BARRESI FINANCIAL, INC

Expertise With Integrity™

Retirement Plan Services

34 North St. Suite 1
Presque Isle, Maine. 04769
207.764.5639

1 Cumberland Place Suite 302
Bangor, Maine. 04401
207.942-6223

barresifinancial.com

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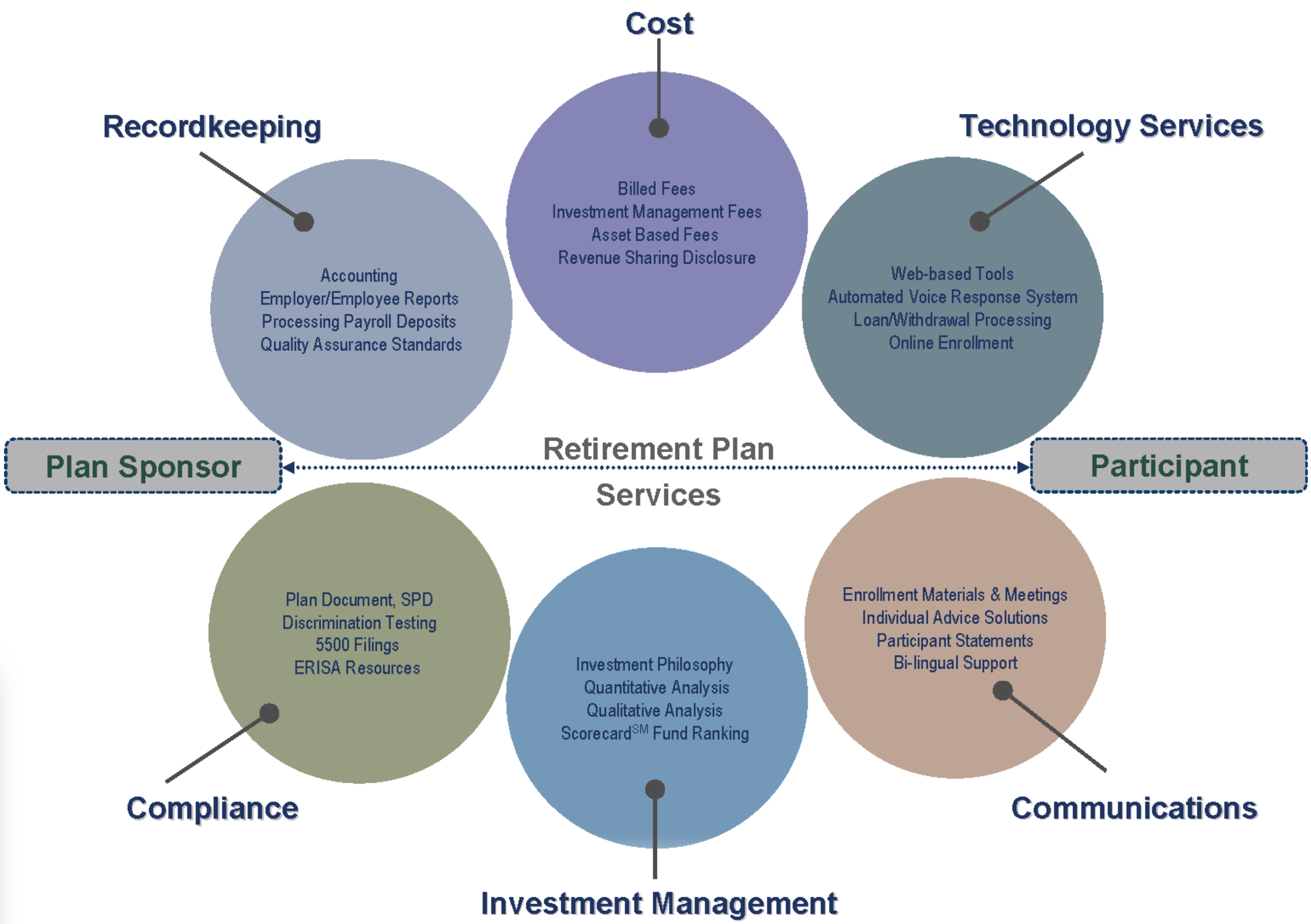
In today's highly competitive marketplace, it is becoming increasingly difficult to attract and retain top talent. Salary is no longer the sole compensation driver. Employees are looking at employer's overall benefits package and its potential to help protect their families and adequately prepare them for retirement. These concerns are heightened by the ever-changing tax laws, pension plan uncertainties, and Social Security shortfalls. As a business owner, you can offer insurance and retirement benefits that can make a difference for your employees, executives, and your business. A variety of retirement planning products exist to provide the benefits that support your employees' commitment to your business.

With over 40 years of experience in retirement planning, Barresi Financial Inc. has provided retirement plan services to small and large businesses located across Maine. We have built a highly capable and professional staff while consistently looking for ways to grow, partner, collaborate, and develop ways to better assist plan sponsors and their employees.

With strategic partnerships with the Pension Resource Center, Retirement Plan Advisory Group (RPAG), Baystate Financial, and local Third -Party Administrators (TPA), we have the resources and the tools to assist in all types of planning. We understand that one size does not fit all and can customize our service level to the business. In the following pages we explain our Retirement Plan Service Model and highlight some of the tools and processes we use to support Plan Sponsors with their fiduciary duty and provide education and support to plan participants.

RETIREMENT PLAN SERVICES



Fiduciary Support

Comprehensive and ongoing fiduciary guidance, training and support to mitigate potential liabilities

Investment Analysis

Proprietary fund ranking system that aims to enhance outcomes, manage risks and reduce fiduciary exposure

Courageous Plan Design

Plan design assessments that strive to increase an employer's benefits return on investment (ROI) while striving to enhance participant retirement outcomes

RETIREMENT SERVICES OVERVIEW

Fee Benchmarking

RFP driven process to ensure apple-to-apple comparisons and to help maximize a plan's negotiating leverage

Target Date Fund Consulting

Advanced risk-based suitability process to identify a "best-fit" target date fund series that is right for your plan

Employee Engagement

Highly customized plan participant content structured to help optimize outcomes and increase financial wellness

You face a variety of concerns with regards to your retirement plan. We work with you to address any number of issues that may be on your mind.

Complying with retirement plan regulations.

Adhering to fiduciary responsibilities.

Paying reasonable fees.

Offering competitive funds.

Preparing participants to retire when you need them to retire.

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The **Fiduciary Fitness Program** is an independent compliance tool to measure the health of a retirement plan. Our program provides resources as a means to identifying potential weaknesses in your plan and remedy through education, diligence, and process.

PROGRAM GOALS:

- After going through the program the Plan Sponsor and fiduciaries will be better able to:
- Identify plan fiduciaries and understand the extent of their specific responsibilities
- Attempt to comply with ERISA §404(a) and §404(c)
- Document the hiring process for service providers and other vendors
- Identify parties in interest to the plan and take steps to monitor transactions
- Understand major exemptions under ERISA that permit transactions with parties in interest
- Review plan documents in light of current plan operations
- Comply with reporting and disclosure requirements
- Ensure that individuals are properly bonded and covered by liability insurance and more

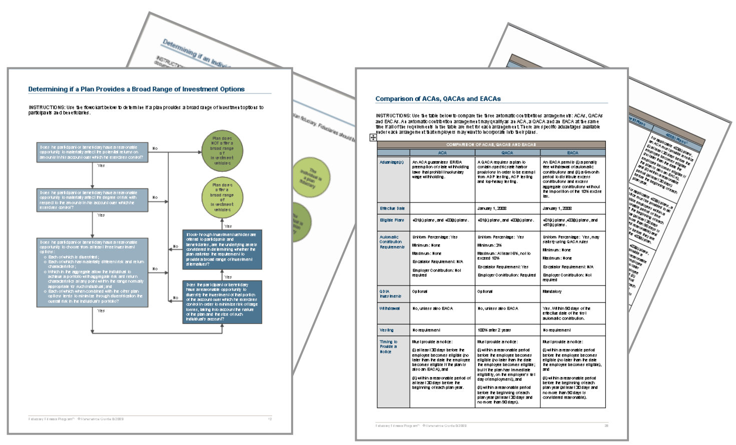
BEST PRACTICES APPROACH

The Program offers a holistic approach to fiduciary best practices, and encompasses three key deliverables:

- Report Card: Demonstrates what plan sponsors and fiduciaries need to address and documents plan management responsibilities.

- Fiduciary Plan Review: Educates fiduciaries regarding their responsibilities, examines plan design, and documents prudent processes.

- Reference Guide: Graphs, charts and checklists provide easy to understand technical guidance for the completion of action items contained on the Report Card.



FIDUCIARY SUPPORT

Fiduciary Briefcase™

Our online, cloud-based file storage system provides 24/7 access to all of your important fiduciary documents.

- Plan documents
- Committee charter
- Investment policy statement
- Meeting minutes
- Investment monitoring reports
- Fee benchmarking studies
- Required disclosures and notices
- Participant education materials

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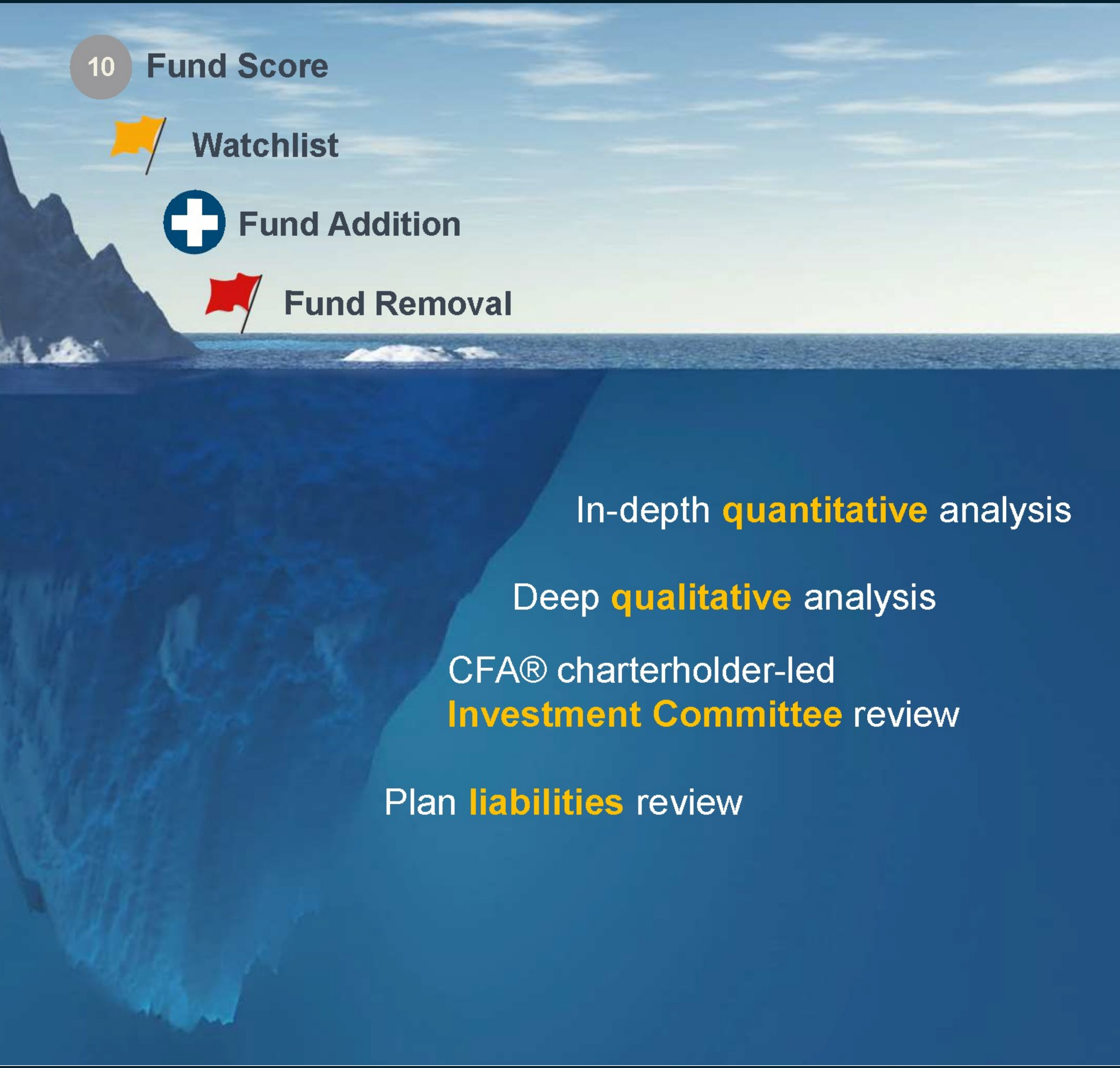
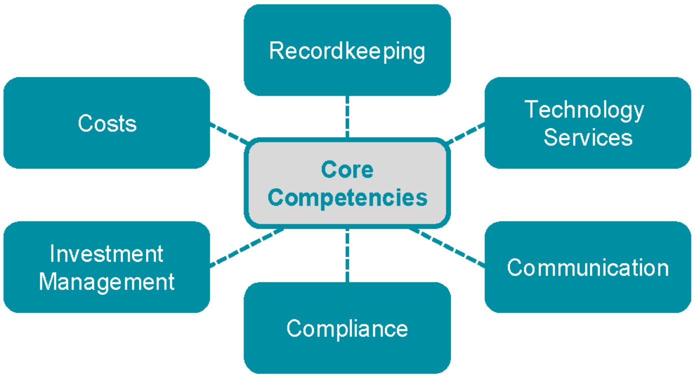


INVESTMENT REVIEW & FEE BENCHMARKING

Fee Benchmarking
Continuous due diligence

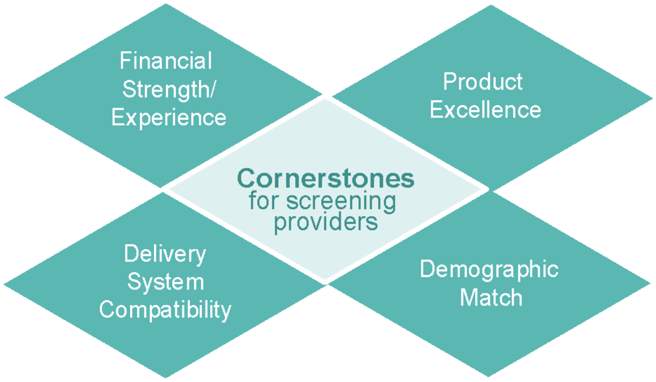
Potential negotiated outcomes

- Lower fees
- Enhanced investment lineup
- Enhanced services



Provider Search
Considering new provider

- Expanded list of providers
- Additional qualitative analysis
- Finalist presentations
- Site visits



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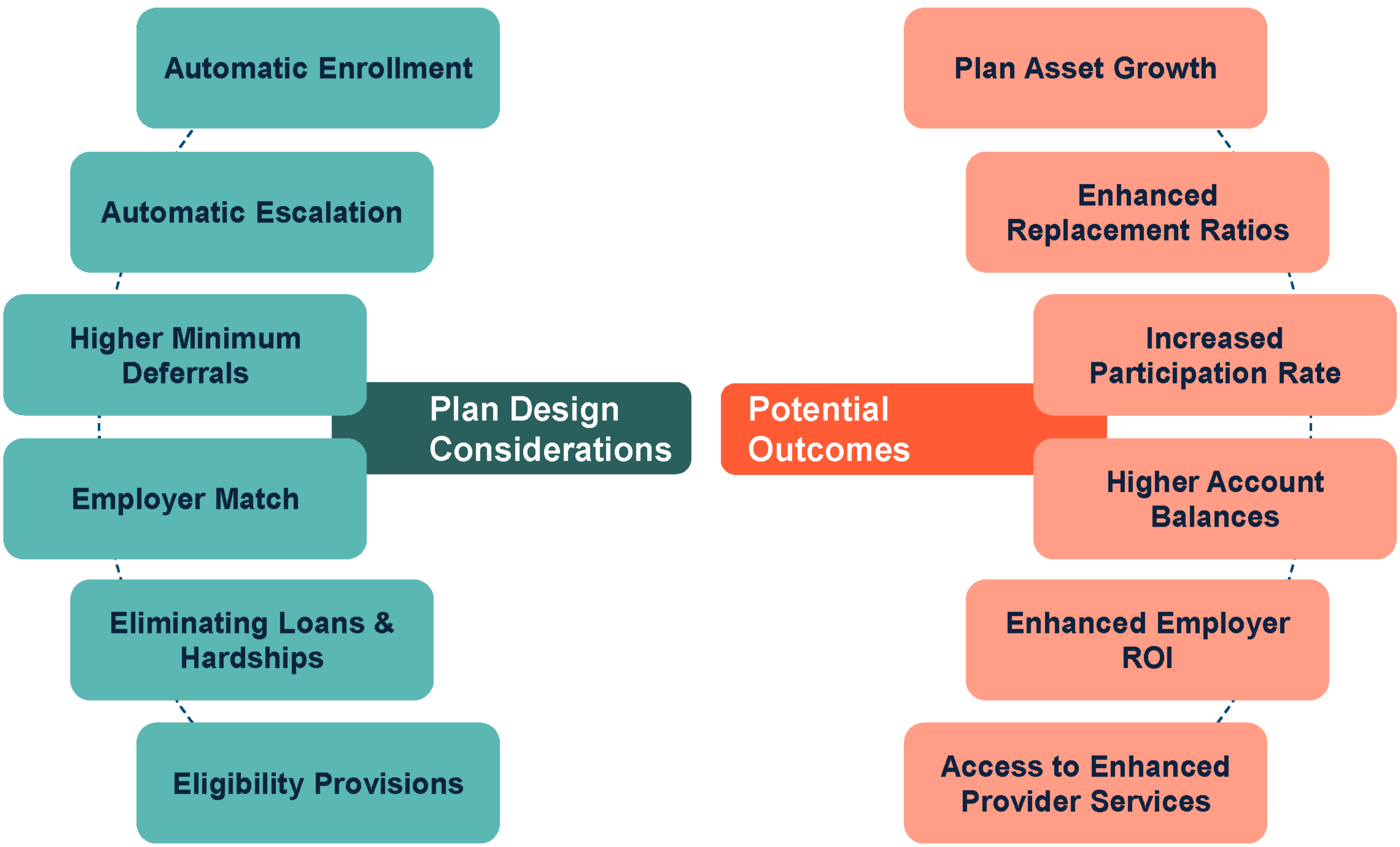
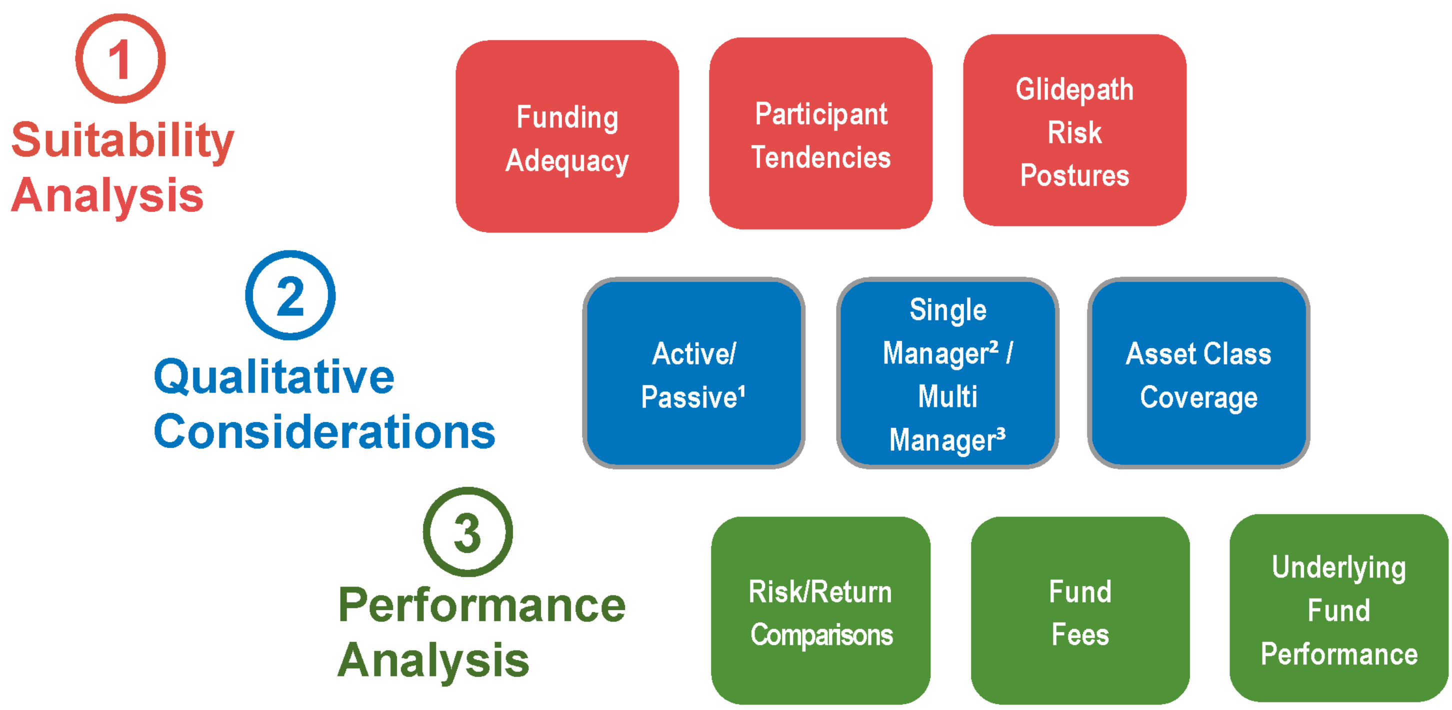


COURAGEOUS PLAN DESIGN & TARGET DATE CONSULTING

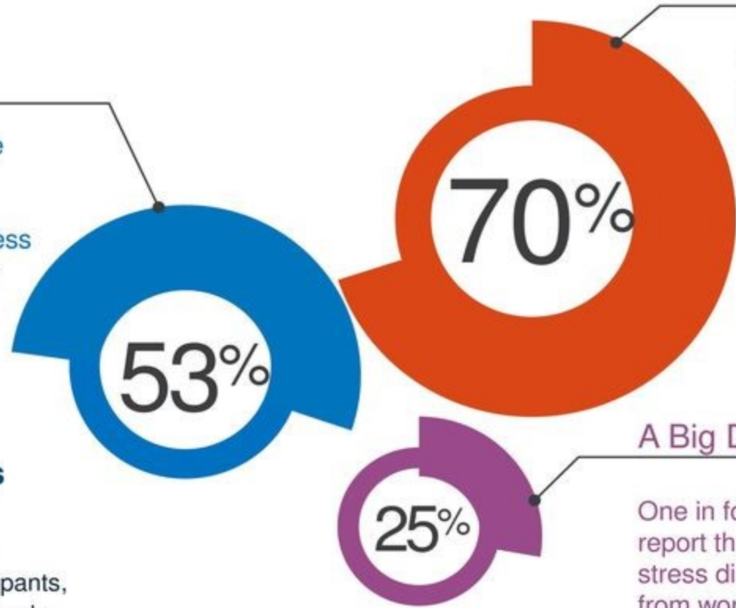
Multi-step Suitability and Selection Process



Financial stress impacts individual health, quality of life and productivity in the workplace.

Take Action

Employees recognize the value of taking action. 53% of employees want access to debt elimination or consolidation tools.[1]



Broke is the New Normal

70% of Americans live paycheck to paycheck; 64% can't cover a $1,000 emergency without borrowing.[3]

A Big Distraction

One in four workers report that financial stress distracts them from work.[2]

Our Financial Wellness Programs

Our Financial Wellness Programs use behavioral economics to engage participants, educate them and get them to follow simple steps to reduce their debt, create budgets and begin to save more for retirement. We work with clients to measure the results of the programs and to help improve outcomes for the plan and for the participants.

[1]New Your Life Retirement Plan Services, 2014 Financial Stress Survey.
[2]PwC Employee Wellness Survey, 2013
[3]Ramsey Solutions SmartDollar Program

71%

Of people who work with an advisor say they are confident about saving for retirement

FINANCIAL WELLNESS & EDUCATION SUITE

We provide a wide array of resources designed to engage employees, deliver essential plan information and provide solutions that can lead to successful outcomes.

In-Person Education

Group workshops
1-on-1 sessions
Combo sessions

Virtual Education

Recorded videos
Brainshark videos
Financial games

Retirement Help Center

Licensed Advisors
Personalized Guidance
On Call

Financial Wellness

Holistic planning
Engaging technology

Different levels of support to match your employees' unique financial education needs.

Level 1	Coordinate recordkeeper resources
Level 2	Group retirement education meetings with our Employee Education Specialists
Level 3	Level 2 + one-on-one individual meetings
Level 4	Holistic **Financial Wellness Programs** with our Financial Education Specialists

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SAMPLE SERVICE PLAN

At the start of each relationship we set **goals and objectives** via a written **service plan**. We then track the timing and frequency of each service delivered and post all deliverables on our secure plan sponsor portal.

Service	Description	Scheduled Delivery Month	Month Delivered
Fiduciary Investment Review™	Market Review, Investment Policy Statement, Scorecard Methodology™, Scorecard™ and Considerations	February June September December	February 13 June 7
Fiduciary Fitness Review™	Fiduciary education modules, documentation modules, fiduciary best practices and administrative compliance review	June	June 7
PLANavigator™	Plan design analysis and best practices analysis	June	June 7
B3 Provider Analysis™	Cost review, analysis of incumbent provider costs, services and investments compared to bidding service providers **Last presented MM/YYYY | Scheduled for MM/YYYY**	2017	
Participant Outcomes	Group employee education meetings Individual employee education meetings	Throughout Year	March, September, November
Newsletters, Memos, Webinars	Client newsletters for retirement committee Employee memos for plan participants	Monthly	
Client Advocacy	Additional consultative services and support	Ongoing	
Other Service Meetings	TBD		

Personal Financial View

Connect your financial decisions to the people and things that matter most.

Organize.

Prioritize.

Personalize.

People & Property

Personalize your organizer to reflect the people and things that are most valuable to you.

Accounts

Connect all of your financial accounts to build a comprehensive picture of your financial life.

Professional Contacts

Store all of your professional contacts in one place and access them from anywhere.

Income, Expenses & Savings

See a breakdown of what you own, what you owe and how your savings are impacted.

Future Goals

Tell us what you hope to accomplish and we'll build a plan to a help you get there.

Financial Priorities

Prioritize your financial objectives and easily re-shift your focus as your goals change.

Risk Tolerance

Lean how much risk tolerance you're really comfortable taking in your investments.

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200 Clarendon Street, 19th & 20th Floors. Boston, MA 02116. 617-585-4500. CRN202110-254953