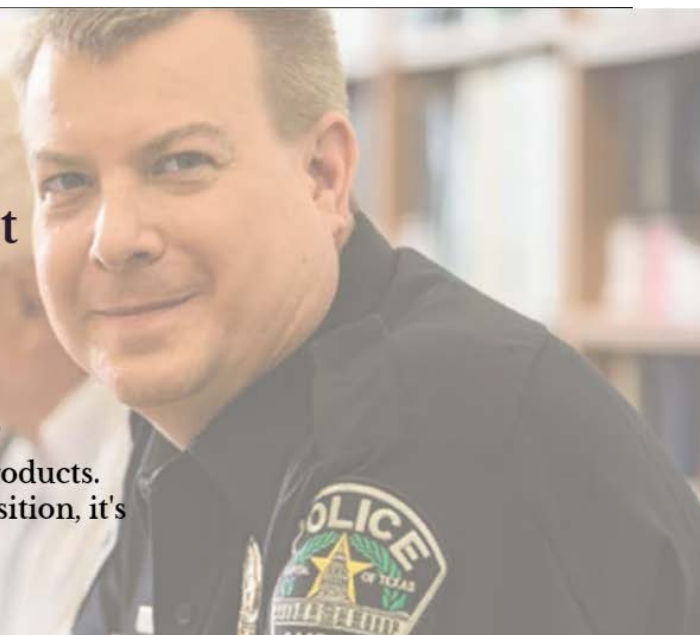


We are strict fiduciaries providing consulting for deferred compensation plans, pensions, and benefit structures. Our focus is on governance, fees, best practice, and transparency.

We accept no commissions. We don't sell any products. It's your full-time job to keep an eye on your position, it's our full time job to keep an eye on your plan.



Creative Innovation

We can find solutions to your problems that other consultants have missed in the past or methods that a traditional approach cannot solve.

Full Transparency

We charge simple fees for the entire project—no surprises with cost overruns resulting from unknown fees or a confusing fee schedule.

KEY SERVICES TO YOUR DEFINED CONTRIBUTION SYSTEM

- **Facilitate Request for Proposal(s)**
Liberty Retirement Consulting LLC will assist you in determining if an RFP should be issued, the creation of the RFP, the marketing of the RFP, the evaluation of the RFP, and the implementation of the RFP.
- **Advise on Core Menu Construction and Funds**
After understanding the needs of the plan, we will advise on core menu selections and structure.
- **Negotiation**
We will negotiate on your behalf for Record Keeping fees and other contracts.
- **Investment Policy Statement**
Creation/Modification with Fiduciary Audit
We will work with you to determine the goals of the plan and facilitate a new or modified Investment Policy Statement (IPS). We will do a Fiduciary review of the IPS to determine if the investments are actually within policy parameters and in compliance with local ordinances and laws.
- **Best Practice Review and Report**
We will advise on DOL and IRS guidance, examine minutes, review all contracts, ordinances, audits, and plan documents, and produce a report on findings.
- **Independent Fiduciary Performance Review**
LRC will provide you a report on the performance and fees of the funds benchmarked across the Morningstar spectrum.
- **Compliance review with Record Keeper**
We will examine the pricing and deliverables of the Record Keeper with a report on compliance.
- **Provide Committee (Plan Sponsor) Education**
LRC will discuss new laws and pending legislation, and advise on industry trends and provide Fiduciary education.
- **Audit Support**
In the event of a DOL or IRS audit, LRC will represent the Plan Sponsor at the audit.
- **Presentations**
We will make presentations to City Counsel, Commissioners, Directors, or others on behalf of the Plan.

LRC CAN STAND BEHIND YOU AS A FIDUCIARY

With respect to the participants and beneficiaries in the plan, our fiduciary responsibilities can include

Acting solely in the interest of the participants and their beneficiaries;

Acting for the exclusive purpose of providing benefits to workers participating in the plan and their beneficiaries, and defraying reasonable expenses of the plan;

Carrying out duties with the care, skill, prudence and diligence of a prudent person familiar with the matters;

Following the plan documents; and

Diversifying plan investments.

MEET TIM ATKINSON, PRESIDENT OF LIBERTY RETIREMENT CONSULTANTS



Tim Atkinson is the President of Liberty Retirement Consultants, LLC and personally handles accounts as the Lead Consultant.

Having retired as a Detective with an exemplary career at the Austin Police Department, Tim brings with him over a decade of experience as Chair of both the City of Austin Deferred Compensation Plan and the Austin Police Retirement Board, as well as having served as a Board Member of National Association of Government

Defined Contribution Administrators (NAGDCA).

While in these roles Tim led his Defined Contribution Plan to Plan Sponsor of the Year in Governmental 457s. He has been honored by numerous leadership and plan publication awards such as NAGDCA, P&I Eddy, Gold MarCom, and DC Dimensions. Recognized as growing the 457 from \$110 million to almost \$360 million in an eight-year period, Tim understands

the right mix of plan design, communication and governance to help plan participants succeed in retirement.

Most distinctively, Tim has sat in your seat as a plan member and participant. He understands juggling a full-time job while meeting the needs of the plan membership. His role and responsibilities to the plan will be to facilitate meetings with your group; evaluate any RFPs; offer fiduciary education; consult on core menu, target date, stable value, and brokerage windows; recommend training opportunities; and speak on your behalf when requested. Finally, he will act as fiduciary to the plan.

Your Plan, with Tim on your team, can offer a wealth of support, experience, research, and determinations. Together our goal is to make your plan viable and healthy for all current and future participants for years to come.

Liberty Retirement Consultants, LLC provides 401(a), 457(b), and Defined Benefit (Pension) Consulting to governmental entities companies across the nation.

Disclosures

Liberty Retirement Consultants, LLC ("LRC"), a registered investment advisor regulated by the U.S. Securities and Exchange Commission (SEC), subject to the Rules and Regulations of the Investment Advisor Act of 1940 and MSRB rules. Registration with the U.S. Securities and Exchange Commission does not imply a certain level of skill or training. We are located in Driftwood, Texas. A copy of LRC's Form ADV Part 2 is available upon request.

Past performance may not be indicative of any future results. No current or prospective client should assume that the future performance of any investment or investment strategy referenced directly or indirectly in this brochure will perform in the same manner in the future. Different types of investments and investment strategies involve varying degrees of risk—all investing involves risk—and may experience positive or negative growth. Nothing in this brochure should be construed as guaranteeing any investment performance.

This may contain forward-looking statements and projections that are based on our current beliefs and assumptions on information currently available that we believe to be reasonable; however, such statements necessarily involve risks, uncertainties, and assumptions, and prospective investors may not put undue reliance on any of these statements.

Tim@LRCFiduciary.com