Pacific Excel
WEALTH ADVISORS

401(k) and Business Retirement Solutions

Your employees are an important part of your organization’s ability to grow and thrive. Offering benefits to your employees demonstrates shows your commitment to their overall health and future in addition to helping you attract and retain quality talent.

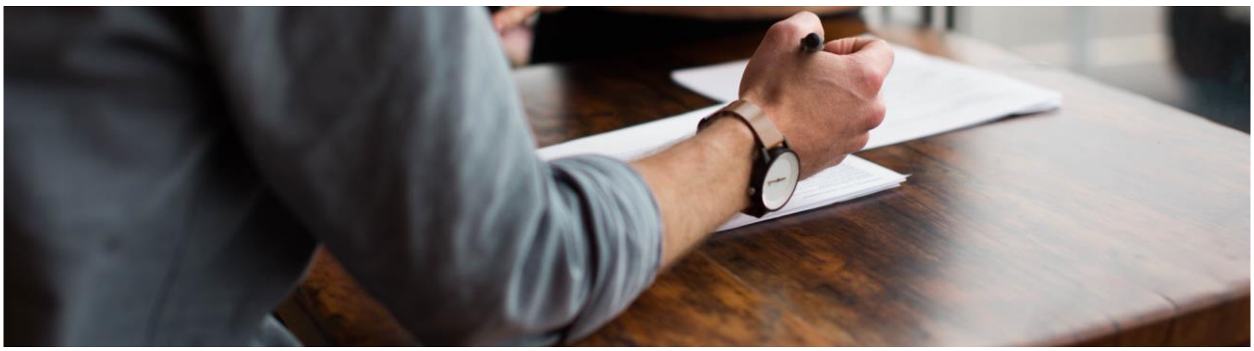
In working with many small businesses, we have found that most are not satisfied with their retirement plans for a myriad of reasons. Often benefits are misunderstood which causes underutilization and future liability for you as a business owner.

Pacific Excel plans are customized to meet your organization’s unique needs.

925 Ygnacio Valley Rd., Ste 200, Walnut Creek, CA 94596 | (925) 464-7445 Office | www.pacificexcel.com

Our mission is to run the part of your business that is critical to success, but peripheral to your focus, your best and highest use of time. We take the work off of your shoulders when it comes to designing an optimal retirement benefits package for you and your employees, that seamlessly integrates into your culture. We manage the plan in a cost-effective manner, managing risks, fiduciary duties, and serving a valuable resource for you and your employees.

- Turn key solution for employers
- Employees have access to expert one on one consulting: financial planning, outside assets, other employer benefits such as health care, etc.



Investment Services
Investment Policy Development
Fund Arrangement Design
Fund Manager Selection & Ongoing Due Diligence
Defined Benefit Investment Allocation Management
Fund Performance Review and Benchmarking
3(21), 3(38) Fiduciary services

Plan Administration
Plan Design
Annual Fee Benchmarking
Plan Operations Review
Company Specific Goal Targeting
Dedicated plan support
Relationship Plan Design
Service Structure Design
Payroll Integration
HR Personnel Training

Participant Services
Communications Roadmap
Semi-Annual Enrollment
Employee Level Financial Planning Solutions
Culture Integration
Communication Resources
Local Delivery and Support
Customized Portal
Automatic Enrollment
Employee Participation Benchmarking

Our commitment is to always support you and your company with easy access, transparency, continuous education and guidance. Our goal is to relieve you of stress and liability, while maximizing your plan's full potential.

Items for you to consider as a business owner:

Does your current plan advisor hold review meetings with you?

Do you know how and how much your advisor is compensated?

Do you have an investment policy statement?

Does your advisor educate provide educational events for your employees?

Does your advisor work with a third-party administrator?

<u>Annual Client Reviews and Advisor Compensation</u>

Assets Under Management	Maximum Annual Advisor Fee
$0 – $499,999	1.00%
$500,000 – $999,999	0.95%
$1,000,000 – $1,999,999	0.85%
$2,000,000 – $4,999,000	0.65%
$5,000,000+	0.55%

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