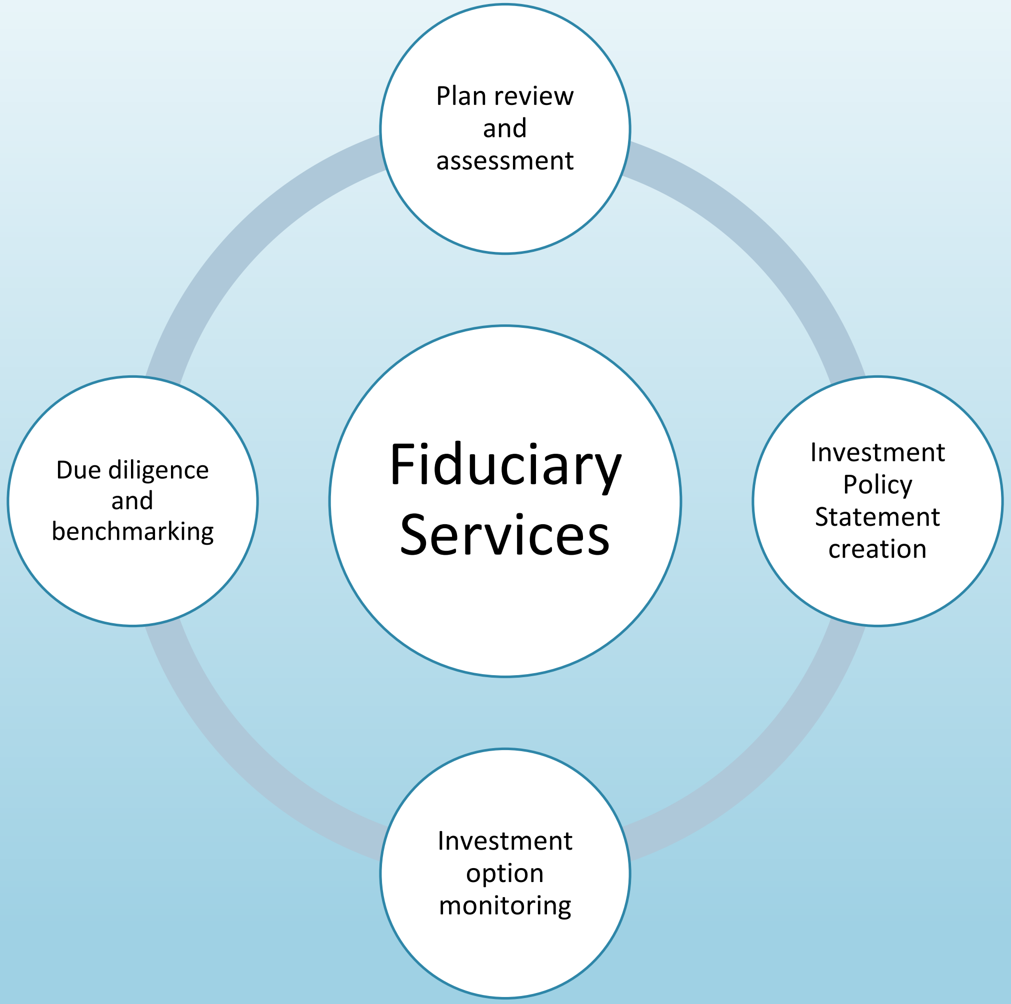
GUNTER
FINANCIAL SERVICES
RAYMOND JAMES®

204 N Penelope St, Suite A, Belton, TX 76513
254-613-5508
Contact@GunterFinancialServices.com

Retirement Plan Proposal

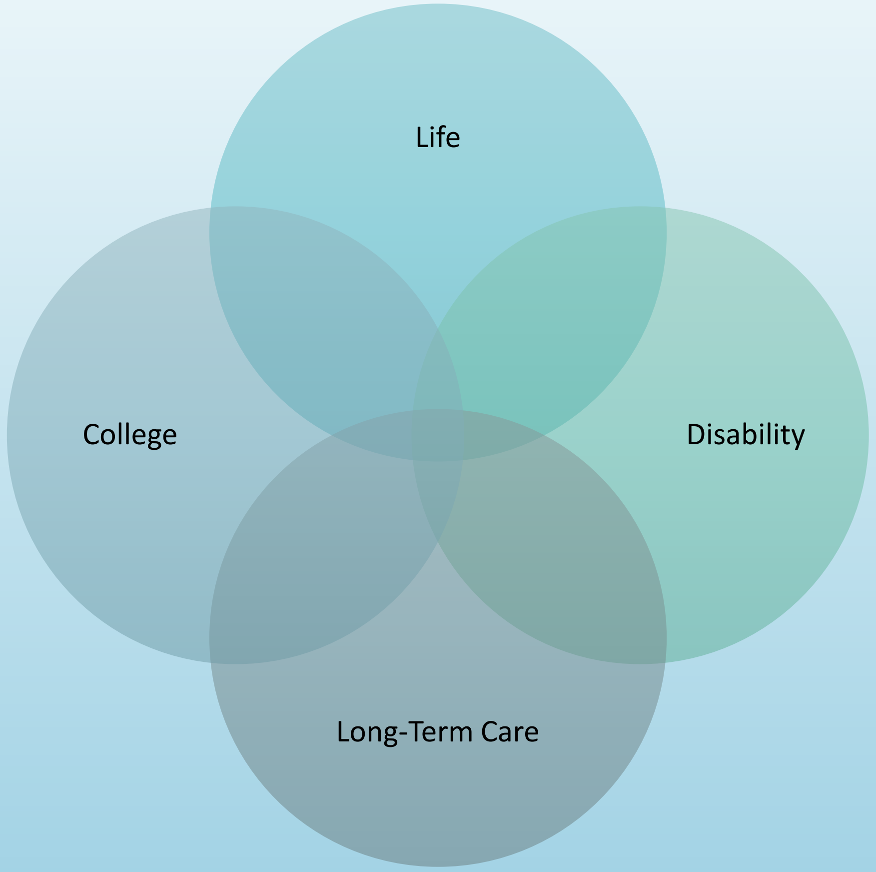
- We adhere to a comprehensive fiduciary standard throughout the entire process. Beginning with an objective assessment of your current plan structure, then continuing with the implementation of a revised retirement program (if necessary), and ongoing plan monitoring and maintenance.
- Our program is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



Our Core Plan Services

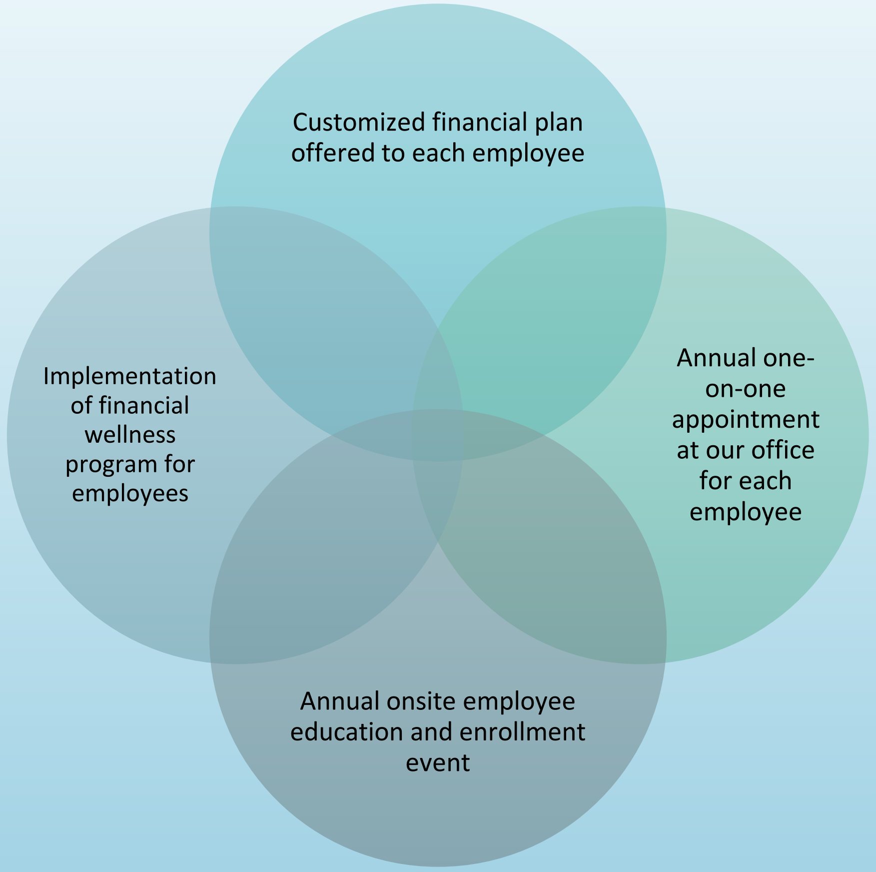
- With the addition of customized insurance coverage solutions and college planning services, employers can improve the overall competitiveness of their total employee benefits package while benefiting from the convenience of a single point of contact to coordinate the program.
- These services are also offered through stand-alone packages without the implementation of a customized retirement benefits plan.



Our Additional Benefits Services

Our Value Added Employee Services

- 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.

Introduction To Our Team

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 SpecialistSM (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 currently serves on 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.

Francesca Gervascio-Franzen, CFP®

For over 18 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 while adhering to a fiduciary standard – acting in the best interest of their financial planning clients.”2 To maintain the CFP® certification, 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 a board member 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.

Stephanie Wilcken

Client Services Manager

Stephanie is a native Texan. She was born in Austin and grew up in the Big Bend area of West Texas. For the last 18 years, she has called Central Texas home.

Stephanie has an expertise in building customer relationships, with over 25 years of experience in this area; she is a huge asset for our clients. Her background of working for financial and educational institutions complements our corporate mission. A graduate of Texas A&M University-Central Texas, Stephanie holds both a Master of Business Administration and a Bachelor of Human Resource Management. She is a member of the Society for Human Resource Management and holds the SHRM-CP certification. Stephanie appreciates how the business world changes and enjoys expanding her knowledge base by looking for new learning opportunities.

Stephanie has a soft spot for her rescue dog, Pandee, and rescue cats, who make her home environment very dynamic – full of energy and laughter. She’s a lifetime member of Beta Sigma Phi. Her favorite pastimes include attending church activities and sporting events, participating in Camp Gladiator, reading, quilting and scrapbooking. She also enjoys traveling to the Caribbean islands and is a natural fit for our team due to her passion for Aggie football.

Rachel Burgess

Marketing & Impressions Coordinator

Rachel graduated from Texas A&M University – Central Texas in 2018 with a Bachelor of Business Administration in Marketing and a Bachelor of Business Administration in Management. During her time at the university, she contributed to several organizations on campus. She was an active member of the American Marketing Association and the Marketing Research Club. She also represented Texas A&M University – Central Texas at the 2018 Pathways Conference and the 2019 Texas Undergraduate Research Day; She presented her research project, "Identifying Success Factors of Cause-Related Marketing: An Exploratory Analysis."

Rachel's strong educational background and passion for marketing, makes her a great addition to the team. She is dedicated to furthering her marketing knowledge and serving clients.

Rachel was born in Lancaster, California and moved into the Central Texas area in 2004. Growing up, she spent her summers visiting her family in England and still enjoys visiting when she has the opportunity. In her free time, she enjoys spending time with her family, watching tennis, and travelling.

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 responsibility* 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.

The Raymond James Advantage

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 as set forth in, and subject to, applicable agreements 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

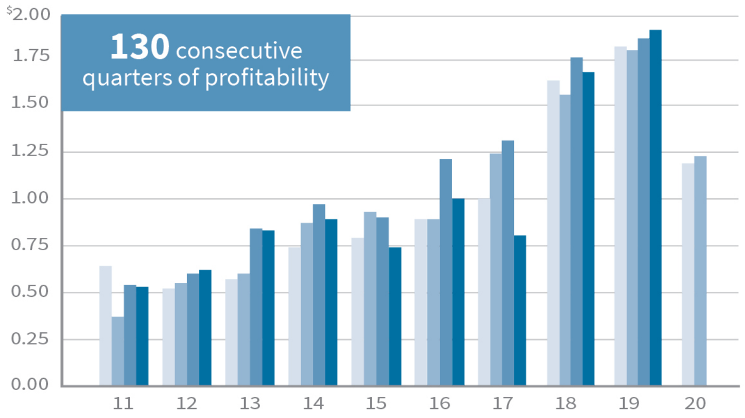
Please refer to the accompanying brochure for more detailed information about Raymond James ERISA 3(38) investment manager service.

The Raymond James Advantage, continued…

RAYMOND JAMES AT A GLANCE

Raymond James has delivered **130 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.**

STRENGTH AND STABILITY – Diluted quarterly earnings per share



BY THE NUMBERS

- Over **8,200** financial advisors
- Approximately **$877 billion** in total client assets
- More than **2x** required total capital ratio
- BBB+, **stable outlook credit rating** (S&P)

DID YOU KNOW?

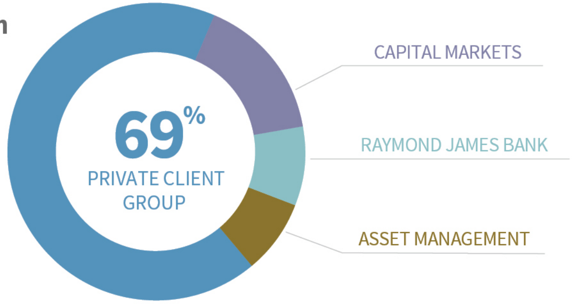
Continuing its tradition of giving back, Raymond James and its associates donated **$42 million** to charitable organizations in 2019, including **$6.2 million** to the United Way and its partner agencies.

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

A DIVERSIFIED SET OF BUSINESSES*

Total $7.7 billion

Total net revenue shows fiscal year data ending Sept. 30, 2019.



*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.

RAYMOND JAMES

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.

Next Steps

- Mail: 204 N Penelope St., Suite A, Belton, TX 76513
- Office: 254.613.5508
- Toll-Free: 844.800.0548
- Fax: 844.800.0549
- Website: www.GunterFinancialServices.com
- Email: Contact@GunterFinancialServices.com

How to Contact Us