IZALE FINANCIAL GROUP

Value People.
Improve Earnings.
Protect Assets.

My Financial Coach™ Program

www.IZALEfg.com

Introduction

new management benefit programs offer you outstanding opportunities to financially protect your family and maximize saving for your retirement, minimize taxes, and accumulate wealth. However, as a member of ’ leadership team, your busy schedule can make it difficult to devote the kind of attention to personal financial planning that’s necessary to make the most of your various leadership compensation and benefit opportunities.

Recognizing the demands on your time, provides the My Financial Coach™ Program designed to:

- Make it easy for you to develop and implement a sound financial plan for your future,
- Help you make full use of the highly valuable total compensation opportunities available to you;
- Minimize the amount of time you need to spend on personal financial planning matters that can distract you from your management duties at ; and
- Give you a financial coach, who is a CERTIFIED FINANCIAL PLANNER™(CFP®) professional, that you can access 24/7

This booklet will answer most questions you may have about this important piece of your total compensation and benefit package. Keep in mind that, while the program has been designed to make it as easy as possible for you to use the services provided, the process will require some time and effort on your part. We encourage you to take advantage of the program’s services to ensure that you have an effective financial plan in place for your – and your family’s – future.

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How the Program Works

Who is Eligible?

Participation in the program is limited to management group.

You're covered under the program on your first day as an eligible participant. Coverage ends as shown below:

- If you leave the company, your eligibility ends on your last day of work – you can work with My Financial Coach thereafter on your own.
- If you retire on January 1, you are eligible to use the program for the prior year only. If you retire on February 1 or later, you are eligible to use the program for the current and prior years.
- If you should die while you are an active employee, your surviving spouse is eligible to use the program in the year of your death, plus one additional year.
- Afterward, you can continue the program for $60 a month on an ongoing, no obligation basis.

Services Provided:

The program offers various forms of financial planning and coaching assistance:

- ***An easy-to-use web-based comprehensive financial planning and account aggregation platform*** along with a CERTIFIED FINANCIAL PLANNER™ (CFP®) professional to coach you and help you make better financial decisions.
- ***Development of a comprehensive long-term financial analysis*** to meet your personal objectives and needs, including an extensive analysis of your current situation and assistance with coordinating the specific action steps necessary to implement your plan.
- ***Ongoing reviews of your financial plan***, including updates due to change in employee benefit plans, to make sure your financial strategies are appropriate as your needs and circumstances change.

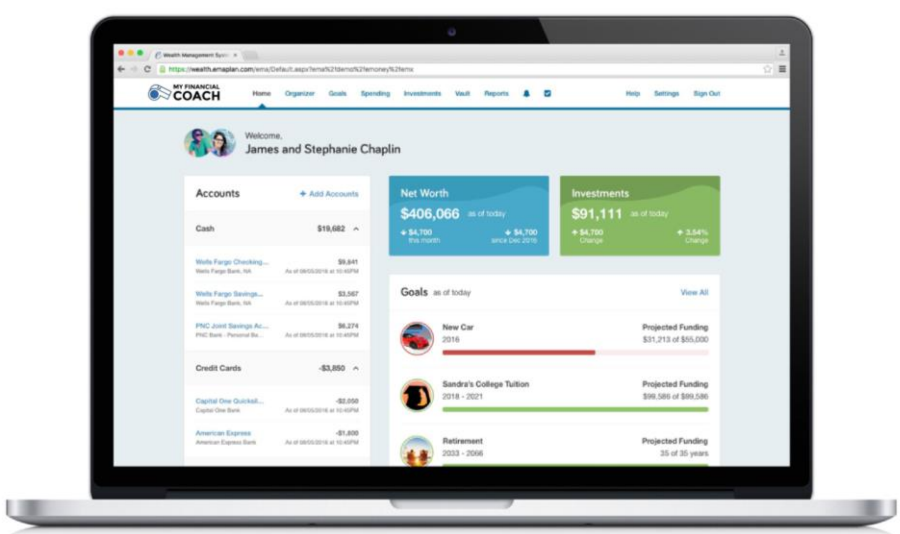
During your first year of participation, the program will provide an in-depth analysis of your current financial situation and help you develop and implement a comprehensive program for achieving your financial goals. Areas that may be covered in this process include:

- ***Retirement planning*** using "what if" analysis to develop long-term wealth-optimization and tax strategies tailored to your individual situation and specific retirement goals.
- ***Cash flow/debt management,*** including advice on budgeting and the appropriate use of debt.
- ***Insurance planning,*** including an analysis of your insurance needs and review of your current policies and coverage.
- ***Investment planning and asset allocation*** to assist you in achieving the returns you seek while reducing your portfolio's risk, tax exposure, and costs.
- ***Education funding,*** including tax, investment, and ownership strategies, to address the additional cost of private schools, colleges, and other expenses.
- ***Estate planning*** using estate tax implications, trust considerations, and gifting strategies.
- ***Tax planning –*** research and strategy development. We use our subject matter expert firms to do preparation of your tax returns if needed (not included in the coaching).

Effective financial planning will help you realize even greater value from your Snider Fleet's total compensation and benefit opportunities.

The goal is to help you create a fully integrated strategy to address your total financial needs – and a well-defined action plan to ensure effective implementation of your strategy. You also get help, through our subject matter experts. These individuals are available to help you with the specific actions needed to execute your plan, such as securing insurance and drafting wills, trust or other legal documents etc. For example, your Financial Coach might help you explore insurance alternatives or work with your lawyers or other professional advisors to educate them about your strategies and review their work. They can be a great sounding board too! Your Financial Coach can also help you coordinate your corporate benefits with personal assets to maximize the full value of your assets.

The program continues to work for you throughout your career, providing a periodic review of your situation and ongoing maintenance of your financial plan as needed.



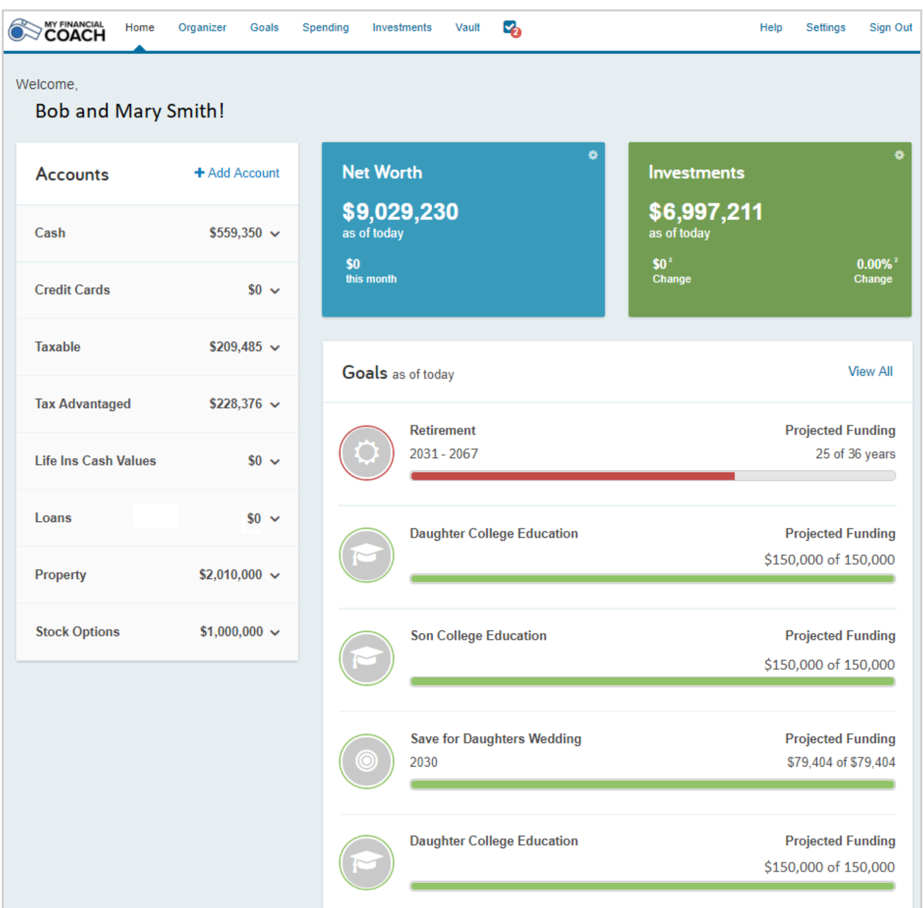
selected My Financial Coach™ to administer the My Financial Coach™ Program. My Financial Coach has extensive experience in this area and provides financial coaching services to many other companies.

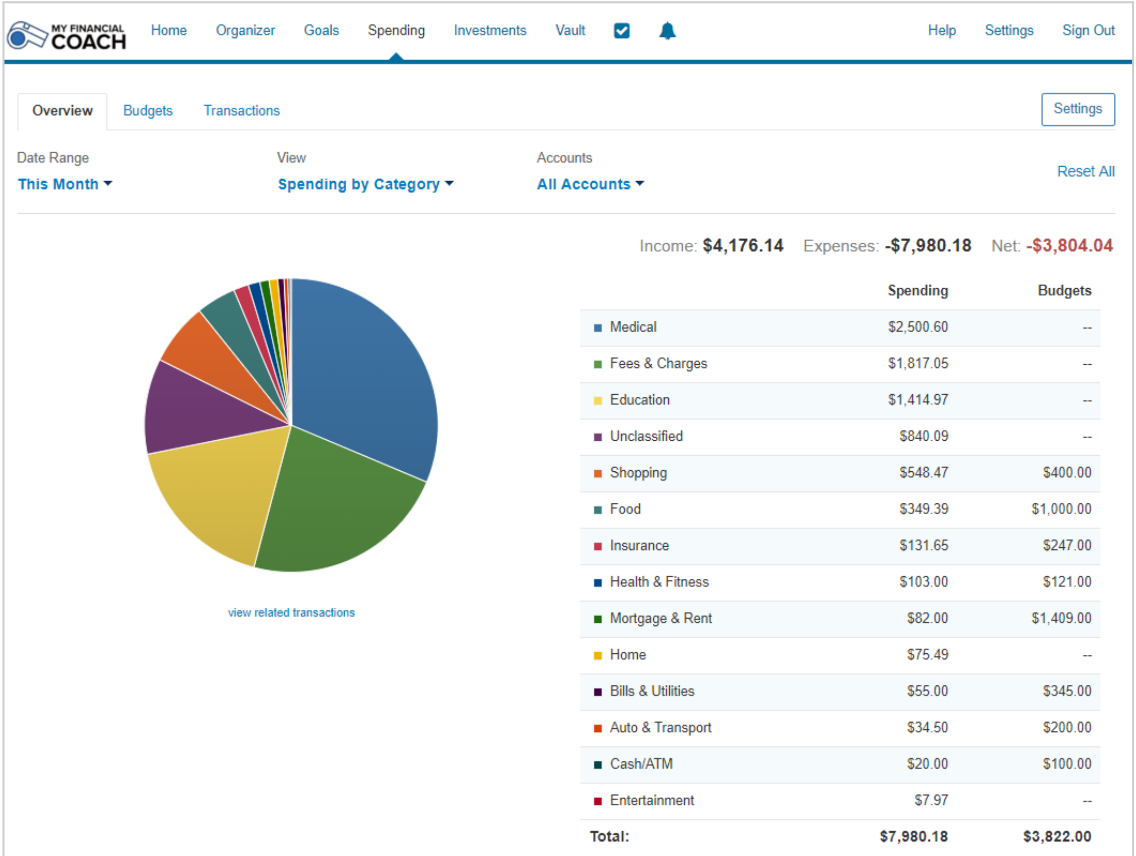
Among the most important selection factors was the breadth of My Financial Coach's dedicated CERTIFIED FINANCIAL PLANNER™(CFP®) professional (s), knowledge of compensation and benefit plans and the objective coaching – they do not sell products or services.

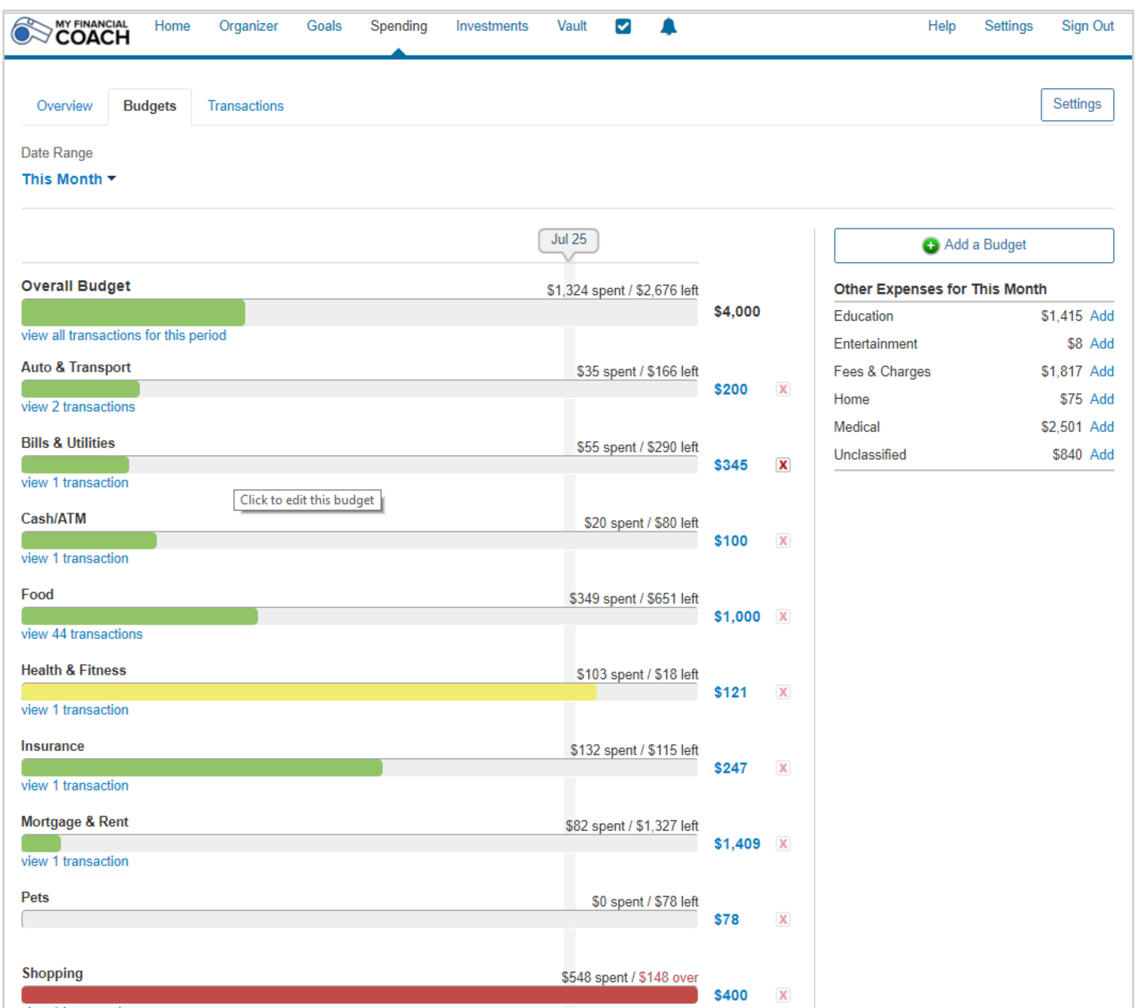
Other advantages include MFC's expertise in retirement planning, which can help you make the most of the wealth-building opportunities available under benefit programs. In addition, you are assigned your personal financial coach at MFC and the technology platform, making it easier for you to stay on top of all of your financial affairs. Your Financial Coach at MFC is responsible for your financial planning and coordinating any other resources or services you may need from MFC and their outside subject matter experts.

It's important to note that you are not required to use My Financial Coach in completing your financial plan or looking at solutions to your needs. You may just want to use them,

- To better understand your company's compensation and benefit plans,
- As a sounding board or second opinion with your other advisors, or
- To get coaching and advice so you can do your own planning and investments.




MY FINANCIAL COACH
Home Organizer Goals Spending Investments Vault
Help Settings Sign Out
Overview Budgets Transactions
Settings
Date Range
This Month
View
Spending by Category
Accounts
All Accounts
Reset All
Income: $4,176.14 Expenses: -$7,980.18 Net: -$3,804.04
view related transactions
Spending Budgets
Medical $2,500.60 --
Fees & Charges $1,817.05 --
Education $1,414.97 --
Unclassified $840.09 --
Shopping $548.47 $400.00
Food $349.39 $1,000.00
Insurance $131.65 $247.00
Health & Fitness $103.00 $121.00
Mortgage & Rent $82.00 $1,409.00
Home $75.49 --
Bills & Utilities $55.00 $345.00
Auto & Transport $34.50 $200.00
Cash/ATM $20.00 $100.00
Entertainment $7.97 --
Total: $7,980.18 $3,822.00


MY FINANCIAL COACH
Home Organizer Goals Spending Investments Vault
Help Settings Sign Out
Overview Budgets Transactions
Settings
Date Range
This Month
Jul 25
Overall Budget
$1,324 spent / $2,676 left
$4,000
view all transactions for this period
Auto & Transport
$35 spent / $166 left
$200
view 2 transactions
Bills & Utilities
$55 spent / $290 left
$345
view 1 transaction
Click to edit this budget
Cash/ATM
$20 spent / $80 left
$100
view 1 transaction
Food
$349 spent / $651 left
$1,000
view 44 transactions
Health & Fitness
$103 spent / $18 left
$121
view 1 transaction
Insurance
$132 spent / $115 left
$247
view 1 transaction
Mortgage & Rent
$82 spent / $1,327 left
$1,409
view 1 transaction
Pets
$0 spent / $78 left
$78
Shopping
$548 spent / $148 over
$400
view 14 transactions
Add a Budget
Other Expenses for This Month
Education $1,415 Add
Entertainment $8 Add
Fees & Charges $1,817 Add
Home $75 Add
Medical $2,501 Add
Unclassified $840 Add

Cost of the Program

In general, pays the full cost of My Financial Coach's services. Note, however, that while My Financial Coach's services include help in coordinating the necessary steps to implement your financial plan (e.g. securing insurance, allocating assets and making calculations on taxes etc.), the program does not cover legal fees or the cost of other professional services that may be required. Your Financial Coach will discuss with you in advance and obtain your written approval before providing services that are beyond the scope of program.

How to Participate

Soon after you become eligible, you will be contacted by an experienced My Financial Coach advisor to discuss your needs and schedule an initial call with you. You will also receive a link to a secured web-portal with all of your corporate benefit plans stored on it. Your Financial Coach will walk you through how to add your personal assets and documents to the portal.

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MY FINANCIAL COACH

Contact your IZALE representative:

855-492-5334

info@IZALEfg.com

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Program Confidentiality

If you participate in the program, all personal financial information will be held in the strictest confidence by My Financial Coach™. will not have access to this information.