Oliver Capital Management, Inc.
COMPREHENSIVE WEALTH MANAGEMENT

MID-COLUMBIA FIRE & RESCUE
The Dalles, OR

Dear Mid-Columbia Fire & Rescue Employees and 457(b) Deferred Compensation Plan Participants:

I would like to take this opportunity to remind you of the **complimentary** financial and retirement planning services that I offer to all Mid-Columbia Fire & Rescue employees and 401k plan participants in the 457(b) Deferred Compensation Plan. There are two primary services that we look forward to providing to all employees and 457(b) Deferred Compensation Plan participants:

1. **Helping to select the best investment mix for your 457(b) Deferred Compensation 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 Mid-Columbia Fire & Rescue 457(b) Deferred Compensation 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 457(b) Deferred Compensation account, and connect with me, at your convenience. The website and questionnaire can be accessed here:

www.MCFRretirement.com

Following is a list of the topics I am able to formally address with you once you complete the questionnaire, in addition to any other topics that you may of interest to you, as well.

As always, 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 & Founder
Senior Wealth Manager and Investment Advisor
206.775.7400 Direct
mko@olivercapital.com

Mid-Columbia Fire & Rescue 457(b) Plan Online Access

You can access the Mid-Columbia Fire & Rescue 457(b) Deferred Compensation Plan Portal Site here:

www.MCFRretirement.com



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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 **www.MCFRretirement.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, UTMAs, 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.