



Oliver Capital Management, Inc.
COMPREHENSIVE WEALTH MANAGEMENT



Dear Ralph's Concrete Pumping 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 your **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 Ralph's Concrete Pumping 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 (*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):

www.RalphsConcrete401k.com

Enclosed in your **Ralph's Concrete Pumping 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
206.775.7400 Direct
mko@olivercapital.com



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.ralphsconcrete401k.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
 - D. Most probable scenario without Social Security
- 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.





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Ralph's Concrete Pumping 401(k) Plan Online Access

You can access the Ralph's Concrete Pumping 401(k) Portal Site here:

URL: <http://www.RalphsConcrete401k.com>



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Ralph's Concrete 401(k) Employee Portal

**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.

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

Ralphs Concrete Pumping 401(k) Fund Lineup For the Fidelity 401(k) Platform

Name of Fund and Ticker	
Name	Ticker
Fidelity® 500 Index	FXAIX
Fidelity® Mid Cap Index	FSMDX
Fidelity® Small Cap Index	FSSNX
Fidelity® Total International Index	FTIHX
Vanguard International Small Cap	VFSAX
Fidelity® Emerging Markets Idx	FPADX
Fidelity® Real Estate Index	FSRNX
Fidelity® Intl Real Estate	FIREX
Fidelity® Equity Dividend Income Fund	FEQTX
Fidelity® US Bond Index	FXNAX
Fidelity® Inflation-Prot Bd Index	FIPDX
Fidelity Freedom® Index 2005 Instl Prem	FFGFX
Fidelity Freedom® Index 2010 Instl Prem	FFWTX
Fidelity Freedom® Index 2015 Instl Prem	FIWFX
Fidelity Freedom® Index 2020 Instl Prem	FIWTX
Fidelity Freedom® Index 2025 Instl Prem	FFEDX
Fidelity Freedom® Index 2030 Instl Prem	FFEGX
Fidelity Freedom® Index 2035 Instl Prem	FFEZX
Fidelity Freedom® Index 2040 Instl Prem	FFIZX
Fidelity Freedom® Index 2045 Instl Prem	FFOLX
Fidelity Freedom® Index 2050 Instl Prem	FFOPX
Fidelity Freedom® Index 2055 Instl Prem	FFLDX
Fidelity Freedom® Index 2060 Instl Prem	FFLEX
Fidelity Freedom® Index 2065 Instl Prem	FFIKX
Fidelity Freedom® Index Inc Instl Prem	FFGZX
Fidelity® Multi-Asset Index Fund*	FFNOX*
Fidelity® Total Market Index	FSKAX
Fidelity® Select Health Care	FSPHX
Fidelity® Select Technology	FSPTX
Fidelity® Select Energy	FSENX
Fidelity® Government Money Market Fund Class K6	FNBXX
Fidelity® Government Money Market Fund	SPAXX

* Qualified Default Investment Alternative (QDIA)

Oliver Capital Management Model Portfolios

The Strategically Engineered Portfolio Program (SEPP)

Proper asset allocation of an investment portfolio plays a key role in investor returns over time. We believe overall investment strategy must be based on suitable risk and reward objectives. As a Fiduciary, we have a duty to diversify across multiple asset classes, and have established five disciplined, time tested strategically allocated model portfolios called the **Strategically Engineered Portfolio Program (SEPP)**. The SEPP is a series of model portfolios based on the strategic allocation of low cost Vanguard Mutual Funds spread across five risk tolerances ranging from aggressive to conservative, as shown below.

Asset Class / Fund Name	SEPP Model Portfolio Allocation				
	Aggressive	Moderate Aggressive	Moderate	Moderate Conservative	Conservative
Fidelity® 500 Index	17.00%	16.00%	14.00%	10.00%	5.00%
Fidelity® Mid Cap Index	15.00%	14.00%	10.00%	6.00%	4.00%
Fidelity® Small Cap Index	20.00%	17.00%	10.00%	6.00%	3.00%
Fidelity® Total International Index	9.00%	9.00%	8.00%	6.00%	3.00%
Vanguard International Small Cap Index	11.00%	9.00%	6.00%	5.00%	3.00%
Fidelity® Emerging Markets Index	6.00%	5.00%	4.00%	3.00%	2.00%
Fidelity® Real Estate Index	6.00%	5.00%	5.00%	3.00%	3.00%
Fidelity® Intl Real Estate	5.00%	4.00%	3.00%	3.00%	2.00%
Fidelity® Equity Dividend Income Fund	11.00%	11.00%	10.00%	8.00%	5.00%
Fidelity® US Bond Index	0%	5.00%	15.00%	25.00%	35.00%
Fidelity® Inflation-Protected Bonds Index	0%	5.00%	15.00%	25.00%	35.00%

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Two Union Square - 601 Union Street, Suite 3010 - Seattle, WA 98101
Office (206) 775-7500 - Fax (206) 775-7300
mko@olivercapital.com - www.olivercapital.com