

3(38) Investment Fiduciary Services



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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:

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|-----------|---------------------------------|---|-----------|---------------------------------|--|
| 01 | Fiduciary Standards | It is our duty to put our client's interests ahead of our own - always. | 06 | Deliver on Every Promise | Promise only that which we can deliver, then deliver everything that was promised and more. |
| 02 | Foundational Plan Design | Good plan design determines the long-term success of the program. | 07 | Qualifications Matter | We must always be prepared to operate with complicated, ever-changing laws and circumstances |
| 03 | Full Accountability | When coupled with stringent ongoing administration, good plan design ensures team approach ensures full accountability. | 08 | Experience Empowers | All the qualifications in the world are worthless without practical experience. |
| 04 | Teamwork is Crucial | A team approach transcends individuals and ensures seamless continuity over the decades | 09 | Commitment | The quality of commitment is rare. Be 110% committed. |
| 05 | Performance is Reality | Talk is talk. Words are words. Performance is reality. | 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



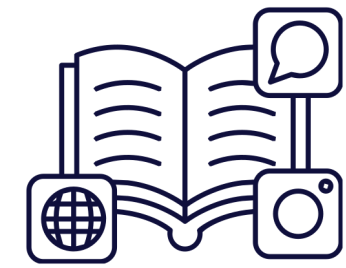
ONGOING PLAN REVIEWS

- 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