PROFICIENT WEALTH STRATEGIES

YOU EARNED YOUR FUTURE. LET US EARN YOUR TRUST

Dedicated to your business

Businesses with a common goal to drive continuous growth for future generations. What untapped opportunities await your success?

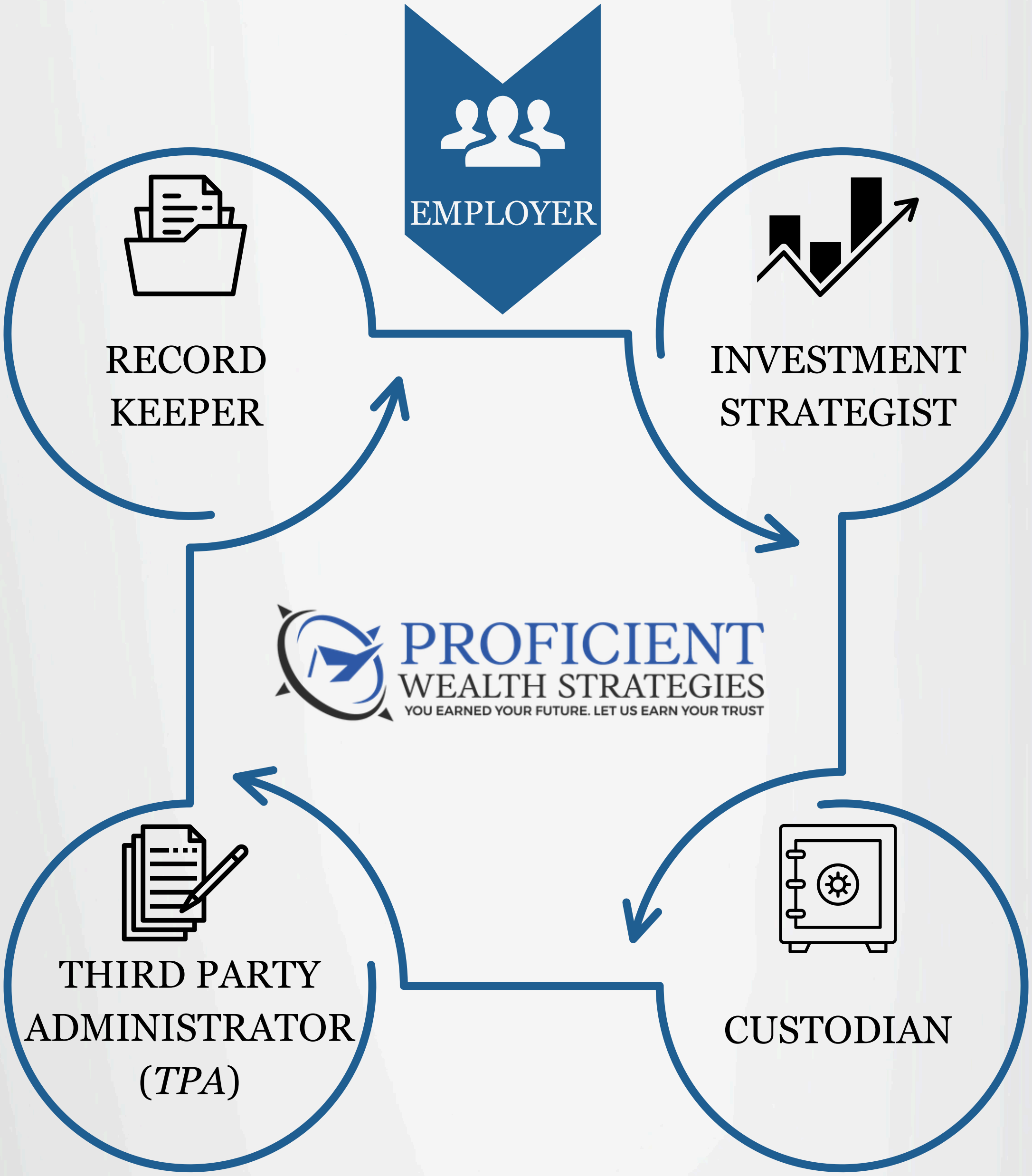
(314) 266-2136

prowealthstrategy.com

Our Purpose

Proficient Wealth Strategies formed it's reputation, around the concept of a individualized financial strategy process. We believe in our process because no one product or solution is best for a business in all categories, instead we focus our efforts to design tailored solutions and recommendations in a manner that has your specific business interests in mind.

Establishing lasting partnerships is not merely a principle; it's a fundamental aspect of our process, promoting sustained success for years to come.



PROFESSIONALLY TAILORED SOLUTION

Managing a retirement plan takes partnership. Each service provider helps fulfill key functions and keeps your plan running smoothly.

We work with partners who offer **dedicated service teams, single points of contact, and elevated service standards.**

PROFICIENT WEALTH STRATEGIES

- Your ongoing relationship manager
- Hosts plan reviews
- Assists with participant education
- Monitors service providers
- Acts as your plan advocate and primary point of contact

RECORDKEEPER

- Maintains participant accounts
- Produces quarterly participant statements
- Processes distributions and contributions
- Offers website and participant call center support

THIRD PARTY ADMINISTRATOR (*TPA*)

- Provides & maintains the Plan Document
- Completes regular compliance testing
- Submits required government filings

INVESTMENT STRATEGIST

- Selects optimal investments for your specific retirement package
- Develops & follows guidelines to oversee the investment lineup
- Updates the investment funds as needed to sustain performance goals

CUSTODIAN

- Physically holds plan assets
- Acts as trade agent

Essential Plan Elements

I. Investments

Whether you oversee a 401(k) or 403(b) investment lineup, a defined benefit portfolio, or administer an endowment's long-term asset pool, it's crucial to have confidence in the performance and pricing of your investments. Proficient Wealth Strategies possesses extensive knowledge in collaborating with investment committees to select and monitor investments. Supported by a dedicated research team, we provide the specialized knowledge and capabilities necessary to create the ideal retirement benefits package for your business.

II. Fiduciary Process

As an investment committee member, you are tasked with making prudent decisions and monitoring their outcomes. Proficient Wealth Strategies can help you establish the right committee structures and assist with implementing sound processes to document fiduciary decisions. We also provide ongoing regulatory updates and fiduciary training resources to ensure committee continuity.

III. Vendor Management

Our clients navigate a complex ecosystem of service providers—including custodians, trustees, actuaries, recordkeepers, and investment managers—which can be challenging to manage. Ensuring fair value is even more difficult. The scope and scale of Proficient Wealth Strategies' client base enable us to maintain reputable relationships throughout the service provider community. We leverage these quality connections to ensure that the vendors you engage are not only reliable but also cost-effective for the services they provide.

IV. Employee Engagement

For retirement plan sponsors, effectively engaging employees in their plans, encouraging them to save sufficiently, and ensuring they invest wisely are crucial for a successful retirement. Proficient Wealth Strategies provides personalized financial guidance through one-on-one and group meetings, phone consultations, webinars, and monthly emails. Our tailored sessions are specifically designed to ensure that participants understand and implement the strategies they receive. Additionally, we offer specialized financial solutions to key personnel—senior management, practice partners, and owners—to help them effectively manage their complex financial situations.

V. Retirement Plan Design

An organization's retirement plan is a crucial aspect of its benefits package, influencing its ability to attract and retain employees. But how can you ensure that your plan remains competitive? With a wealth of experience in crafting effective retirement solutions, Proficient Wealth Strategies understands the complexities involved. Whether you're considering defined contributions, defined benefit, or nonqualified plans, our expertise enables us to design tailored solutions that meet both your goals as an employer and the retirement needs of your employees.

What We Do...

INITIAL REVIEW

1. **ANSWERING "*WHAT IS IT THAT YOU THINK WE DO?*"**
2. **CURRENT RETIREMENT PLAN & INVESTMENTS OVERVIEW**
   - CLASSIFYING CURRENT PLAN *(401K, SIMPLE, 403(B), ETC.)*
   - INVESTMENT LINEUP
   - INVESTMENT PERFORMANCE REVIEW
3. **PLAN SPONSOR ROLE**
   - DECISIONS
   - MONITORING RESULTS OF DECISIONS
   - DOCUMENTATION
   - REGULATORY UPDATES
   - FIDUCIARY ORIENTATION

STRATEGY PHASE

4. **REVIEW YOUR CURRENT PLAN**
   - VENDOR MANAGEMENT *(CUSTODIANS, TRUSTEES, ACTUARIES, RECORD KEEPERS, INVESTMENT STRATEGIST)*
   - CURRENT COSTS
5. **RETIREMENT PLAN EVALUATION**
   - RECORDKEEPER
   - THIRD PARTY ADMINISTRATOR *(TPA)*
   - INVESTMENT STRATEGIEST
   - CUSTODIAN
6. **AGREEMENT FOR ACTION & PERFORMANCE**
   - WHAT IS THE COST?

ENROLLMENT & PLAN OPTIMIZATION

7. **EMPLOYEE ENGAGEMENT**
   - UNDERSTANDING FINANCES GROUP PRESENTATION (ON-SITE, ONLINE, OR BOTH)
   - ANNUAL ONE-ON-ONE STRATEGY SESSION FOR EMPLOYEES
   - QUARTERLY NEWSLETTER ENGAGEMENT
   - ONLINE TOOLS & RESOURCES
   - DIRECT OFFICE LINES TO FINANCIAL PROFESSIONALS, NOT A CALL CENTER
8. **ANNUAL PLAN IMPLEMENTATION & REFINEMENT**
   - VENDOR ASSESSMENT
   - REGULATORY UPDATE PROCESS

Why Choose Us?

Choosing us means not just selecting a service, but developing a transformative partnership that guides both your business and employees towards exceptional financial success.

Employee Education

- Maximize Your Benefits Workshop
- Retirement Strategy Seminar
- College Funding Seminar

Business Solutions

- Employer - Sponsored Plans:
  - 401(K)
  - 403(B)
  - 457
  - SIMPLE IRA
  - SEP
  - Solo(K)
- Succession Planning
- Buy-Sell Funding

Executive Planning

- Stay Bonus Arrangements
- Key Employee Solutions
- Non-Qualified Deferred Compensation; 409(A)
- Disability & Extended Care Planning
- Supplemental Benefits

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