



Comprehensive Retirement Plan Consultants

Independent and Objective Advice from Experienced Professionals



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Investment products & services are offered through Wells Fargo Advisors Financial Network, LLC (WFAFN). Member SIPC.

The Regan Group, Inc. is a separate entity from WFAFN.

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The Regan Group's Mission

Achieve superior results for our clients by providing institutional level investment management and consulting services.

We will assist you in creating a **prudent investment process** that emphasizes fiduciary driven strategies.

Your company and your employees deserve a highly effective and efficient retirement program.

Who is The Regan Group?

We are a privately held,
independent, investment management consulting practice
located in Omaha, Nebraska.

Our team is comprised of four
professionals with over 75 years of combined
investment consulting experience.



Investment consulting is ALL we do.

The Regan Group's Senior Consultants

Patrick G. Regan, CIMA®

Managing Principal – The Regan Group, Inc.

I have been in the financial services industry for over 23 years as a Managing Principal with The Regan Group, Inc. Through my independent affiliation with Wells Fargo Advisors Financial Network, I have been recognized as a Platinum Council member from 2011-2022.

After extensive graduate-level coursework and examination, I earned the Certified Investment Management Analyst® (CIMA®) designation in 2005. Maintenance of this designation requires adherence to a professional Code of Ethics and fulfilling rigorous ongoing education to remain aware of current planning strategies and financial trends. I am also a member of the Investment Management Consultants Association.

I received a Master's of Business Administration from The University of Texas, San Antonio and I am also a graduate of Trinity University, San Antonio, Texas, with a BS Engineering Science / Electrical. I spent eleven years in electrical engineering management.

I spent my childhood in Omaha where I now reside with my wife, Cindy, and where we enjoy visits from our two children.

As a passionate and committed runner, I have completed several full and half marathons over the years. I also enjoy golf and can often be found in the summer months on the course, spending quality time with clients.

I am also very active in the Omaha community:

- Investment/Finance Committee Member – Omaha Archdiocese ACD
- Finance Committee Member – Marian High School
- Past Chair of Marian High School Endowment Board of Trustees
- Endowment Committee Member for St. Vincent de Paul Church
- Member of Men's Club of St. Vincent de Paul Church
- Past Trustee of St. Vincent de Paul Church
- Past Member and Chair of the Finance Committee – St. Vincent de Paul Church
- Member Omaha Chamber of Commerce
- Director & Treasurer – Estates of Huntington Park Homeowners Association



The Platinum Council distinction is held by a select group of Financial Advisors within Wells Fargo Advisors Financial Network as measured by one or more of the following: completion of educational components, business production from the previous year, and professionalism. Additional consideration may have included best practices and team structures.

The Regan Group's Senior Consultants

Edward T. Regan, CIMA®

Managing Principal – The Regan Group, Inc.

I have been in the financial services industry for over 56 years. I was the Omaha Branch Manager of the EF Hutton office for five years.

As a member of the first certification class at The Wharton School in 1988, I earned the CIMA® (Certified Investment Management Analyst®) designation after extensive graduate level coursework and examination. Maintenance of this designation requires adherence to a professional Code of Ethics and fulfilling rigorous ongoing education to remain aware of current planning strategies and financial trends. I also chaired the continuing education classes for CIMA's for many years. I am a member of the Investment Management Consultants Association, as well.



I am a graduate of Creighton University with a BS in Business Administration. Also, I was a Certified Public Accountant for ten years, currently non-practicing.

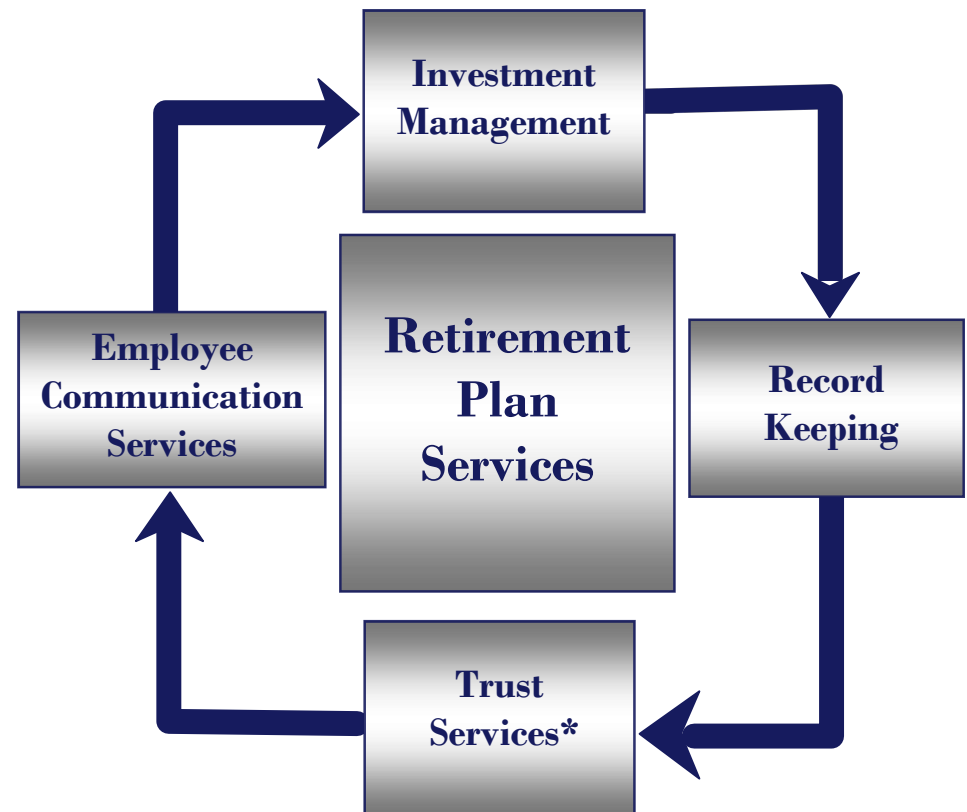
My wife Rose and I raised our six children in Omaha. Outside the office, I enjoy golf, fishing, and photography.

I am also very active in the Omaha community:

- Member of the Catholic Archbishop of Omaha's **Continuing Development Committee**
- Past member of the Omaha **Archdiocesan Investment Committee**
- Past member of the **Missionary Society of St. Columbian Investment Committee**
- Past president of the board of directors of **Mount Michael High School**
- Past Board member of **Mercy High School**
- Past president and board member of the **Serra Club of Omaha**
- Past Parish Council president and trustee of **St. Joan of Arc Church**
- Past treasurer of **Highland Country Club**
- Past chair of the **Archbishop's Educational Dinner for Scholarships**

Why Use a Retirement Plan Consultant?

- Has your retirement plan kept pace with changes within your organization?
 - ◆ Are your employees' retirement needs addressed in a sound and cost-effective manner?
 - ◆ Are the plan's investment choices appropriate for your employees?
- The marketplace for retirement plan services is enormous:
 - ◆ Thousands of companies provide record keeping, trustee, investment, and participant education services.
 - ◆ Finding the ideal services for *your* unique situation can be an overwhelming task.



*Trust Services provided by the Plan Custodian and not directly offered by The Regan Group, Inc.

What Makes Us Different?

Objectivity

- As an objective third party, we help you evaluate the many alternatives in the marketplace to determine which retirement plan services may best help you meet your needs.
- We believe it is a major advantage to provide an *objective viewpoint* when helping you select from a wide range of service providers.
- We firmly believe that *no single company* ---- has the very best capabilities and resources for every aspect of your plan.
- We have a *strong focus* on the retirement plan market:
 - ◆ Experience with retirement plans in various industries
 - ◆ Experience with transitioning plans where service or performance was lacking

Delivering the Plan Customized for You

- As consultants, we begin our discussions *without*:
 - ◆ Preconceived ideas
 - ◆ Predetermined agendas
 - ◆ Pressure to sell certain types of services

Delivering the Plan Customized for You

- **Plan Design and Administration –**
It is important to find an administrator best suited for your plan.
 - ◆ Meet with client for initial consultation to help determine plan format and organization
 - ◆ Develop strategy and policies for plan recordkeeping and reporting
 - ◆ Conduct search and selection of plan administration firms.
 - ◆ Review services provided by plan administrator.



Delivering the Plan Customized for You

■ Employee Communication Services

We believe that employee communications are the driving force behind an effective 401(k) program. Investment performance, accurate reporting, responsive service – none of it matters if your employees are not participating in the plan.

- ◆ Develop a strategy for employee education and communication.
- ◆ Design custom materials for meetings and ongoing education.
- ◆ Conduct employee enrollment meetings.
- ◆ Review employee actions (participation levels, investment elections, etc.)
- ◆ Provide ongoing education and communication support.

Delivering the Plan Customized for You

■ Investment Management

Over the long term, investment performance may have a great impact on the success of your plan. Therefore, we believe that a disciplined investment process designed to create a diverse menu, customized to your company's specific needs is critical.

- ◆ Establish long term objectives for the plan.
- ◆ Conduct asset allocation study.
- ◆ Assist in developing a written investment policy.
- ◆ Conduct comprehensive investment manager search to identify potential candidates.
- ◆ Report on and meet to review investment performance relative to investment policy objectives and other investment strategies.
- ◆ Analyze investment management organizations.

Our Commitment to Clients

■ **Effective Communication**

- ◆ Quarterly Performance Reports
- ◆ Review Meetings for each Plan Year

■ **Process Driven Analysis**

- ◆ A Disciplined, Methodical Process

■ **Objectivity**

- ◆ We use non-proprietary investment products. We are independent.

■ **Competitive Fees for Our Service**

- ◆ Our fee is based on our services, the amount of assets, and is disclosed

■ **Privacy**

- ◆ The Regan Group, Inc. does not share the names of our clients without permission

■ **Availability**



Case Study

We were hired in 2003 as retirement plan consultants for the **401K plan** of a business in the construction industry. A nationally recognized, bundled service provider (administration and proprietary investments) continued to service the plan, at that time.

The following actions were taken after initial meetings with the Plan's Trustee and Administrator:

- ◆ We recommended that the plan hold an annual fiduciary review meeting and worked with them to implement these meetings.
- ◆ An Investment Policy Statement was adopted with our support to document plan processes.
- ◆ A plan for ongoing participant education was established.

During an annual fiduciary meeting, we provided supporting information that included **reviews of performance and costs** of their plan. As a result of the reviews, the plan requested that we provide a comparison of alternate Investment Providers and Third-party Administrators (TPAs) to potentially replace their current provider. We used locally maintained databases and our experience to develop suggestions.

After the client selected a new Investment Provider and TPA, we **assisted them in the transition** to the new platform. We also performed an **asset allocation study**, to assist the plan in the development of four risk-based **sample portfolios**, constructed from their menu of investment choices.

This case study is hypothetical in nature and is provided for informational purposes only regarding the services we are able to offer. Please note that actual services provided may vary since each client situation is unique.

Disclaimers and Affiliations

- No securities are held in custody by The Regan Group, Inc.
 - ◆ Most, but not all, of our client's securities are held in custody by Wells Fargo Clearing Services LLC, which is an affiliate of WFAFN.
 - ◆ Wells Fargo Clearing Services LLC is a registered broker-dealer and non-bank affiliate of Wells Fargo & Company.
- The Regan Group, Inc. and Wells Fargo Advisors Financial Network do not act as fiduciaries and do not provide legal or tax advice.
- Wells Fargo Advisors Financial Network provide regulatory compliance oversight and audits of The Regan Group, Inc.