



AN ENTIRELY NEW EXPERIENCE

Municipalities have traditionally depended on insurance based, group annuity retirement plans as their primary 457(b) deferred comp solution. Unfortunately, these plans can often have high fee structures, poor service, no fiduciary investment advice, and poor performing investment options. Our customized 457(b) solution takes your retirement plan experience to a new level.

COMMON FINANCIAL CHALLENGES



Investment Management



Tax Planning



Children's Education Funding



Pension Benefits



Cash Flow Planning



Risk Management



Estate Planning



Retirement Planning



Real Estate

HOW WE HELP

When you hire DecisionPoint Financial you get a team experienced in working with government service sponsored 457(b) deferred comp plans and public service families. We offer a fiduciary approach to retirement saving, participant investment advice, and financial planning that is unmatched.

WHAT YOU RECEIVE IS A CUSTOMIZED 457(b) EXPERIENCE

- Direct participant access to a CERTIFIED FINANCIAL PLANNER™.
- One-on-one financial planning with participants and their families.
- Semi-annual fiduciary review of each participant's investment account.
- Regular on-site visits.
- Access to low-cost investment options.
- Timely email market updates and financial planning newsletter.

ONLINE ACCOUNT ACCESS INFORMATION:

Website: www.dp457b.com

FAQ'S ABOUT DECISIONPOINT'S 457(b) PLATFORM

WHO IS DECISIONPOINT & HOW BIG IS YOUR FIRM?

DecisionPoint Financial is a Fee-Only, SEC Registered Investment Advisor (RIA). We are a comprehensive financial planning firm that specializes in qualified and non-qualified retirement plans (i.e., 401(a), 401(k), 403(b), 457(b)), as well as taxable and non-taxable investment accounts for individuals, families, and trusts. We currently manage approximately \$175 million in 457(b) and 401(a) assets for 13 fire departments and 2 Emergency Dispatchers in Pierce, Thurston, Kitsap, and King counties. Our office is located in Gig Harbor, WA.

Scott Johnson, CFP®, AIF®, Matt Daley, CFP®, AIF®, & Chadd Peachey, CFP®, AIF® will be your dedicated fiduciary advisors at DecisionPoint. We are intimately familiar with specifics about your careers and Washington State's benefit programs including PERS, TRS, LEOFF, MERP, and VEBA.

ARE YOU FIDUCIARIES?

Yes! This is a critical distinction when working with any investment professional. We are not brokers or insurance agents. We don't sell commissioned products. All DecisionPoint representatives are legal fiduciaries to our clients, and we must always act in your best interest!

WHO HOLDS MY RETIREMENT MONEY AT DECISIONPOINT?

Charles Schwab will be the custodian of all of your retirement account assets at DecisionPoint. DecisionPoint never has access to the money in your retirement account. Spectrum Pension Consultants in Tacoma, WA is the Record Keeper on our retirement plan platform. You will access your online 457(b) account at www.dp457b.com.

WHAT ARE THE TOTAL PROGRAM FEES AT DECISIONPOINT?

DecisionPoint's total program fees (**including mutual fund expense ratios and all investment expenses**) currently averages between 0.77% and 0.80% depending on your investment election. Our goal is to continue to drive fees as low as possible while still delivering value to our clients. We do not charge extra for meeting you in our office or in your home to do financial planning.

WHAT INVESTMENTS DO YOU OFFER INSIDE YOUR 457(b) DEFERRED COMP PROGRAM?

As independent fiduciaries we are free to identify and utilize low-cost mutual funds that have at least a 5-year track record of providing high benchmarked performance. We offer professionally managed asset allocation portfolios that are designed to help you maximize returns over time.

HOW ACCESSIBLE WILL YOU BE?

We are very accessible and regularly in your area conducting station visits. Our office is in Gig Harbor. We will provide you with our cell phone and email information and you are welcome to contact us anytime for an account review or to ask any financial planning related question.

DO YOU OFFER ROTH (AFTER-TAX) INVESTING AND LOANS IN YOUR 457(b) PROGRAM?

Yes and Yes!

WHAT OTHER SERVICES CAN DECISIONPOINT PROVIDE ME?

We are CERTIFIED FINANCIAL PLANNERS™. The most important aspect of our program is that we want to meet with you and your family and help you develop a financial plan. We do not charge extra for this service and we are not looking to sell you anything. We only want to make sure that you and your family are financially prepared for the future.

YOUR TEAM OF ADVISORS



Scott Johnson, CFP®, AIF®, CPFA

Office: 480.553.6249

Cell: 602.524.8542

Email: Scott@DPPlanners.com

Matt Daley, CFP®, AIF®

Office: 253.883.4143

Cell: 801.369.8164

Email: Matt@DPPlanners.com



Chadd Peachey, CFP®, AIF®, AFC®

Office: 253.883.4143

Cell: 801.310.5390

Email: Chadd@DPPlanners.com

