Retirement Plan Proposal
• We adhere to a comprehensive fiduciary standard throughout the entire process. Beginning with an objective assessment of your current plan structure, then continuing with the implementation of a revised retirement program (if necessary), and ongoing plan monitoring and maintenance.

• Our program is designed to provide your employees with a holistic retirement program that seeks to improve all aspects of your employees’ overall financial health.

• We partner with Raymond James Institutional Fiduciary Solutions to provide you with ERISA 3(38) investment management services.

Key Benefits of Our Unique Service
Our Core Plan Services

- Fiduciary Services
  - Plan review and assessment
  - Due diligence and benchmarking
  - Investment Policy Statement creation
  - Investment option monitoring
• With the addition of customized insurance coverage solutions and college planning services, employers can improve the overall competitiveness of their total employee benefits package while benefiting from the convenience of a single point of contact to coordinate the program.

• These services are also offered through stand-alone packages without the implementation of a customized retirement benefits plan.
• We believe that integrating customized elements of financial planning along with an investment platform provides plan participants with a greater value and better potential to achieve their individual retirement goals.
• Clearly explain to us your primary goals for offering this retirement benefit. There are a variety of different types of retirement plans available so we need to have a clear vision of why you decided to offer a retirement plan in order to select the best plan to meet your needs.

• Tell us how involved you wish to be in the plan design, implementation, and monitoring. We provide many additional services for both employers and employees making this retirement benefit package as minimalistic or as comprehensive as you wish.

• Help us to understand your total budget, so that we can make sure that the plan we craft stays within your parameters of affordability.
  – Employer matching contributions
  – Tax Reporting
  – Plan Administration
  – Asset Management Fees

• Keep us informed of your evolving needs. As time goes by your business needs and goals may change, and your retirement benefits program will need to evolve to stay relevant.

Your Responsibilities
• At Gunter Financial Services - Raymond James we bring a team of financial advisors and Certified Financial Planner™ professionals with over 50 years of combined investment experience.

• We help Central Texas businesses to improve their employee’s financial health by implementing a customized financial wellness program in conjunction with our retirement plan services.

• We believe in getting to know our clients prior to making specific recommendations. We feel it is important that we understand your needs and goals thoroughly before we customize and implement your holistic retirement plan package.
Matt Gunter, CFP®, AAMS®

Matt has been advising clients and helping them manage their finances since 2007. He enjoys helping clients fully understand what it will take to reach their goals and helping them develop comprehensive plans with which to pursue them. Clients can always rely on Matt to help make the complexities of financial planning and investing easier to understand. Before joining Raymond James in 2015, he worked as a financial advisor at Edward Jones. Prior to Edward Jones, Matt worked as an internal wholesaler at Putnam Investments.

Matt has achieved the designation of CERTIFIED FINANCIAL PLANNER™ professional, which required him to complete the rigorous CFP® certification process. To maintain the CFP® designation, Matt must continue to meet ongoing certification renewal requirements. To become an Accredited Asset Management Specialist™ (AAMS®) designee, Matt completed a rigorous course of study, passed an examination that demonstrated his ability to synthesize complex concepts and apply theoretical concepts to real-life financial situations, and agreed to adhere to standards of professional conduct. Each designation helps to show the depth of expertise clients can expect from Matt.

A native Texan, Matt is a graduate of Lubbock Christian University, where he earned a bachelor’s in business administration and finance. Today, Matt is active in the community and is currently the Chairman of the Board of the Belton Chamber of Commerce. Matt and his wife, Laci, have two children and attend Belton Church of Christ where he serves as a deacon. For fun and relaxation, Matt enjoys spending time with his family, attending various activities that his kids participate in, and hunting.
Since 1985, Mike has advised clients in managing their finances and investments. His many years of experience give his clients the benefit of working with a seasoned financial professional who possesses a wide range of skill, expertise and knowledge.

Before joining Raymond James in 2015, Mike worked at Edward Jones, where he began his career in the financial services industry. It's a career that Mike has truly enjoyed over the years because it has enabled him to help make a positive impact in so many lives and families.

Mike earned the Accredited Asset Management Specialist™ (AAMS®) designation through The College for Financial Planning. In doing so, he is prepared to meet the advanced financial planning needs of individuals, professionals and small business owners. He must also meet continuing education requirements and adhere to strict ethical standards.

Originally from Rogers, Texas, Mike is a graduate of Texas A&M University. He and his wife, Nancy, have four children and five grandchildren with whom they enjoy spending time whenever they can. Mike and Nancy attend Salado Church of Christ where Mike enjoys working with Mexico missions.

Outside the office, Mike enjoys ranching and attending sporting events. A believer in the positive benefits of athletics, Mike has coached many youth sports teams over the years.
For over 15 years, Francesca has enjoyed being able to help her clients strive towards their dreams through the financial planning process. She began working as a financial advisor in 2002 after graduating from the University of Missouri-St. Louis with a Bachelor of Science degree in astrophysics.

Prior to joining our team with Raymond James in 2018, Francesca worked as a financial advisor with BBVA Compass Investment Solutions, USAA Investment Management Co., and Financial Planning Consultants, Inc. Over the course of her career, she realized that her expertise and passion is in financial planning.

Francesca is a CERTIFIED FINANCIAL PLANNER™ professional, which required the completion of a comprehensive curriculum and exam. “CFP® professionals are held to strict ethical standards”¹ and are required “to put clients’ interests above their own and provide their financial planning services as a “fiduciary” – acting in the best interest of their financial planning clients.”² To maintain the CFP® designation, Francesca must continue to meet ongoing certification renewal requirements.

Francesca grew up in the St. Louis, Missouri area and lived there until her husband joined the U.S. Army. His assignment to Fort Hood, Texas brought her to the Central Texas area. They live in Temple, Texas with their three children. Francesca is the current treasurer of the Temple Symphony Orchestra.* Outside of the office, she enjoys helping her husband restore their home in Temple’s historic district as well as assisting with a menagerie of rescue cats and dogs.
Trevor Smith

Trevor understands that serving clients’ financial and investment needs begins with building strong and lasting partnerships. He focuses on listening to each client because he feels everyone’s needs and financial goals are unique. By listening he is able to help make them feel less overwhelmed and more comfortable talking about their financial futures and the plans he will help them develop. As a financial advisor at Gunter Financial Services located in Belton, Texas, he puts his clients—and their aspirations—first.

Trevor graduated from Texas A&M Central Texas University with a bachelor’s degree in Political Science and a minor in Business. A firm believer in continuing education, Trevor augments his experience by attending annual conferences, completing courses at Raymond James University, meeting continuing education requirements and adhering to strict ethical standards.

Offering a wide range of investment services and alternatives, Trevor is committed to helping his clients pursue their financial goals. Specializing in goal planning and investment management, he works with his clients to design investment portfolios to help meet their individual needs. Service is what sets Trevor apart from others in the industry.

Originally from El Dorado, Arkansas, Trevor Smith currently resides in Salado, Texas with his wife, Marissa and their son, Mason. When he is not working with clients, Trevor likes meeting new people, precision shooting and hunting. Trevor holds a private pilot's license as well.
Nancy Nash
Client Services Manager

Nancy has anchored the front office since the team joined Raymond James in 2015. Previously, she worked with Matt at Edward Jones, and brings over 15 years of experience in the financial industry. Her business experience provides a strong background allowing her to put the many pieces of account services together.

Nancy’s thoroughness and attention to detail shows her commitment to our clients. She meets continuing education requirements on a yearly basis and adheres to strict ethical standards.

Nancy has a long association with the military due to growing up in the Fort Hood area, and then becoming a military wife. After domestic and international travel, her husband’s military career brought them back to the Central Texas area. They currently reside in Harker Heights, Texas.
Sharon Albany
Marketing & Communications Coordinator

Sharon believes in building customer relationships. Before joining our team in 2017, she worked at Edward Jones for five years, where she had the opportunity to connect with the Gunters. Her experience ranges from large to smaller family-owned businesses.

Sharon has a lifelong love of learning and has attended four institutions of higher education. She has attended International Aviation & Travel Academy in Arlington, Texas; Art Institute of Dallas; earned a Multimedia Certificate from Delaware County Community College in Pennsylvania; and most recently she attended the Institute of Integrative Nutrition in Manhattan, New York.

She enjoys not only learning new things but also meeting new people. Sharon still meets continuing education requirements on a yearly basis and adheres to strict ethical standards.

Born in Germany, Sharon grew up in Copperas Cove, Texas. She has lived and traveled throughout Texas and the USA over the years; however, she has returned to live in Temple, Texas with extended family nearby.
The Raymond James Advantage

By choosing the Raymond James 3(38) Retirement Plan Solution, you and your participants experience the following benefits:

- **PARTNERSHIP**
  - A reliable relationship between your trusted advisor, Raymond James, and an approved recordkeeper

- **LIABILITY PROTECTION**
  - Full liability* assumed by Raymond James for the plan’s investment selection and monitoring

- **DIVERSIFICATION**
  - Both passive and active investment choices are offered across a variety of styles and asset classes

- **THOUGHT LEADERSHIP**
  - Access to institutional investment managers and industry experts’ best ideas

- **POTENTIAL COST SAVINGS**
  - The use of low-cost CITs and the ability to create a more flexible fee structure

- **ACCESS**
  - Fiduciary products and services that were previously available only to the largest institutional plans

- **PRUDENT PROCESS**
  - A four step investment process performed with a fiduciary level of prudent care

- **CUSTOMIZATION**
  - A diverse menu of active and passive investments and flexible target date funds that offer three risk glidepaths per desired target date for each participant

- **TIME WELL SAVED**
  - Increased productivity by utilizing Raymond James to conduct manager searches and due diligence, monitoring and replacing plan investments while you focus on what’s most important – your employees

*Subject to the terms and conditions of applicable agreement.
When it comes to helping your employees save for the future, time is everything.

At Raymond James, we focus on giving you the time you need to do what you do best: running a successful business and supporting your employees, by doing what we do: providing full-service investment management.

With the Raymond James 3(38) Retirement Plan Solution, our firm serves as your 3(38) investment manager, offering a comprehensive investment strategy exclusively designed for ERISA 401(k)s and taking on the responsibility for meeting a plan’s many fiduciary obligations. Raymond James is responsible for the investment selection and ongoing monitoring, as well as replacement of investments when necessary.

By hiring Raymond James as a 3(38) investment manager, you have more time to focus on:

– Goal setting and plan design
– Increasing participant enrollment
– Reviewing plan metrics
– Participant education meetings
– Data collection for 5500 or Safe Harbor
– Processing deferrals and payroll compliance
– Maintaining the documentation audit file

Please refer to the accompanying brochure for more detailed information about Raymond James ERISA 3(38) investment manager service.

The Raymond James Advantage, continued...
RAYMOND JAMES AT A GLANCE

Raymond James has delivered 123 consecutive quarters of profitability. We credit much of this performance to the firm’s client-first perspective and adherence to its founding core values of professional integrity, advisor independence, and a conservative, long-term approach to investing.

BY THE NUMBERS

- Approximately 7,800 financial advisors
- Over 3,100 locations (United States, Canada and abroad)
- Approximately $790 billion in total client assets
- More than 2X required total capital ratio
- BBB+, Stable outlook credit rating (S&P)

STRENGTH AND STABILITY – Diluted quarterly earnings per share

DID YOU KNOW?

In 2018, Raymond James was named to the FORTUNE 500 list for the third year in a row, moving up 38 spots – from 469 to 431.

Continuing its tradition of giving back, Raymond James and its associates donated $49 million to charitable organizations in 2017, including $6+ million to the United Way and its partner agencies.

Raymond James was the first in the nation to publish its Client Bill of Rights, setting the standard for the industry.

As of 9/30/2018. Past performance is not an indication of future results. The information provided is for informational purposes only and is not a solicitation to buy or sell Raymond James Financial stock. A credit rating of a security is not a recommendation to buy, sell or hold securities and may be subject to review, revisions, suspension, reduction or withdrawal at any time by the assigning rating agency. The FORTUNE 500 is an annual list by FORTUNE magazine that ranks 500 of the largest U.S. corporations based on fiscal-year total revenue. FORTUNE and FORTUNE 500 are registered trademarks of Time Inc. and are used under license. From FORTUNE Magazine, June 13, 2017. © 2017 Time Inc. Used under license. FORTUNE and Time Inc. are not affiliated with and do not endorse products and services of Raymond James Financial, Inc. Raymond James Bank is an affiliate of Raymond James & Associates, Inc., and Raymond James Financial Services, Inc. © 2018 Raymond James & Associates, Inc., member New York Stock Exchange/SPIC. © 2018 Raymond James Financial Services, Inc., member FINRA/SIPC. Investment products are not deposits, not FDIC or NCUA insured, not guaranteed by any government agency, not bank guaranteed, subject to risk and may lose value. 18-BDRMT-0026 AR 11/18

* Charts are intended to show relative contribution of each of the firm’s four core business segments. Dollar amounts do not add to total net revenues due to “Other” segment and intersegment eliminations not being depicted. Other includes the firm’s private equity activities, as well as certain corporate overhead costs of Raymond James Financial including the interest cost on our public debt.
In order for us to prepare a customized retirement benefit package proposal for your business, please complete and submit the enclosed questionnaire to us.

The process once we receive your completed questionnaire:

• We will create a customized proposal.
  – Then, we’ll contact you to set an appointment to present our recommendations at your office.

• Next, we will implement the plan.
  – Once the proposal is approved, we will implement your new retirement benefits program and coordinate with you to schedule the initial employee workshop.

• Finally, we will create your ongoing monitoring schedule.
  – We will continue to work with you on a regular basis after we have implemented your retirement benefits program so you and your employees get the most value out of our additional financial planning services.
• Mail: 306 East Central Avenue, Belton, TX 76513
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• Toll-Free: 844.800.0548
• Fax: 844.800.0549
• Website: www.GunterFinancialServices.com
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