Oliver Capital Management, Inc.
COMPREHENSIVE WEALTH MANAGEMENT

PACIFIC RIM COMPANIES

Dear Pacific Rim Shipbrokers Employees and 401(k) Plan Participants:

As part of your 2025 Open Enrollment, I would like to take this opportunity to remind you of the **complimentary** financial and retirement planning services that I offer to all Pacific Rim Shipbrokers employees and 401k plan participants in the 401(k) Plan. There are two primary services that we look forward to providing to all employees and 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 Pacific Rim 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:

www.PacificRim401k.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

Pacific Rim Shipbrokers 401(k) Plan Enrollment Instructions

The steps to enroll in the 401(k) Plan are as follows:



1. Go to www.PacificRim401k.com
2. Click on Log into your account
3. Click on “Register as a new user” at the bottom of the
4. Complete the “Verify Your Identity” questions on the resulting screen
5. Create Username and Password if you do not already have Fidelity NetBenefit credentials.
6. Answer a few additional questions regarding investment elections
7. You are enrolled!



All Other Questions – For all other questions, including help accessing your account, please contact Marcus Dewan at 206-775-7600 or via email at mpd@olivercapital.com.

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Pacific Rim Shipbrokers 401(k) Plan Online Access

You can access the Pacific Rim Shipbrokers 401(k) Plan Portal Site here:

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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.PacificRim401k.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.