	\$45,000~	\$76,000~
Ownership	Public	Public	Public	Private
Recordkeeping System	Proprietary	Proprietary	Proprietary	Proprietary

Source: RPAG as of 06/01/2022

THIRD PARTY ADMINISTRATOR OPTIONS

Bundled: Third Party Administrator (TPA) services are offered through Empower, Principal, or Vanguard as a bundled solution.

Unbundled: We can partner with your existing Third Party Administrator (TPA) or recommend one of our TPA Partners to provide administration services to your plan.

EXCLUSIVE MEMBER OF RETIREMENT PLAN ADVISORY GROUP

As one of the nation's largest providers of practice management resources for retirement plan consultants, RPAG works to help empower and equip our practice with research, technology and delivery systems that produce measurable results.

For you, it can mean the welcomed confidence of:

- 360° metrics on investment due diligence, plan compliance, and fee benchmarking
- Shared knowledge and applied analysis
- Non-alignment with any single plan provider for impartial, objective, and balanced advisory services

The RPAG platform services over 65k retirement plans that collectively account for over \$700 billion in assets under influence across 6M plan participants. Count on these technology benefits:

- Proprietary Scorecard System™ delivers quantitative and qualitative metrics on the entire universe of 25,000+ funds and dozens of investment platforms
- Fiduciary Fitness Program™ for holistic plan compliance to better protect fiduciaries and prepare plan participants
- B3 Provider Analysis™ for unparalleled fee, service and investment benchmarking of over 100 service providers

Services

Retirement Turnkey offering includes the following:

- Plan set-up and implementation assistance
- 3(38) fiduciary investment selection / monitoring
- Access to proprietary CITs only available to RPAG Members
- Preparation of Investment Policy Statement (IPS)
- Quarterly investment performance reports generated with the RPAG investment scorecard
- Electronic delivery of quarterly investment performance reports
- Quarterly plan sponsor fiduciary training
- Monthly Plan sponsor newsletter (Best Practices / Legal and Compliance Updates)
- Monthly participant newsletter (Financial Literacy)

3(38) FUND LINEUPS

Available at Empower, John Hancock, Principal, and Vanguard.

CATEGORY	FUND NAME	TICKER/CUSIP	NET EXPENSE RATIO
Large Value	American Funds Washington Mutual Inv R6	RWMGX	0.27%
Large Blend*	BlackRock Equity Index Fund R (Empower, Principal, Vanguard)	WBRERX	0.03%
Large Blend*	JHVIT 500 Index Trust I (John Hancock)	JFIVX	0.05%
Large Growth	JPMorgan Large Cap Growth Fund R6	JLGMX	0.44%
Mid Cap Blend	Fidelity Mid Cap Index	FSMDX	0.03%
Small Cap Blend*	Fidelity Small Cap Index (Empower, Principal, Vanguard)	FSSNX	0.03%
Small Cap Blend*	TIAA-CREF Small-Cap Blend Index (John Hancock)	TISBX	0.08%
Foreign Large Blend	BlackRock EAFE Equity Index R	WBREKX	0.05%
Diversified Emerging Markets*	Fidelity Emerging Markets Index (Empower, Principal, Vanguard)	FPADX	0.07%
Diversified Emerging Markets*	Northern Emerging Markets Equity Index Fund (John Hancock)	NOEMX	0.14%
Global Equity	American Funds New Perspective Fund R6	RNPGX	0.42%
Core Fixed Income - Active*	American Funds Bond Fund of America R6 (John Hancock, Principal)	RBFGX	0.21%
Core Fixed Income - Active*	Western Asset Core Plus Bond IS (Principal)	WAPSX	0.42%
Core Fixed Income - Passive*	Fidelity US Bond Index (Empower, Principal, Vanguard)	FXNAX	0.03%
Core Fixed Income - Passive*	Vanguard Total Bond Market Index (John Hancock)	VBMFX	0.05%
Stable Value*	Great West Investments Fixed Account (GWIFA) - Series I (Empower)	-	0.35%
Stable Value*	John Hancock Stable Value (John Hancock)	-	0.43%
Stable Value*	Principal Guaranteed Option (PGO) (Principal)	-	0.00%
Stable Value*	BNYM Insight Stable Value Fund M (Vanguard)	-	0.34%
Risk Based*	American Funds Conservative Growth & Income Fund R6 (Empower, Principal, Vanguard)	RINGX	0.29%
Risk Based*	American Funds Moderate Growth & Income Fund R6 (Empower, Principal, Vanguard)	RBAGX	0.33%
Risk Based*	American Funds Growth & Income Fund R6 (Empower, Principal, Vanguard)	RGNGX	0.33%

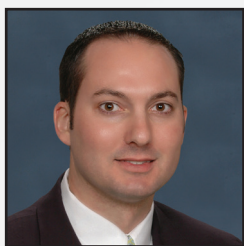
**More than one fund offered by one or more recordkeeper; fund is determined based off of selected recordkeeper*

Fund Lineups also include American Funds, Fidelity, State Street, or Vanguard Target Date Funds, based off of the selected recordkeeper.

TARGET DATE FUNDS	EMPOWER RETIREMENT™	John Hancock	Principal®	Vanguard
American Funds	✓	✓	✓	✓
Fidelity	✓		✓	✓
State Street		✓		
Vanguard		✓		✓



OUR RETIREMENT TURNKEY TEAM

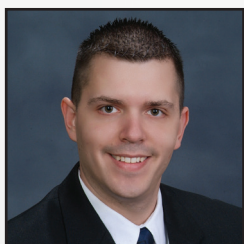


MICHAEL McCLARY, MBA

Michael McClary is the Chief Investment Officer of Valmark Advisers, Inc. and Valmark Financial Group, LLC. His primary responsibility is coordinating all investment management solutions for Valmark Advisers and Valmark Institutional, including TOPS®, TOPS® Strategic Allocation Portfolios, TOPS® Managed Risk ETF Portfolios and Valmark ACCESS™, and ACCESS™ Plus solutions. Mr. McClary holds FINRA series 7, 24 and 66 securities registrations, is a Member of the Cleveland Society of Chartered Financial Analysts® and is a Registered Investment Advisor. He earned an MBA in Financial Management and a BBA in Finance in Financial Services, Magna Cum Laude, both from the University of Akron.

CHRIS FINEFROCK, CFP®, MBA

Chris Finefrock is the Senior Vice President of Investments and Financial Planning for our partner, Valmark Financial Group. In his role, he oversees and is a resource for the team responsible for all aspects of design and implementation of various brokerage, insurance, and advisory solutions intended to assist investors with risk management and reaching their accumulation and/or distribution goals. In addition to his FINRA series 7, 24 and 66 securities registrations and his Ohio Life, Health and Variable licenses, Mr. Finefrock holds a bachelor's degree in Financial Services and an MBA in Finance from the University of Akron. He is also a CERTIFIED FINANCIAL PLANNER™ Practitioner.



TYLER DENHOLM, CFA®, CMT®

Tyler Denholm is the Vice President of Investment Management and Research for our partner, Valmark Financial Group. His primary responsibility includes overseeing the investment management process and conducting research for TOPS®, TOPS® Strategic Allocation Portfolios, and TOPS® Variable Insurance Trust. He earned a BBA in Finance and Real Estate from the University of Akron, Summa Cum Laude. In addition to his FINRA series 7 and 24 securities registrations, Mr. Denholm is a Chartered Financial Analyst®.

ZACH HURST, CFP®, CLU®

Zach Hurst is the Director of Financial Planning for Valmark Financial Group. In his role, he is responsible for aspects of design, marketing and implementation of Valmark's unique financial planning processes. He oversees a team that assists with accumulation, income distribution and legacy planning through various processes designed to best meet the unique needs of clients. Mr. Hurst earned a BSBA in Financial Services from The University of Akron, is a CERTIFIED FINANCIAL PLANNER™ (CFP®) professional and holds Series 7, 24 and 66 registrations. Additionally, he holds Ohio Life, Health, Accident and Variable Life Insurance licenses and is a Chartered Life Underwriter® (CLU®).



NICOLE RIGSBY-CHEEK, QKA, CPFA

In her role as Director of Retirement Planning for our partner, Valmark Financial Group, Nicole is responsible for the management and support of our qualified plan business. She has over 18 years of experience in the financial services industry, with three of those years working for a Third Party Administrator (TPA). Nicole currently holds the QKA (Qualified 401(k) Administrator) and CPFA (Certified Plan Fiduciary Advisor) designations from ASPPA. Nicole is a member of the American Society of Pension Professionals and Actuaries (ASPPA) and the National Association of Professional Agents (NAPA). In addition, Nicole holds her Series 7 securities registration as well as Ohio Life and Health License.



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Securities offered through Valmark Securities, Inc. Member FINRA/SIPC. Investment advisory services offered through Valmark Advisers, Inc., a SEC Registered Investment Advisor. 130 Springside Drive, Suite 300, Akron, Ohio 44333. (800) 765-5201.

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