Oliver Capital Management, Inc.
COMPREHENSIVE WEALTH MANAGEMENT

RYATT
CONSTRUCTION

Dear Ryatt Construction 401(k) 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 participants in the Ryatt Construction 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 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

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
206.775.7400 Direct
mko@olivercapital.com

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Ryatt Construction 401(k) Plan Online Access

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

URL: **http://www.Ryatt401k.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 **http://www.Ryatt401k.com**.

COMPREHENSIVE WEALTH MANAGEMENT ANALYSIS (CWMA) TABLE OF CONTENTS

Oliver Capital Management, Inc.
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RYATT CONSTRUCTION

Ryatt Construction 401(k) Fund Lineup
For the Fidelity 401(k) Platform

Proposed Funds to Use in Plan	
Name	**Ticker**
Fidelity® 500 Index	FXAIX
Fidelity® Mid Cap Index	FSMDX
Fidelity® Small Cap Index	FSSNX
Fidelity® Global ex US Index	FSGGX
Vanguard FTSE All-Wld ex-US SmCp Idx Adm	VFSAX
Fidelity® Emerging Markets Idx	FPADX
Fidelity® Real Estate Index	FSRNX
DFA International Real Estate Sec I	DFITX
Vanguard High Dividend Yield Index Adm	VHYAX
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 Prm	FFIKX
Fidelity Freedom® Index Inc Instl Prem	FFGZX
Fidelity® Total Market Index	FSKAX
Vanguard LifeStrategy Growth Inv*	VASGX*
Vanguard Energy Index Admiral	VENAX
Vanguard Health Care Index Admiral	VHCIX
Vanguard Information Technology Idx Adm	VITAX
Vanguard Cash Rsrv Federal MnyMktAdmiral	VMRXX

* Qualified Default Investment Alternative (QDIA)

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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.

	SEPP Model Portfolio Allocation				
Asset Class / Fund Name	**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® Global ex US Index	9.00%	9.00%	8.00%	6.00%	3.00%
Vanguard Intl 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%
DFA International Real Estate Index	5.00%	4.00%	3.00%	3.00%	2.00%
Vanguard High Dividend Yield Index	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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