3(38) Investment Fiduciary Services

CFM ADVISORS INC

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Who We Are

Established in 1971, CFM Advisors has embraced the following core values. Operating as a national provider with an in-house ERISA council, we serve a wide range of industries and cater to retirement plans with varying employee counts.

Core Values:

01 Fiduciary Standards
It is our duty to put our client's interests ahead of our own - always.

02 Foundational Plan Design
Good plan design determines the long-term success of the program.

03 Full Accountability
When coupled with stringent ongoing administration, good plan design ensures team approach ensures full accountability.

04 Teamwork is Crucial
A team approach transcends individuals and ensures seamless continuity over the decades

05 Performance is Reality
Talk is talk. Words are words. Performance is reality.

06 Deliver on Every Promise
Promise only that which we can deliver, then deliver everything that was promised and more.

07 Qualifications Matter
We must always be prepared to operate with complicated, ever-changing laws and circumstances

08 Experience Empowers
All the qualifications in the world are worthless without practical experience.

09 Commitment
The quality of commitment is rare. Be 110% committed.

10 Sweat the Details
Any goal can be met if you are prepared to "sweat" the details.

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By sponsoring a retirement plan, your company is liable for the plan's operations. That liability filters down personally to all owners, officers, and employees who control the plan. These individuals become personally liable for the plan's operations. This is true even if these individuals aren't aware of or didn't agree to assume such liability.

CFM Advisors mitigates your **personal** liability on your plan investments by acting as your 3(38) investment advisor for your plan.

THE KEY FEATURES OF OUR SERVICES:

- We don't require replacement of any of your existing plan providers
- We eliminate liability for you and your officers and employees
- Your personal liability is shifted to experts specifically dedicated to the plan on a fiduciary basis
- You get expert monitoring of all plan investments, and fees, benchmarked against investment peers
- You get the expertise and knowledge of experienced retirement plan professionals
- The cost is minimal and can be paid by the plan

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INVESTMENT LINEUP MANAGEMENT

- Tailored Portfolio Diversification
- Continuous Risk Monitoring
- Transparent Performance Reporting

ONGOING PLAN REVIEWS

- Regulatory Compliance Assurance and Adjustments
- Fee Analysis for Cost Optimization
- Periodic IPS Updates

DAILY PARTICIPANT SUPPORT

- Personalized Investment Guidance and Advice
- Efficient Transaction Facilitation
- Ongoing Retirement Planning Assistance

GROUP EDUCATION MEETINGS

- Optional Educational Workshops
- Interactive Q&A Sessions for 401(k) Participants
- Market Updates for Informed Decision-Making

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