

Part 2A of Form ADV: *Firm Brochure*

FIRST SOUTHEAST 401(k) FIDUCIARIES, INC.

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This brochure provides information about the qualifications and business practices of First Southeast 401(k) Fiduciaries, Inc., (hereinafter “Adviser” or “First Southeast”). If you have any questions about the contents of this brochure, please contact Raymond Hrin at 803-231-3492 or rraymond.hrin@southstatewealth.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Registration with the SEC or with any state securities authority does not imply any certain level of skill or training.

Additional information about Adviser is available on the SEC’s website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for First Southeast is 153113.

Item 2. Summary of Material Changes

Since the date of our last ADV amendment on June 30, 2014, there have been no material changes to our business.

PART 2A OF FORM ADV: FIRM BROCHURE

Item 3: Table of Contents

| | | |
|----------|---|-----|
| Item 1. | Cover Page | 1. |
| Item 2. | Material Changes | 2. |
| Item 3. | Table of Contents | 3. |
| Item 4. | Advisory Business | 4. |
| Item 5. | Fees and Compensation | 6. |
| Item 6. | Performance-Based Fees and Side-By-Side Management | 7. |
| Item 7. | Types of Clients | 7. |
| Item 8. | Methods of Analysis, Investment Strategies and Risk of Loss | 7. |
| Item 9. | Disciplinary Information | 8. |
| Item 10. | Other Financial Industry Activities and Affiliations | 8. |
| Item 11. | Code of Ethics, Interest in Client Transactions & Personal Trading | 9. |
| Item 12. | Brokerage Practices | 10. |
| Item 13. | Review of Accounts | 11. |
| Item 14. | Client Referrals and Other Compensation | 11. |
| Item 15. | Custody | 12. |
| Item 16. | Investment Discretion | 12. |
| Item 17. | Voting Client Securities | 12. |
| Item 18. | Financial Information | 13. |

PART 2B OF FORM ADV: THE BROCHURE SUPPLEMENT

| | |
|-----------------------------|-----|
| Cover Page | 14. |
| Jon P. Ahrens | 15. |
| Frederick (Fred) K. Dutcher | 16. |
| Edward (Ed) M. Proulx | 17. |
| Robert J. Seidel | 18. |

Item 4. Advisory Business

OWNERSHIP

First Southeast 401(k) Fiduciaries, Inc., ("Adviser" or "First Southeast") is a professional pension consulting firm formed in 2010 and located in Charleston, South Carolina. First Southeast began its current registration with the SEC in 2010 when it became a wholly owned subsidiary of First Financial Holdings, Inc. ("First Financial"), a large financial services holding company based in South Carolina. In July 2013, First Financial was purchased by South Carolina Bank and Trust Financial Corporation. As a result of the acquisition, First Southeast became a subsidiary of the now-renamed South State Bank ("SSB"), a South Carolina banking corporation and wholly owned subsidiary of the now-renamed South State Corporation ("SSC").

ASSETS UNDER MANAGEMENT

As of December 31, 2014, First Southeast had approximately \$403 million in assets under management.

ADVISORY SERVICES

First Southeast provides several advisory services separately or in combination for our clients which are companies, pension, profit sharing and 401(k) plans. In providing these services, First Southeast acts as a fiduciary; the plan sponsor may retain responsibility for plan decisions, but receives advice from First Southeast on the investment-related decisions required of them as a fiduciary.

Upon establishing a client relationship with First Southeast, First Southeast will generally meet with a client and through personal discussions, will determine client goals and objectives based upon a client's particular circumstances. First Southeast will also obtain information from a client about a client's financial circumstances, risk tolerance and investment objectives. First Southeast generally recommends investments in mutual funds.

Based upon a client's financial information and investment objectives and goals, First Southeast prefers to develop a written investment policy statement for each client and create and manage a portfolio based on each client's investment policy statement. Thereafter, First Southeast may meet with a client on a periodic or request basis to review and determine any changes in a client's investment goals, objectives or financial circumstances.

PENSION CONSULTING SERVICES

First Southeast offers and provides pension consulting services to pension, profit sharing and 401(k) plans. First Southeast gathers and reviews extensive information on each client and each plan on an individualized basis including each client's plan's objectives and needs. First Southeast's pension consulting services include plan feasibility, plan design, plan review, document preparation, plan amendments and assistance with Department of Labor and/or IRS issues, among others.

Clients can also receive investment advice on a more limited basis.

This may include advice on only an isolated area(s) of concern such as retirement planning, or any other specific topic. First Southeast also provides specific consultation and administrative services regarding investment and financial concerns of the client.

SELECTION & MONITORING SERVICES

Selection and Monitoring Services are comprised of four distinct services. Clients may choose to use any or all of these services.

Investment Policy Statement (“IPS”) Preparation

First Southeast will meet with the client (in person or over the telephone) to determine the client's investment needs and goals.

First Southeast will then prepare a written IPS stating those needs and goals and encompassing a policy under which these goals are to be achieved if agreed upon by the client. The IPS will also list the criteria for selection of investment vehicles and the procedures and timing interval for monitoring of investment performance.

Selection of Investment Vehicles

First Southeast will review various investments, consisting predominantly of mutual funds (both index and managed) to determine which of these investments are appropriate to implement the client's IPS and provide asset allocation consulting. The number of investments to be recommended will be determined by the client.

Monitoring of Investment Performance

Client investments will be monitored periodically based on the procedures and timing intervals delineated in the Investment Policy Statement. Although First Southeast will not be compensated directly in the purchase or sale of these investments, First Southeast will supervise the client's portfolio and will make individualized investment recommendations to the client as market factors and the client's needs dictate.

Employee Communications

For pension, profit sharing and 401(k) plan clients wherein there are individual accounts with participants exercising control over assets in their own account ("self-directed plans"), First Southeast also provides periodic educational support and investment workshops designed for the Plan participants. The nature of the topics to be covered will be determined by First Southeast and the client under the guidelines established in ERISA Section 404(c). The educational support and investment workshops may also provide Plan participants with individualized, tailored investment advice or individualized, tailored asset allocation recommendations.

PLAN RECORDKEEPING SERVICES

American Pensions, First Southeast's affiliate company also offers third party plan administration services, as well as may offer investment advisory and comprehensive plan consulting services, to profit sharing, defined benefit, money purchase, 401(k), 403(b), ESOP, New Comparability Plans and other types of retirement plans.

American Pension's services include the following types of recordkeeping services, among others:

- Payroll processing, eligibility determination, and reporting
- Withdrawal and distribution processing and reporting
- Loan information, calculations and processing
- Compliance for ADP/ACP testing, 410(b) coverage, and Form 5500 preparation, among others.

Item 5. Fees and Compensation

PENSION CONSULTING SERVICES

Consulting fees will be charged on an hourly basis, ranging from \$75 - \$350 per hour, depending on the nature and complexity of each client's circumstances. An estimate for total hours will be determined at the start of the pension consulting services relationship. All fees are due upon completion of the consulting services.

SELECTION AND MONITORING SERVICES:

The annual fee for Selection and Monitoring services will be charged as a percentage of assets under management and will typically range from 0.25% to 1.0%.

Depending on the nature of the client's circumstances and services provided, First Southeast will quote an exact percentage to each client based on both the nature and total dollar value of that account and the scope of services to be provided. Clients will be invoiced in advance at the beginning of each calendar quarter based upon the value (market value or fair market value in the absence of market value), of the client's account at the time of billing.

Other Fees and Expenses

All fees paid to First Southeast for investment management services are separate and distinct from the fees and expenses charged by mutual funds, including money market funds and exchange traded funds ("ETFs") to their shareholders. In the case of mutual funds and ETFs, these fees and expenses are described in each fund's prospectus. These fees will generally include a management fee and other fund expenses. If a mutual fund also imposes sales charges, a client may pay an initial or deferred sales charge. A client could invest in a mutual fund or ETF directly, without the services of First Southeast. In that case, the client would not receive the services provided by our firm which are designed, among other things, to assist the client in determining which fund or funds are most appropriate to each client's financial condition and objectives. Accordingly, a client should review both the fees charged by the funds or ETFs and the fees charged by First Southeast to fully understand the total amount of fees to be paid by the client and to thereby evaluate the advisory services being provided.

In addition to First Southeast's advisory fees, clients are also responsible for the fees and expenses charged by custodians and imposed by broker-dealers, including, but not limited to, any commissions, custody fees, transaction charges or mark-up/mark-downs imposed by a broker-dealer with which our firm effects transactions for a client's

account(s).

Termination

A client agreement may be canceled at any time, by either party, for any reason upon receipt of 30 days written notice. Upon termination of any account, any prepaid, unearned fees will be promptly refunded based upon pro-rata adjustment as-of the account's termination date, and any earned, unpaid fees will be due and payable. The client has the right to terminate an agreement without penalty within five business days after entering into the agreement.

Item 6. Performance-Based Fees and Side-By-Side Management

First Southeast, as a matter of policy and practice, does not charge any performance-based fees for its investment management services.

Our firm's fees are calculated as described above and are not charged on the basis of a share of capital gains upon or capital appreciation of the funds or any portion of the funds of an advisory client (Section 205(a)(1) of the Investment Advisers Act of 1940, as amended).

Side-by-Side Management refers to multiple client relationships where an adviser manages advisory client relationships and portfolios on a simultaneous basis for individuals, businesses, institutions and also mutual funds and/or hedge funds. In such circumstances, potential conflicts of interest may arise by and between the clients and the mutual funds and / or hedge funds, e.g., performance fee arrangements.

First Southeast, has not in the past and, currently does not manage any client relationships for mutual funds, hedge funds or charge any performance fees. Therefore, the potential and actual conflicts of interest that may arise in such arrangements do not arise based on First Southeast's current client relationships and services.

Item 7. Types of Clients

First Southeast's clients are typically companies, pension plans, profit sharing plans and 401(k) plans.

Item 8. Methods of Analysis, Investment Strategies & Risk of Loss

Our firm's pension consulting services are formulated and based on each individual client's need and objectives.

First Southeast investment strategies typically cover no-load and load waived open end mutual funds and common collective trusts in the equity, fixed income and cash equivalents asset classes. Investment options include actively managed, index-based and/or target dated alternatives. First Southeast's Investment Committee utilizes Morningstar services and multiple levels of quantitative and qualitative screenings to select "Best of Class" investment funds which are then subject to a proprietary mutual fund barometer screening and ranking process.

Investments in securities are not guaranteed, and you may lose money on your investments. We make significant efforts and inquiries to help us understand your tolerance for risk and any changes in your investment objectives and / or financial circumstances. We also request that clients notify us of any such changes promptly.

Item 9. Disciplinary Information

Our firm and its principal have no reportable disciplinary history or events to disclose.

Item 10. Other Financial Industry Activities and Affiliations

First Southeast is a division of South State Bank ("SSB"), a South Carolina banking corporation and wholly owned subsidiary of South State Corporation ("SSC"). SSC is based in Columbia, SC and is a registered bank holding company incorporated under the laws of South Carolina. SSC consists of SSB, American Pensions, a division of SSB that provides pension consulting services; Minis & Company, a wholly owned Registered Investment Advisory subsidiary of SSB; and First Southeast Investor Services, Inc., a wholly owned Broker/Dealer subsidiary of SSB. More information on SSB can be found at www.southstatebank.com.

One of First Southeast's affiliates, American Pensions, offers a variety of third party administration recordkeeping, investment advisory, and comprehensive plan consulting services to pension and profit sharing plans and First Southeast's pension clients. First Southeast may recommend American Pensions for pension clients in need of third party administration and recordkeeping services. Likewise, American Pensions may recommend First Southeast to its clients in need of pension consulting services. Any recommendations by either First Southeast or American Pensions for the services of the affiliate firm may be accepted or rejected by any client as there is no obligation for any client to retain either of the affiliated firms for their respective services. There are no referral fees paid by either First Southeast or American Pensions for the referral of clients between the firms.

Certain of First Southeast's officers also serve as officers of American Pensions. These individuals do not spend the majority of their time on the pension consulting services of First Southeast.

First Southeast does not currently recommend the brokerage, investment, and advisory services of its subsidiaries to First Southeast clients.

In its capacity as an adviser and pension consultant to pension and profit sharing plans, First Southeast may receive 12b-1 and other administrative fees from mutual funds in which plan assets are invested. First Southeast will offset its advisory fees, depending on the services provided to the First Southeast client, to the extent that such 12b-1 and other administrative fees are received from mutual funds.

Additional Compensation

Certain of the First Southeast pension professionals are also officers and / or provide services to American Pensions, a division of SSB, also an affiliate of First Southeast, through common ownership and control.

Clients should be aware that these additional positions and responsibilities present a conflict of interest to the extent these individuals devote a large portion of their time to their American Pensions responsibilities. These other activities do not impair the objectivity of First Southeast and these individuals when making recommendations for our clients. First Southeast endeavors at all times to put the interests of our clients first as part of its fiduciary duty as a registered investment adviser and takes the following steps to address this conflict:

- We disclose to clients the existence of all material conflicts of interest, including the potential for First Southeast and management persons to earn compensation in addition to our firm's advisory fees;
- We collect, maintain and document accurate and relevant client background information, including the client's financial goals, investment objectives and risk tolerance;
- First Southeast management conducts regular reviews of each client portfolio to verify that all recommendations made to a client are appropriate for the client's needs and circumstances;
- We require that anyone associated with the firm to seek prior approval of any outside employment activity so that First Southeast may ensure that any conflicts of interests in such activities are disclosed and properly addressed;
- We periodically monitor any outside activities to verify that any conflicts of interest continue to be properly addressed; and
- We educate persons associated with the firm about the responsibilities of a fiduciary, including the need for having a reasonable and independent basis for the investment advice provided to clients.

Item 11. Code of Ethics, Participation in Client Transactions and Personal Trading

First Southeast has adopted a Code of Ethics that sets forth high ethical standards of business conduct that First Southeast requires of its employees, including compliance with applicable federal securities laws.

First Southeast's Code of Ethics also includes policies and procedures for the review of quarterly securities transactions reports as well as initial and annual securities holdings reports that must be submitted by First Southeast's covered persons. Among other things, First Southeast's Code of Ethics also requires the prior approval of any acquisition of securities in a limited offering (e.g., private placement) or an initial public offering. First Southeast's Code also includes oversight, enforcement and recordkeeping provisions. A copy of First Southeast's Code of Ethics is available to First Southeast's advisory clients upon request to the Chief Compliance Officer at First Southeast's principal office address.

First Southeast or individuals associated with First Southeast may buy or sell securities identical to or different than those recommended to clients or plan participants for their personal accounts. In addition, any related person(s) may have an interest or position in a certain security(ies) which may also be recommended to a client.

In addition to the firm's Code of Ethics, it is the expressed policy of First Southeast that no person employed by First Southeast may purchase or sell any security prior to a transaction(s) being implemented for an advisory account, and therefore, preventing

such employees from benefiting from transactions placed on behalf of advisory accounts.

As these situations represent a conflict of interest, First Southeast has established the following additional restrictions in order to ensure its fiduciary responsibilities:

- 1) An officer or employee of First Southeast shall not buy or sell securities for their personal portfolio(s) where their decision is substantially derived, in whole or in part, by reason of his or her employment unless the information is also available to the investing public on reasonable inquiry. No person of First Southeast shall prefer his or her own interest to that of the advisory or retirement plan client.
- 2) First Southeast maintains records of securities holdings for anyone associated with this advisory practice with access to advisory recommendations. These holdings are reviewed on a regular basis by an appropriate officer/individual of First Southeast.

Item 12. Brokerage Practices

For First Southeast's advisory and retirement plan clients, First Southeast recommends and requests that these clients direct First Southeast to use either MG Trust Company or Mid-Atlantic Capital Corp. for placing all client investment transactions and for custody services.

For those clients directing First Southeast to use a certain broker-dealer for brokerage and custody services, or for clients who already have a pre-established relationship with a broker and direct the use of a particular broker-dealer, it should be understood that under those circumstances, First Southeast will not have the authority to negotiate commissions, obtain volume discounts and best execution may not be achieved. In addition, under these circumstances, a disparity in commission charges may exist between the commissions charged to other clients.

PENSION CONSULTING AND SELECTION AND MONITORING SERVICES

First Southeast may recommend several brokers to clients as disclosed above based on the needs of the client and on the services offered, fees charged, and reputation of the various brokers-dealers. To avoid potential conflicts of interest, First Southeast does not currently recommend any brokers-dealers where employees of First Southeast, or any affiliates, are registered as registered representatives.

Research and Soft Dollar Practices

As a matter of policy and practice, First Southeast does not have any formal or informal arrangements or commitments and does not obtain any research services or products on a soft dollar basis.

Aggregation of Orders

On occasions when the purchase or sale of a security is deemed to be in the best interests of multiple clients, (including related accounts) First Southeast will generally

aggregate transactions for multiple clients. Client transactions which are aggregated on any day will be allocated to participating accounts on a pro rata and average share basis with commissions allocated on pro rata account basis.

Allocation of Investment Opportunities

As a matter of policy, First Southeast seeks to allocate investment opportunities and transactions on a fair and equitable basis for all clients over time and to not favor certain clients over others. In the unlikely event that limited investment opportunities or transactions would need to be allocated among advisory clients, First Southeast would allocate the investments or transactions fairly and equitably and typically on a pro-rata basis. As a matter of investment policy and practice, First Southeast does not seek or participate in initial public offerings.

Certain clients, when undertaking an advisory relationship, already have a pre-established relationship with a broker and/or may instruct First Southeast to execute all transactions through that broker. In the event that a client directs First Southeast to use a particular broker or dealer, it should be understood that under those circumstances our firm will not have authority to negotiate commissions among various brokers, aggregate directed trades with other client transactions, or obtain volume discounts and best execution may not be achieved. In addition, a disparity in commission rates will exist among commissions charged to other clients.

Also, brokers-dealers that First Southeast selects to execute transactions may from time to time refer clients to First Southeast. Our firm will not make formal or informal commitments to any broker or dealer to compensate that broker or dealer through brokerage transactions for client referrals; however, a potential conflict of interest may arise between the client's interest in obtaining best price and execution and our firm's interest in receiving future referrals.

Item 13. Review of Accounts

The First Southeast investment professionals will periodically monitor the underlying securities in client accounts and perform periodic reviews of account holdings and portfolios for all clients. Accounts are reviewed for consistency with a client's investment strategy, asset allocation and risk tolerance. More frequent reviews may be triggered by changes in a client's personal, tax or financial status, or upon a client's request.

Advisory clients receive monthly/quarterly statements and confirmations of transactions from their broker-dealer qualified custodians. In order to ensure that all account transactions, holdings and values are correct and current, we urge clients to review their periodic custodian statements. Our firm provides any separate quarterly holdings reports, however, we may provide portfolio performance reports at least annually based on information provided by client custodians.

Item 14. Client Referrals and Other Compensation

Other than that already described in this Disclosure Brochure in Item 10, Additional Compensation, our firm and its principal, do not receive any additional compensation from third parties for providing investment advice to our clients. First Southeast, or its

affiliate American Pensions, may pay compensation for client referrals to employees under common control of South State Corporation; although this presents a potential conflict of interest, under no circumstances does payment of this referral fee result in higher advisory fees for the referred client.

Item 15. Custody

Our firm is deemed to have custody under regulatory guidelines as a result of First Southeast's authority from certain clients to directly debit First Southeast advisory fees from a client's broker-dealer custodian accounts consistent with industry practices and regulatory guidelines.

Clients receive monthly/quarterly statements from their broker-dealer custodian and are urged to carefully review each statement. In order to ensure that all account transactions, holdings and values are correct and current, we urge clients to review the statements received directly from your independent brokerage or bank qualified custodian. First Southeast does not provide any separate account or portfolio statements to advisory clients though as noted above, may provide portfolio performance reports at least annually based on information provided by client custodians. Clients should compare the First Southeast statements with the independent custodian statements and notify our firm or the custodian promptly of any material discrepancies.

Item 16. Investment Discretion

For clients granting us discretionary authority to determine which securities and the amounts of securities that are to be bought or sold for their account(s), we request that such authority be granted in writing, typically in the executed investment management agreement.

Should the client wish to impose reasonable limitations on this discretionary authority, such limitations, e.g., tobacco or alcohol company restrictions, are to be included in this written authority statement or provided in writing. Clients may change/amend these limitations as desired, and any amendments must be submitted to us by the client in writing.

Item 17. Voting Client Securities

First Southeast, as a matter of policy and practice, does not have any responsibility or authority to vote any First Southeast client proxies. First Southeast's pension consulting clients have retained proxy voting authority and responsibility. First Southeast may provide assistance to clients about the procedures and process for voting proxies, however, First Southeast clients always have the responsibility for making proxy voting decisions and voting proxies.

Our firm does not have authority or responsibility for legal proceedings or actions including elections relative to any mergers, acquisitions, tender offers, bankruptcy proceedings, class actions or other types of events pertaining to the client's portfolio assets. Therefore, the client will, as appropriate, in each case instruct each custodian

of the assets to forward to the client copies of any shareholder communications relating to the client's portfolio assets.

First Southeast may assist clients with appropriate research or appropriate information to assist a client with any filings for legal proceedings, e.g., class actions, reorganizations, bankruptcies, etc., relating to any portfolio securities.

Item 18. Financial Information

First Southeast has not identified any financial condition that is reasonably likely to impair its ability to meet contractual and fiduciary commitments to clients, nor has it ever filed for bankruptcy or been the subject of a bankruptcy petition in the past ten years.

First Southeast 401(k) Fiduciaries, Inc.
Part 2B of Form ADV
The Brochure Supplement

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February 28, 2015

This brochure supplement provides information about the qualifications of personnel of First Southeast 401(k) Fiduciaries, Inc. that supplements our Form ADV brochure. You should have received a copy of that brochure. Please contact our Chief Compliance Officer, Raymond Hrin, at (803)231-3492 if you did not receive our brochure or if you have any questions about the contents of this supplement.

Jon P. Ahrens

Educational Background and Business Experience

Jon was born in 1965. He received a B.M. degree from the University of South Carolina in 1987 and a M.E. degree from The Citadel in 1991. Jon received his Accredited Investment Fiduciary designation in 2010.

Jon previously served as Agent/Registered Representative with New York Life Insurance Company from 2003-2005. Since 2006, Jon has served as Vice President, Fiduciary Services Manager.

Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each individual providing investment advice. Jon has not been involved in any legal or disciplinary events that would be material to a client's evaluation of Jon or of First Southeast 401(k) Fiduciaries, Inc.

Other Business Activities

Registered investment advisers are required to disclose any other business activities regarding the individual providing investment advice. Jon is not engaged in other investment related, or non-investment related business activities, and does not receive compensation in connection with any business activity outside of First Southeast 401(k) Fiduciaries, Inc.

Additional Compensation

Registered investment advisers are required to disclose any additional compensation received from a non-client by each individual providing investment advice. Jon does not receive additional compensation or economic benefits from any person or entity other than First Southeast 401(k), Inc. in connection with the provision of investment advice to clients.

Supervision

Jon is directly supervised by Edward (Ed) Proulx, and indirectly supervised by the First Southeast 401(k) Fiduciaries, Inc. Board of Directors. First Southeast 401(k) Fiduciaries, Inc. is audited by the Internal Audit Department of SSB to assess the adequacy of its internal controls and policies and procedures. In addition, the Chief Compliance Officer of First Southeast 401(k) Fiduciaries, Inc., Raymond Hrin, performs periodic reviews to assess the Company's compliance with applicable rules and regulations. Raymond Hrin serves as the supervisor for compliance activities and may be reached at (803)231-3492.

Frederick (Fred) K. Dutcher

Educational Background and Business Experience

Fred was born in 1963. He received a B.S. degree with a concentration in Finance from Frostburg State University. Fred received his Accredited Investment Fiduciary designation in 2006.

Fred previously served as Vice President, Regional Sales, with Wachovia from 1999-2005; Vice President, Regional Sales Director with Hand Benefits & Trust from 2005-2006; Vice President, Regional Sales with New York Life from 2006-2008; and Vice President, Blue Water Benefits from 2008-2009. Since 2009, Fred has served as Vice President, Senior Retirement Plan Consultant.

Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each individual providing investment advice. Fred has not been involved in any legal or disciplinary events that would be material to a client's evaluation of Fred or of First Southeast 401(k) Fiduciaries, Inc.

Other Business Activities

Registered investment advisers are required to disclose any other business activities regarding the individual providing investment advice. Fred is not engaged in other investment related, or non-investment related business activities, and does not receive compensation in connection with any business activity outside of First Southeast 401(k) Fiduciaries, Inc.

Additional Compensation

Registered investment advisers are required to disclose any additional compensation received from a non-client by each individual providing investment advice. Fred does not receive additional compensation or economic benefits from any person or entity other than First Southeast 401(k), Inc. in connection with the provision of investment advice to clients.

Supervision

Fred is directly supervised by John Golding, and indirectly supervised by the First Southeast 401(k) Fiduciaries, Inc. Board of Directors. First Southeast 401(k) Fiduciaries, Inc. is audited by the Internal Audit Department of SSB to assess the adequacy of its internal controls and policies and procedures. In addition, the Chief Compliance Officer of First Southeast 401(k) Fiduciaries, Inc., Raymond Hrin, performs periodic reviews to assess the Company's compliance with applicable rules and regulations. Raymond Hrin serves as the supervisor for compliance activities and may be reached at (803)231-3492.

Edward (Ed) M. Proulx

Educational Background and Business Experience

Ed was born in 1966. He received a B.A. degree from Saint Anselm College in 1988. Ed received his Accredited Pension Representative in 2000, Accredited Investment Fiduciary Analyst in 2007, Qualified Plan Financial Consultant in 2012, and Qualified 401(k) Administrator in 2012.

Ed previously served as Vice President, American Savings Bank and Investment Executive, National Planning Corporation from 2002-2003; Senior Retirement Plan Wholesaler with Citigroup Global Markets, Inc. in 2003; Registered Representative with Woodbury Financial Services, Inc. from 2004-2005; Senior Retirement Plan Consultant with American Pensions, Inc. from 2005-2012. Since 2012, Ed has served as the Director of Client Services.

Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each individual providing investment advice. Ed has not been involved in any legal or disciplinary events that would be material to a client's evaluation of Ed or of First Southeast 401(k) Fiduciaries, Inc.

Other Business Activities

Registered investment advisers are required to disclose any other business activities regarding the individual providing investment advice. Ed is not engaged in other investment related, or non-investment related business activities, and does not receive compensation in connection with any business activity outside of First Southeast 401(k) Fiduciaries, Inc.

Additional Compensation

Registered investment advisers are required to disclose any additional compensation received from a non-client by each individual providing investment advice. Ed does not receive additional compensation or economic benefits from any person or entity other than First Southeast 401(k), Inc. in connection with the provision of investment advice to clients.

Supervision

Ed is directly supervised by John Golding, and indirectly supervised by the First Southeast 401(k) Fiduciaries, Inc. Board of Directors. First Southeast 401(k) Fiduciaries, Inc. is audited by the Internal Audit Department of SSB to assess the adequacy of its internal controls and policies and procedures. In addition, the Chief Compliance Officer of First Southeast 401(k) Fiduciaries, Inc., Raymond Hrin, performs periodic reviews to assess the Company's compliance with applicable rules and regulations. Raymond Hrin serves as the supervisor for compliance activities and may be reached at (803)231-3492.

Robert J. Seidel

Educational Background and Business Experience

Robert was born in 1980. He received a B.S. degree in Business Administration from College of Charleston in 2003. Robert received his Accredited Investment Fiduciary designation in 2011, Qualified Plan Financial Consultant in 2012, and Qualified 401(k) Administrator in 2013.

Robert previously served as Investment Services Associate with T. Rowe Price from 2003-2005; Investment Operations Associate with T. Rowe Price from 2005-2007; and Associate with Commonwealth Financial Group and Registered Representative and Investment Advisor Representative for Securian Financial Group from 2007-2009. Since 2009, Robert has served as a Retirement Plan Specialist.

Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each individual providing investment advice. Robert has not been involved in any legal or disciplinary events that would be material to a client's evaluation of Robert or of First Southeast 401(k) Fiduciaries, Inc.

Other Business Activities

Registered investment advisers are required to disclose any other business activities regarding the individual providing investment advice. Robert is not engaged in other investment related, or non-investment related business activities, and does not receive compensation in connection with any business activity outside of First Southeast 401(k) Fiduciaries, Inc.

Additional Compensation

Registered investment advisers are required to disclose any additional compensation received from a non-client by each individual providing investment advice. Robert does not receive additional compensation or economic benefits from any person or entity other than First Southeast 401(k), Inc. in connection with the provision of investment advice to clients.

Supervision

Robert is directly supervised by Kelly Gardner, and indirectly supervised by the First Southeast 401(k) Fiduciaries, Inc. Board of Directors. First Southeast 401(k) Fiduciaries, Inc. is audited by the Internal Audit Department of SSB to assess the adequacy of its internal controls and policies and procedures. In addition, the Chief Compliance Officer of First Southeast 401(k) Fiduciaries, Inc., Raymond Hrin, performs periodic reviews to assess the Company's compliance with applicable rules and regulations. Raymond Hrin serves as the supervisor for compliance activities and may be reached at (803)231-3492.