COMPASS
RETIREMENT SOLUTIONS, LLC

What You Can Expect From Your Complete Plan Review

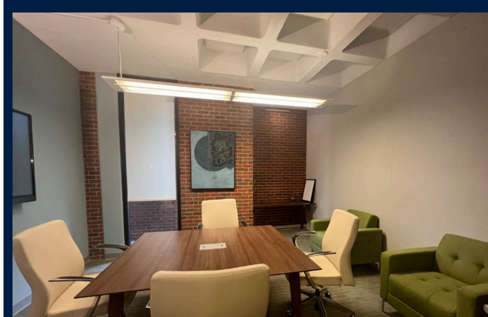
How does one describe what we consider to be the ***most impactful 60 minutes you have ever spent*** on your retirement and financial security? It is difficult to briefly describe the incredible experience that awaits you during your Complete Plan Review. Within the following pages we set the stage for how your experience will look and feel, what it's like to visit our headquarters, what items you should bring with you, what our Complete Plan Review involves and what comes afterward.

Compass Retirement Solutions: Your Oasis of Financial Serenity

Discover our two locations — one nestled in the heart of historic Creve Coeur, Missouri, and the other in the vibrant Dunwoody area near Atlanta, Georgia. Step into our Creve Coeur headquarters and immediately sense the difference. This isn't your typical wealth management office. Instead, imagine stepping into an elegant art gallery, where calmness washes over you, replacing the usual stresses of life. From the moment you enter:

- Be warmly greeted with a genuine smile that puts you at ease.
- Revel in the soothing tones of smooth music wafting through the air.
- Indulge in freshly baked cookies, offered alongside a curated menu, just for you.

At Compass Retirement Solutions, we believe in meaningful dialogues, not sales pitches. Be assured that our meetings are about fostering trust and understanding — it's far from a timeshare presentation. For your convenience and to make your visit even more special, we have reserved parking spots exclusively for our esteemed clients. At Compass Retirement Solutions, you're not just another client; you're part of our family. Allow us to guide you on a journey of financial tranquility and success.



Fresh cookies and more!

During Your Complete Plan Review

You will not find a high-pressure timeshare style sales pitch in our office — those are dreadful. As fiduciary-based wealth managers, we don't push products. In fact, ***the decision to work together will be made at a later time.*** We're here to see how we can help, whether we work together in the future or not.

3 items to bring along for your complimentary Complete Plan Review

- **Most recent federal tax return**
- **Most recent investment statements**
- **Questions and concerns you would like to discuss**

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Your Complete Plan Review (continued)

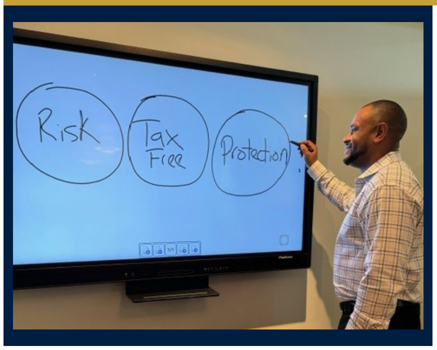
Prospective clients who visit with us may at first feel a bit anxious — kind of like going on a first date — and that's understandable, especially if you are already working with a financial professional. What we strive to provide is a warm atmosphere where you are comfortable sharing your dreams, concerns and financial picture in a confidential setting.

During your Complete Plan Review our goal is to discover how to help you better enjoy the best years of your life. Toward the end of your visit with our team we will provide honest feedback, such as what's working and what could be a problem down the road. If you would like to explore how to fix the problems that are discussed, we will share next steps using our Client-First Process. If we mutually agree to get back together to discuss strategy, it's important to know this is not a final decision to work together. ***This decision will be made at a later time.*** Like any relationship, we believe the fit has to be right for both of us. Ultimately, we love to work with great people, so they can make smart decisions about their retirement and live the life they have always dreamed of.

Some common questions we help answer:

- **How do I take income from my IRA or 401(k) investments?**
- **Am I on the right track with my investment strategy? Could I lose big if another 2008 market crash happens?**
- **What should I do to save on taxes? How do I limit the taxes my heirs will pay?**
- **What am I paying in investment fees?**
- **How do I create more tax-free income in retirement?**
- **Should I consolidate my 401(k) plans? How do I best diversify them?**
- **How can I protect my money and still earn a reasonable return?**
- **What kind of planning can I do to avoid becoming a burden on my family?**
- **How should I integrate my tax, investment and estate planning into one coordinated plan?**

What Happens After Your Complete Plan Review



If we agree it makes good sense to get back together and address the problems you would like to see fixed, we will schedule a Strategy Visit before you leave your Complete Plan Review.

After your Complete Plan Review we work hard, digging through all of the details of your investment statements and tax return, uncovering opportunities and threats. This is a lengthy, detailed process that requires several members of our team who thoroughly enjoy this kind of work (so you don't have to!). We perform a forensic analysis and build a strategic blueprint — and here are some highlights of the work that occurs in order to accomplish that:

Full forensic financial analysis — just a fancy way of saying we thoroughly analyze every aspect of your current investment plan to help us see if your plan is on the right track.
Risk Scoring to help determine if you have too much risk, and uncover hidden risks in your portfolio.
Retirement Income Estimating to determine if you could experience a shortfall in income during retirement, and how to fill the gap.
Fee Analysis to uncover your estimated investment fees — those that are easy to see and those that are hidden.
Tax Efficiency Evaluation to help uncover any areas where you could be overpaying in taxes, and ideas on how to minimize taxes in the future.
Fiscal House Blueprint designed by our wealth management team to address the problems discussed during your Complete Plan Review, as well as resolving any threats discovered during the forensic analysis process.

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