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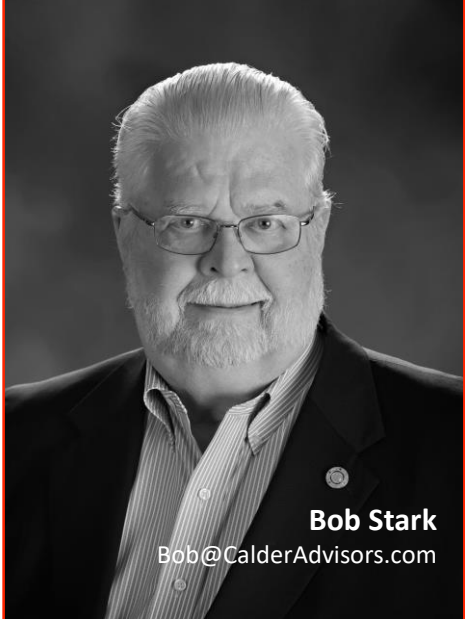
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WE ARE CALDER

Founded in 1988

We promise passionate delivery. We know our success depends on your **satisfaction**, which we ensure by putting 100% of our fees at risk. We believe our clients deserve **unbiased guidance**, which is why we never sell products nor receive commissions of any kind. We deliver **unparalleled service** as a community of highly credentialed professionals.



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WE ARE CALDER

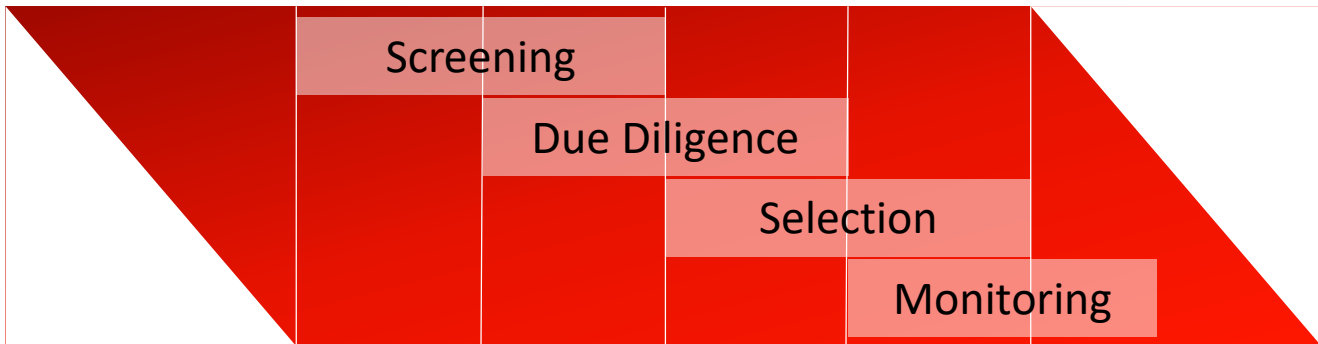
We ensure your **Satisfaction**
We believe in **Unbiased Guidance**
We deliver **Unparalleled Service**

- We don't want to be paid unless you experience value**
We will always put our fees at risk to ensure your satisfaction.
- We do not sell products nor receive commissions of any kind**
We only offer transparent fee-only pricing as a 3(38) fiduciary. We will always put our clients', your employees', best interests first. We will select and monitor the investment line-up of the retirement plan; and we will customize an appropriate investment allocation for each employee.
- We bring trusted relationships with industry-leading recordkeepers**
We are recordkeeper-agnostic, but we will help you optimize the value, services, and participant experience through our recordkeeping partnerships.
- We focus on your employees' overall Financial Agility**
We go beyond investment allocation and retirement preparedness. We optimize employees' annual allocations between the 401(k), HSA, IRA, FSA, and other relevant accounts and help employees understand the uniqueness of each. Our Financial Agility model helps employees understand their positions of financial strength or weakness across Debt, Income protection, Asset accumulation, and Liquidity; and offers easy solutions to improve upon vulnerable areas. We prepare your employees for tomorrow, retirement, and all of life that happens in between.
- We offer guidance and advice beyond the retirement plan**
We help your employees understand their entire benefits package, including health insurance and voluntary benefits. We offer guidance and advice on enrollment and explain why.
- We create employee engagement**
We will be onsite offering group educational meetings and one-on-one consultations. We create customized and personalized total rewards statements, retirement readiness statements, and other employee engagement pieces tailored to your culture in partnership with you.
- We provide strategic consulting services**
We offer insights into plan design and compliance issues, such as complex nondiscrimination testing and methods to mitigate testing failures. Our strategic consulting extends across the entire rewards spectrum, including employee compensation, health plans, and voluntary benefits.



INVESTMENT STRATEGY RESEARCH

Calder Investment Committee



- Screening**
Multi-criteria screening algorithm set by committee is used to select managers within each asset class for further consideration. Algorithm includes both qualitative and quantitative data for review.

- Due Diligence**
Deep review of data collected directly through manager attested responses (RFPs) and third party systems. Information gathered from RFPs is extremely comprehensive, and includes (but limited to):
 - Collation of group level data such as corporate structure, ownership, AUM, senior management bios and tenure, and turnover at the senior management and investment level
 - Identification of the structure and policing process of the Investment Committee
 - Collation of fund or strategy level data such as Fund Manager and Analyst bios and tenure, areas of responsibility, investment process, risk controls, levels of Manager/ Analyst investment into their products, equity ownership levels and compensation/ bonus structure
 - Reconciliation between style claims and attribution or selection analysis
 - Fund size data, potential capacity issues, excessive outflows/ inflows
 - Marketing responsibilities
 - Current investment positioning, economic outlook and examples of current favored equities
 - Full portfolio breakdown
 - Detailed terms and fees

The Calder Investment Committee then follows up with onsite, invitational, or telephonic interviews

- Selection**
The Calder Investment Committee selects finalists and formalizes an investment thesis covering salient points (Market Opportunity; Organization; Investment Process; Structure; Terms and Fees; People; Performance summary)

- Monitoring**
Calder Investment Committee meets every two weeks to monitor managers against investment thesis. Each manager is reviewed at least annually and more often if triggering events occur

FINANCIAL AGILITY by CALDER

A financial wellness program

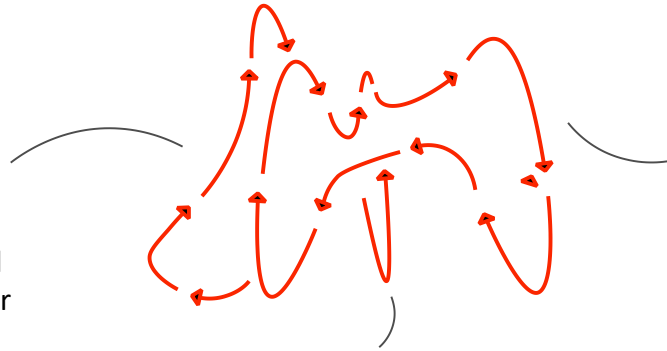
Group Meetings

Through group meetings, your employees will gain an appreciation of the financial fundamentals, surrounded by their peers in a safe environment

One-on-One Meetings

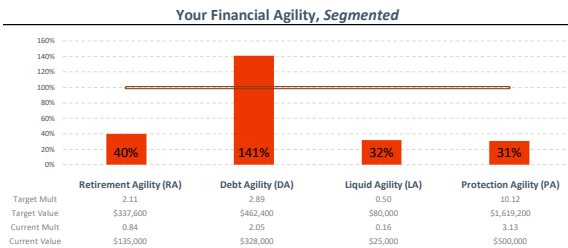
We offer relevant and personalized guidance through one-on-one meetings, onsite or offsite, including our comprehensive Financial Agility model

FIA
FINANCIALLY
INDEPENDENT AGE
The age at which your financial resources are projected to cover your financial needs



NW
NET WORTH
A nominal financial value of your assets reduced by your liabilities

FAS
FINANCIAL AGILITY SCORE
A relative measure of your financial health, or your ability to react to changes in your financial situation



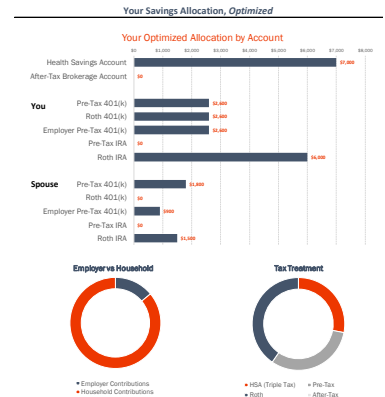
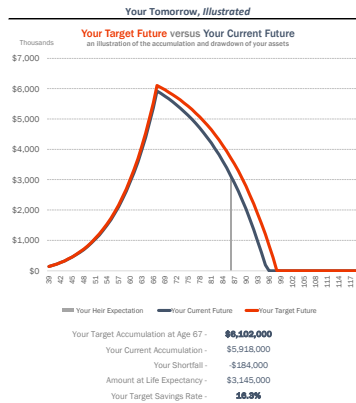
Comprehensive, yet simplistic, financial planning

Your Financial Agility Score is broken out into four key areas to easily identify areas of financial strength or vulnerability. We will offer simple recommendations in each area to improve your score.

Individual Plan & Optimized Savings

Your vision for retirement (or Financial Independence) is uniquely yours and requires an individualized plan to get there.

We will help you understand the unique features of every account available (HSA, 401(k), Roth IRA, et al) and how to optimize your savings across those accounts.



INDIVIDUAL PORTFOLIO CONSTRUCTION

We believe it is important to help clients evaluate their goals and risk tolerance, and to develop an investment strategy that addresses both. An investment policy is customized for each client and time-segmented or life-event-segmented for liquidity. Portfolio construction ranges from completely unique and custom to using one of our managed portfolio styles below.

Capital Preservation



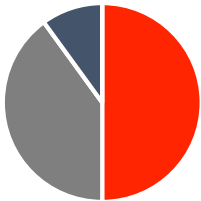
Objective

Seeks preservation of principal with moderate current income and limited appreciation potential.

Investor Profile

- Investors with short to intermediate-term goals (2-3 years)
- Those who are interested in protecting the amount of money they invest
- Those who want some growth as a hedge against inflation

Moderate Growth



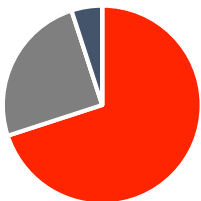
Objective

Seeks protection against inflation through intermediate-term asset growth.

Investor Profile

- Investors with intermediate-term goals (4-6 years)
- Those seeking more stability in "up" and "down" markets than stocks alone provide
- Investors who want to build their capital and protect the value of their portfolio against inflation without experiencing large swings in portfolio value

Wealth Building



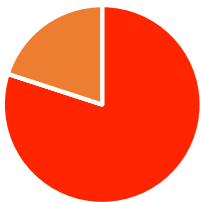
Objective

Seeks long-term capital appreciation, recognizing that short-term fluctuation in portfolio value may occur.

Investor Profile

- Customers with long-term goals (7+ years)
- Those more interested in beating inflation
- Those less concerned with current income
- Investors seeking a diversified approach to wealth accumulation

Equity Strategies



Objective

Seeks capital appreciation over a long investment horizon with a goal to incur lower market volatility.

Investor Profile

- Customers with long-term goals
- Investors who want lower market volatility

Equity Growth



Objective

Seeks strong capital appreciation over a long investment horizon; the aggressive mix of 100% equity securities will produce high short-term fluctuation in asset value.

Investor Profile

- Investors with long-term goals
- Investors with other investments providing adequate diversification
- Those who can ride out frequent shifts in portfolio values
- Those seeking maximum growth of their assets
- Those who want the highest potential return from a long-term investment

● Equities ● Bonds ● Short-Term Bonds ● Money Market ● Absolute Return