



Advisors

Brian Scanlon
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Please provide a guide to the funds offered under the plan, include details such as:
Expense ratios, Type of fund, Loads, if applicable, Morningstar rating. - Please see attached FI360 report

What custodians do you work with? We can work with any provider in the marketplace.

Do you support Empower? We continue to work with Empower

Advisory:

Investor Education approach:

As a financial advisor, my investor education process is designed to empower individuals with the knowledge and skills necessary to make informed decisions about their investments. Here's an overview of how I approach investor education:

1. Initial Assessment: I begin by understanding the investor's current financial situation, goals, risk tolerance, and investment knowledge. This helps me tailor the education process to their specific needs and circumstances.
2. Establishing Investment Objectives: I work closely with the investor to define clear and realistic investment objectives. This includes determining their time horizon, income requirements, growth expectations, and any other specific goals they may have.
3. Risk Assessment: I assess the investor's risk tolerance to gauge their comfort level with market volatility and potential investment losses. This step helps me align their risk tolerance with suitable investment strategies.
4. Investment Basics: I provide a solid foundation in investment basics, covering concepts such as asset classes, diversification, risk and return, compounding, and the power of long-term investing. This helps investors understand the fundamentals and sets the stage for more advanced topics.
5. Investment Vehicles: I explain various investment vehicles available, including stocks, bonds, mutual funds, exchange-

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- **Not Insured by the FDIC or Any Federal Government Agency**
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traded funds (ETFs), real estate, and alternative investments. I educate investors on the characteristics, benefits, and risks associated with each option, allowing them to make well-informed choices.

6. Portfolio Construction: I guide investors through the process of constructing a diversified investment portfolio aligned with their goals and risk tolerance. This involves asset allocation, selecting appropriate investments, and ongoing monitoring and rebalancing.

7. Investment Strategies: I educate investors about different investment strategies, such as value investing, growth investing, income investing, and passive/index investing. I explain the pros and cons of each strategy and help investors identify the approaches that align with their goals and preferences.

8. Market Analysis: I provide education on how to analyze financial markets, read market indicators, interpret economic data, and stay informed about relevant news and events. This equips investors with the tools to make informed decisions based on market conditions.

9. Risk Management: I emphasize the importance of risk management and educate investors on strategies to mitigate risk, such as setting stop-loss orders, using asset allocation, and diversification. I also explain the role of insurance and emergency funds in protecting their financial well-being.

10. Ongoing Education and Support: Investor education is a continuous process. I offer ongoing educational resources, including articles, newsletters, webinars, and seminars, to keep investors updated on market trends, investment strategies, and any regulatory changes. I also make myself available for consultations and discussions to address any questions or concerns.

By following this investor education process, I aim to empower individuals to make informed investment decisions, manage risks effectively, and work towards their financial goals with confidence.

Customer service options:

How can plan participants access to advisors? in-person, phone, email and video conference

How often do you offer access to advisors to do retirement planning? Access is continuous

Advisory on portfolio allocations, general requirement goals (and associated fees for

advisory service tiers). Please see the process above. We do not charge an advisory fee for retirement advice.

Reference customers with a preference for references in K-12 education:

The Dream Charter School, Marcy Labs

Sincerely,

Brian Scanlon

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The Voyage Group at Wells Fargo Advisors