



**Oliver Capital Management, Inc.**  
COMPREHENSIVE WEALTH MANAGEMENT



**Dear Ryatt Construction 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 Ryatt Construction 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 Ryatt Construction 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.Ryatt401k.com](http://www.Ryatt401k.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



## Ryatt Construction 401(k) Plan Enrollment Instructions

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

1. Go to [www.Ryatt401k.com](http://www.Ryatt401k.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](mailto:mpd@olivercapital.com).



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## Ryatt Construction 401(k) Plan Online Access

You can access the Ryatt Construction 401(k) Plan Portal Site here:

[www.Ryatt401k.com](http://www.Ryatt401k.com)

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 [Enroll Today](#)  
[Document Library](#)

 **View the 2023 Ryatt  
401(k) Plan Review and Update**

**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 a question or schedule a meeting.

Obtain Fund Performance anytime from [Morningstar.com](http://Morningstar.com)

**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

Our proprietary investment strategy, model portfolios, and disciplined methodologies are institutionally built to systematically improve risk-adjusted returns over the long term, while at the same time significantly reducing costs. Our services also include the formal, written assumption of fiduciary duties per ERISA 3(38) and 3(21), best practices in Plan Design, and other leading-edge solutions for Retirement Plans and Investors.



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.Ryatt401k.com](http://www.Ryatt401k.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.