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FAQ'S: YOUR DECISIONPOINT 457(b) SERVICES

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., 457(b), 401(a), 401(k), 403(b)), as well as taxable and non-taxable investment accounts for individuals, families, and trusts. We currently manage over $1 billion in assets for our clients. This includes approximately $375 million in 457(b) & 401(a) assets for 21 fire departments, 2 cities, and 2 Emergency Dispatchers in Thurston, Pierce, King, Kitsap, Snohomish, Chelan, and Spokane counties. We have offices in Gig Harbor, WA and Mesa, AZ.

Our firm has spent over 15 years developing true expertise in all Washington State public employer benefit programs such as LEOFF 2, PERS, TRS, SERS, 457(b), 401(a), 403(b), MERP, HRA's and HSA's. We have 6 CERTIFIED FINANCIAL PLANNER™ Professionals on staff who have extensive experience in working with nearly 3,000 fire service families.

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. We are legally bound to always act in your best interest!

WHO HOLDS MY RETIREMENT MONEY AT DECISIONPOINT?

Charles Schwab is the custodian of all 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, or through our phone app at "PlanLink".

WHAT ARE THE TOTAL PROGRAM FEES AT DECISIONPOINT?

DecisionPoint's total program fees (**including management fee and mutual fund expense ratios**) currently averages 0.75%. 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 over Zoom 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.

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HOW ACCESSIBLE WILL YOU BE?

Our service model includes regular station visits, account reviews, and unlimited access to a CFP® Professional who is familiar with your benefits programs. We offer you and your family financial planning via Zoom, or in person at our office. Our contact information is included below.

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

Yes! If your sponsoring employer allows these features in your 457(b) plan.

WHAT OTHER SERVICES CAN DECISIONPOINT PROVIDE ME?

Our greatest value-added service is financial planning - helping you to navigate your financial journey and achieve your financial goals with confidence. We can also manage your IRAs, Roth IRAs, taxable accounts, and trusts accounts. Our planning sessions are included at no additional cost and without any sales agenda.

YOUR TEAM OF ADVISORS

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HELPING PUBLIC EMPLOYEES ACHIEVE FINANCIAL STABILITY

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.
- Regular 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.

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