

Dear Complete Access 401(k) Plan Participant:

My name is Mark K. Oliver and I am the Founder and Senior Investment Advisor at Oliver Capital Management. As the designated Investment Advisor for the **Complete Access 401(k) Plan**, me and my team would like to take this opportunity to personally welcome you to the 401(k) Plan and introduce you to the services we look forward to providing to you as a participant in the Complete Access 401(k) Plan.

There are two primary services that we look forward to providing to all Plan participants:

1. **Helping to select the best investment mix for your 401(k) plan contributions (*a.k.a. optimal asset allocation as it is known in my world*).**
2. **Customized Comprehensive Wealth Management (*a.k.a. Financial and Retirement Planning*).**

In order to help me provide you with my best advice and recommendations given your unique goals & objectives, I would like to invite you to complete the **Comprehensive Wealth Management Questionnaire (CWMQ)** at your earliest convenience. The questionnaire can be completed at the following web address (online or by printing a hardcopy and sending it in via scan, fax or US mail):

<http://www.CompleteAccess401k.com/>

Enclosed in your **Complete Access 401(k) Plan Welcome Kit** is a copy of the Financial Planning Table of Contents showing the topics that we will formally address once you complete the questionnaire, in addition to any other topics that may be of interest to you.

In the meantime, please do not hesitate to call or email me directly with any additional thoughts or questions you may have.

Very truly yours,



Mark K. Oliver
President and Senior Investment Advisor
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COMPREHENSIVE WEALTH MANAGEMENT ANALYSIS (CWMA) TABLE OF CONTENTS

PART ONE:

- I. CWMA SUMMARY LETTER (Net Worth Summary, Priorities, etc.)
- II. RETIREMENT ANALYSIS
 - A. Most probable scenario
 - B. Most probable “Worst” case scenario
 - C. Most probable “Best” case scenario
 - D. Most probable scenario w/o Social Security
- III. EDUCATION PLANNING
 - A. Low cost, in state Education Analysis
 - B. High cost, out of state Education Analysis
- IV. LIABILITY (DEBT) MANAGEMENT RECOMMENDATIONS
- V. ESTATE PLANNING (Wills, Trusts, Gifting, Medical Directives, POA’s)
- VI. APPROPRIATE INSURANCE COVERAGES
 - A. Life
 - B. Disability
 - C. Umbrella
 - D. Long Term Care
- VII. POTENTIAL TAX MITIGATION STRATEGIES
- VIII. 401(k) / RETIREMENT PLAN ALLOCATION RECOMMENDATIONS
- IX. OTHER TOPICS / GOALS THAT ARE IMPORTANT TO YOU (i.e., real estate, rental property, charitable giving, stock options, businesses, travel, etc.)

PART TWO:

- I. **THE STRATEGICALLY ENGINEERED PORTFOLIO PROGRAM (SEPP)** – A disciplined, systematic and time-tested approach to an optimal asset allocation program for you and your investment portfolios based on Modern Portfolio Theory and the Efficient Frontier.