Company History and Values

About Lexow Financial Group

- An independent financial planning practice
-Helps individuals, families and businesses achieve their financial goals of asset protection, wealth accumulation and preservation
- Utilizes advanced financial strategies, tax savings strategies, insurance and a variety of other qualified & non-qualified retirement planning methods.

History

- Founded in 1963
- Headquartered in Edwardsville, IL
- Work with a network of professionals, including sister company BCL Retirement Services
- Makes up Financial Solutions Network

Products and Services

- estate analysis
- charitable giving
- life insurance
- fixed & variable annuities*
- mutual funds*
- long-term care insurance protection
- pension and retirement plans
- business insurance
- executive compensation
- succession planning
- employee benefits
- disability income

Values and Philosophy

- We believe that our reputation must be based first on a code of ethics that places the client's needs above all others and demands
- Our goal is to be recognized as highly competent professionals through technical expertise, product knowledge and commitment to professional growth
- Our pledge is to provide superior service to all of our clients resulting in lifetime client relationships

Qualified Retirement Plan Practice Fiduciary & non-fiduciary services

- Currently, we have over 200 individual clients and over 80 qualified employer sponsored retirement plans with approximately $90,000,000 of assets under management or advisement.

Identification / Designation of Fiduciaries

Assist with the following:

- Creating the Plan Committee
- Identifying and selecting members
- Establish procedures
- Appoint Trustees
- Signed Co-Fiduciary Services Agreement with your advisor

Investment Process

- Create an Investment Policy Statement (IPS)
- Maintain plan investments based on IPS criteria
- Establish adequate Trustee / Committee reporting
- Annual plan review
- Semi-annual investment review
- Ensure compliance with ERISA 404(c)

Provider Search and Management

- Annual fee review
- Periodic Request for Proposals / Contract Negotiations with providers

Qualified Retirement Plan Practice Fiduciary & non-fiduciary services continued

Plan Operation, Administration & Compliance

- Administrative reviews
- Compliance oversight
- Audit support
- Adequacy of plan design with alternative design suggestions
- ERISA fidelity bond coverage
- Fiduciary records management / documentation

Participant Education / Communication

- Annual Education Meetings
- Annual individual planning meetings with participants
- Financial planning and asset allocation services
-Quarterly poster / flyer distribution to plan sponsor

Sample Fee Schedule - Typical

Plan Assets	Typical Annual Fee
$0 to $1,000,000	50 basis points or 0.0050%
$1,000,001 to $2,000,000	45 basis points or 0.0045%
$2,000,001 to $3,000,000	40 basis points or 0.0040%
$3,000,001 to $4,000,000	35 basis points or 0.0035%
$4,000,001 to $5,000,000	30 basis points or 0.0030%
$5,000,001 and above	Negotiated

The provided fee schedule is reviewed and adjusted annually. Fees may vary from the Typical Fee Schedule based on factors such as multiple locations, additional travel expenses or other non-standard services not listed in the Services Agreement.

This is our team

Owner/Administrator
- Charter Retirement Plan Specialist
- Certified Fund Specialist
- 20 Plus Years of Experience
- Member of the American Society of Pension Professional & Actuaries
- Lifetime Member of the Million Dollar Roundtable
- 2012, 2013 - 5 Star Wealth Manager Award Winner

Larry Lexow
(618) 692-9999
larry@bcl401k.com

Plan Advisor
Christy Lexow
(618) 692-9999 ext. 13
clexow@bcl401k.com

- 10 Plus Years of Experience
- Bachelor of Science in Speech Communication & Public Relations

3-21 Plan Advisor
John Graney
(618) 692-9999 ext. 14
jgraney@nicolfinancial.com

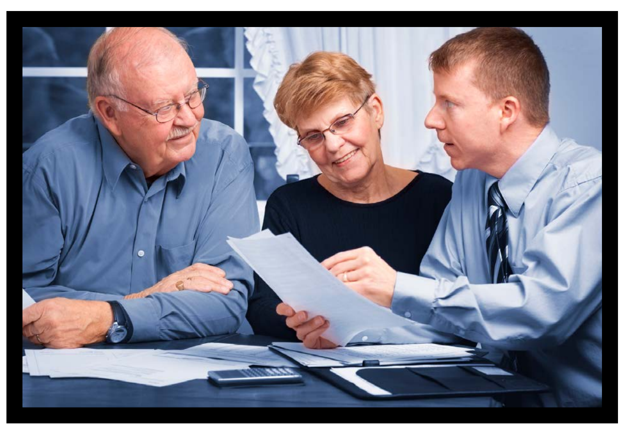
- Certified Investment Management Consultant - CIMC
- Chartered Retirement Plan Specialist - CRPS
- Accredited Investment Fiduciary – AIF
- 18 Years of Experience

ERISA Attorney and Council McMahon Berger, PC
Josh Richardson
(314) 567-7350
richardson@mcmahonberger.com
- Partner of McMahon Berger specializing in employee benefits with a focus on benefit plan administration
- B.A. in Public Accounting from Illinois Wesleyan University
- J.D., Washington University
- LL.M in Taxation, University of Florida

Address and Phone Number

60 South Highway 157
Edwardsville, IL 62025
Phone: (618) 692-9999 ext 10
Fax: (618) 692-9870

We are located a short distance from SIUE and have plenty of parking.



Lexow Financial Group

"What do you want in life? Are you rushing through a hectic day-to-day schedule so quickly that you haven't stopped to see where you're headed? Are you ready for the inevitable financial changes that occur in everyone's life?"
-Larry Lexow