



DEFINED CONTRIBUTION

401(k)

403(b)

457

FIDUCIARY INVESTMENT
SERVICES

DEFINED BENEFIT

CASH BALANCE

ESOP

NON-QUALIFIED

BUY-SELL AGREEMENTS

EXECUTIVE BONUS

KEY-MAN INSURANCE

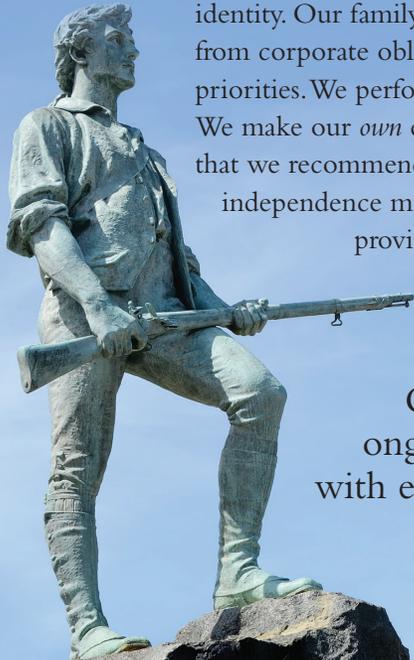
BICKLING FINANCIAL SERVICES

THE BICKLING STORY

The Lexington Minuteman is our corporate hallmark because the independence that the statue symbolizes is an important part of our identity. Our family-run business is independent from corporate obligations or corporate priorities. We perform our *own* research.

We make our *own* decisions on investments that we recommend to clients. This level of independence means that we are free to provide financial and investment advice that *we* believe is in the best interests of *our* clients.

Our goal is an ongoing partnership with each client.



OUR HERITAGE

At the inception of Bickling Financial Services, in 1984, the founder, Dorothy Bickling, set the priorities of the firm:

- ☞ to provide advice with the best interest of the clients as the sole consideration,
- ☞ to make sure that clients confidently understand their investment options,
- ☞ to provide sage, objective counsel supporting each client's financial decisions.

OUR FIDUCIARY COMMITMENT

We are investment fiduciaries on plans we advise.

AS FINANCIAL PLANNERS AND RETIREMENT PLAN SPECIALISTS

We do the research

- ☞ We actively monitor market developments.
- ☞ We investigate new providers and continually identify choices.
- ☞ We invest in continued learning regarding investments, fiduciary rules, standards, and best practices.

We educate

- ☞ We believe that educating both employers and employees about the choices available to them in retirement plans and investment options is critical to achieving their personal definition of financial success.
- ☞ We help plan participants to understand every aspect of their financial picture by offering comprehensive financial planning and education.

Note: Financial planning services are provided to plan participants pursuant to a separate advisory agreement and additional fee.

We are Certified Financial Planner™ professionals

- ☞ We provide individualized, comprehensive reviews for businesses and individuals.
- ☞ We provide investment fiduciary services for all advisory accounts.
- ☞ We are compensated on a “pay-as-you-go” basis, rather than an up-front fee.
- ☞ We keep our interests aligned with those of our clients by requiring that our compensation be revenue neutral.
- ☞ We strive to help companies minimize fees or penalties for leaving group providers.

In order to provide you the opportunity to focus on your business...we are your retirement plan consultants.

FOR EMPLOYERS

Strategic fee management and full disclosure support

- ☞ We explain the compensation received by each service provider.
- ☞ We assist in creating a balance of fees between participants and the employer.
- ☞ We provide fiduciary support and services.

Life cycle management

- ☞ We provide assistance for oversight of a customized five-year or at break point bid cycle.
- ☞ We follow the progress of all providers and aid keeping each plan in the appropriate position.
- ☞ We can provide an extensive provider list.

Fiduciary liability action plan and process support for all advisory accounts

- ☞ Our typical service includes assisting preparation of the annual fiduciary meeting minutes, action items, etc.:
 - 404(c) guidance
 - Indemnification of employees
 - Co-fiduciary/Fiduciary warranty review

Strategies that seek to maximize benefits for key employees

- ☞ We educate participants and provide assistance to refine plan structure to drive participation:
 - Safe Harbor, Profit sharing, Auto enroll, etc.
- ☞ We recommend options outside of 401(k):
 - Defined benefit, Non-qualified, ESOP
- ☞ We help facilitate business continuation planning:
 - Buy-Sell, Key-Man insurance

FOR EMPLOYEES

An ongoing, committed relationship with a Certified Financial Planner™ professional

- ☞ The same advisor will develop, maintain and remain responsible for each employee's individual financial plan.*
- ☞ We return calls promptly.

Organization and simplification through education

- ☞ We conduct enrollment meetings as needed.
- ☞ We provide annual 401(k) participant education in a small group format.
- ☞ We offer workshops on financial topics beyond just 401(k)s.

*Financial planning services provided to plan participants pursuant to a separate advisory agreement and additional fee.

Freedom of choice

- ☞ We assist each employee in custom designing appropriate investment allocations:
 - No proprietary requirements
 - Suitable asset allocation
 - Optimized investment menu

We are financial planners and retirement plan consultants

THE PROCESS

EVENTS	MEETING ONE		MEETING TWO		MEETING THREE	
REASON	INFORMATION GATHERING	EVALUATION	CONCLUSIONS AND RECOMMENDATIONS	PLATFORM SELECTIONS	PROPOSAL REVIEW	COORDINATE IMPLEMENTATION STRATEGIES
	<ul style="list-style-type: none"> • Current investments • IRS form 5500 • Enrollment kit • 404 (c) file 	<ul style="list-style-type: none"> • Fees • Performance • Fiduciary concerns • Education 	<ul style="list-style-type: none"> • Investment choices • Fiduciary risk management • Education • Client commitment to recommended plan 	<ul style="list-style-type: none"> • Research and identify vendors which match client requirements 	<ul style="list-style-type: none"> • Present and coordinate interviews of vendor finalists 	<ul style="list-style-type: none"> • Coordinate transition process • Review 401(k) and alternate plan strategies • Life cycle management
DOCUMENTS REQUIRED	●					
SIGNATURES REQUIRED			●		●	
TIMELINE	1–1½ Hours	2–4 Weeks	1 Hour	2–4 Weeks	2–4 Hours	2 Weeks

AT BICKLING FINANCIAL SERVICES...

We strive to help reduce the stress of selecting and managing the right retirement program for your organization. We seek to minimize the time it takes you to manage your plan.

We are by your side every step of the way.

BICKLING MISSION...

*The ideal retirement plan for your company including:
dynamic investments, dynamic fees,
dynamic compliance and dynamic support.*



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Other advisory services offered through Bickling Financial Services, a separate entity from LPL Financial.