FILOMENO WEALTH MANAGEMENT, LLC
Registered Investment Adviser

PARTNERS IN TRUST. PARTNERS IN YOUR FUTURE.

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FILOMENO WEALTH MANAGEMENT

Filomeno Wealth Management, LLC (FWM) is an independent Registered Investment Adviser that is registered with and regulated by the Securities and Exchange Commission (SEC). Our firm members are fiduciaries and have a professional allegiance to their clients and legal responsibility to put the interests of their clients first. We regard an ethical approach to business as the only way to do business and treat each client as unique.

Our firm has highly credentialed individuals who are responsible for comprehensive and continuous investment decisions utilizing a disciplined investment process. As objective advisers, we are paid for our advice only and are not compensated for using a particular product or service. Our professional advisors collectively have over 100 years of servicing the tax and financial needs of our clients.

OUR OBJECTIVE

In additional to the benefits of sponsoring a retirement plan for your employees, which include website access, a voice response unit (VRU) to obtain account information and process transactions, and account portability, as an investment adviser, we meet the needs of the plan sponsor with the following:

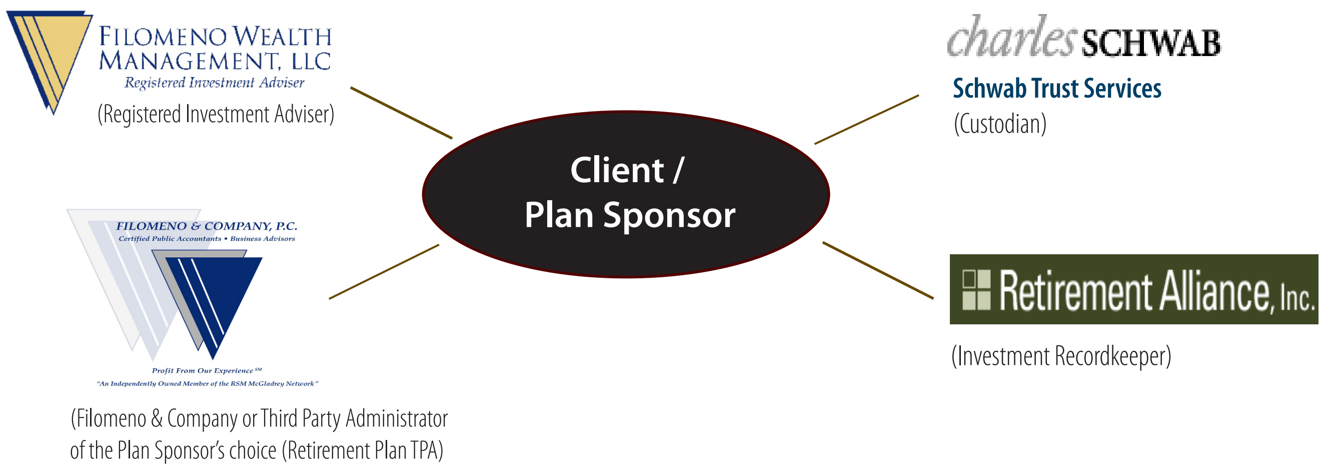
- Provide high quality, cost effective investment options for retirement plan sponsors and their participants.
- Offer flexibility in selecting fund families and the number of investment options available in a plan. We can customize the investment fund options offered in a plan to meet the needs of each plan sponsor.
- Ensure user-friendly reporting for the plan sponsor and their participants.

DUE DILIGENCE

We use Schwab Institutional as our preferred custodian and offer investment advisory services to individuals. We also offer similiar options and flexibility to retirement plan sponsors. It's a unique opportunity in that a client has choices regarding their plan investment fund options versus being limited by a specific company's investment offerings.

Recordkeeping services for the investment portion of a retirement plan are provided by Retirement Alliance, Inc.

WHO ARE THE PARTNERS IN THIS RELATIONSHIP AND WHAT ROLES DO THEY PLAY?



FUND SELECTION

FWM has selected a sample platform of funds. However, there is flexibility as to what fund families, and investment fund options within those families can be offered on a plan.

PRICING

Fees include investment advisory and investment recordkeeping fees. In addition, there is an average expense ratio charged by each individual investment. TPA (Third Party Administrator) fees may also be paid by the plan, if requested

FUND OPTIONS / MAPPING

FWM will map existing investment fund elections to the new investment funds.

After participant assets are transferred to Schwab Investments, participants will be able to change their investment elections.

AGREEMENT WITH RETIREMENT ALLIANCE

Plan sponsor signs an agreement with Retirement Alliance.

BLACKOUT PERIOD / NOTICE

There is a "blackout period" during the time when assets are transferred to Schwab. During this time, accounts are temporarily restricted and participants or beneficiaries do not have the ability to direct or diversify their account assets, obtain loans or distributions. This is generally a period of approximately 1 to 4 weeks.

Each participant receives a notice at least 30 but not more than 60 days prior to the asset transfer explaining the blackout period. Once the blackout period is over, participants are notified that they can access their accounts and resume transactions.

ASSET TRANSFER TIMING ISSUES

Retirement Alliance, Inc., the plan sponsor and FWM will discuss timing of the asset transfer and where funds are placed until they are allocated to participant accounts, etc.

NEXT STEPS. . .

Execute the agreement between Retirement Alliance, Inc. and the plan sponsor.

Letter of termination to former investment provider.

ENROLLMENT KITS

Enrollment Kits will be provided to the plan sponsor by Retirement Alliance, Inc.

They will include information on the investment fund options and fund election forms.

CLIENT MEETING WITH RETIREMENT ALLIANCE, INC. AND FWM

Retirement Alliance, Inc. will have a conference call to introduce themselves. They will discuss the workflow during the asset transfer, as well as the payroll transmission process, website, voice response unit, enrollment kits, etc. FWM will also participate in this meeting. The TPA may also wish to be included in this meeting.

PARTICIPANT ENROLLMENT MEETING

FWM will attend this meeting along with the TP if requested. Participants are informed of what they can expect to occur, such as timing of the transfer, the investments offered in the plan, procedures to return the enrollment kits, etc.

PLAN SPONSOR / PARTICIPANT REPORTING

Plan sponsors receive quarterly reports and participants will receive quarterly statements from Retirement Alliance, Inc. Plan sponsors also can request statements on demand through the website.

If you have any questions or would like to discuss this information further, please contact:

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