

Dear Complete Access 401(k) Plan Participants:

As part of our upcoming onsite mid-year review meetings at all locations this month, I would like to take this opportunity to remind you of the **complimentary** financial and retirement planning services that I offer to all participants in the Complete Access 401(k) Plan. There are two primary services that we look forward to providing to all 401(k) Plan participants:

1. **Helping to select the best investment mix for your 401(k) plan contributions.**
2. **Customized Financial and Retirement Planning.**

To help me provide you with my best advice and recommendations given your unique goals & objectives, we have a customized and user-friendly Complete Access 401(k) participant website in place which you may already be familiar with. If you have not already visited the website, I would like to invite you to do so where you can complete the **Comprehensive Wealth Management Questionnaire (CWMQ)**, access your 401(k) account, and connect with me, at your convenience. The website and questionnaire can be accessed here:

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

Following is a list of the topics we will formally address once you complete the questionnaire, in addition to any other topics that you may wish to discuss, as well.

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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Complete Access 401(k) Plan Online Access

You can access the Complete Access 401(k) Participant Portal Site here:

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



Oliver Capital Management, Inc.
COMPREHENSIVE WEALTH MANAGEMENT



Complete Access Employee 401(k) Portal

[Online Document Library](#)



**View the 2022
Open Enrollment Video**

**Log In
To Your
Account**

Check balances,
review investments
and make changes.

**Start
Planning
Today**

Comprehensive
Wealth Management
Questionnaire
(CWMQ)

**Connect
With Mark
K. Oliver**

Click here to ask
ask a question
or schedule a
meeting.

Oliver Capital Management Summary of Services:

- Unbiased Expert Advice
- Strategic Asset Allocation
- Proper Diversification
- Onsite Meetings and Education
- Financial Planning and Wealth Management
- Best Platform and Investment Options
- Cutting Edge Technology
- World Class Service



The following topics are formally addressed as a complimentary retirement and financial planning service offered to all 401(k) Plan Participants. Simply complete the hardcopy Comprehensive Wealth Management Questionnaire (CWMQ) or online at <http://www.completeaccess401k.com/>.

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
- III. EDUCATION PLANNING (Education IRA, 529s, UTMA’s, G.E.T., etc.)
 - 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 and systematic approach to investing based on a time-tested and thoughtful approach to optimal asset allocation.