

Plan name \_\_\_\_\_ Advisor name \_\_\_\_\_  
 Plan contact \_\_\_\_\_ Advisor address \_\_\_\_\_  
 Plan address \_\_\_\_\_ Advisor phone \_\_\_\_\_

The United States Department of Labor (DOL) requires that advisors who are considered Covered Service Providers and expect to receive more than \$1,000 in compensation, provide disclosure to the retirement plans that they serve. The service provider must describe their services and provide information regarding the fees and expenses being charged.

This document is intended for the authorized plan fiduciary and contains information regarding the services being provided by the advisor and Cadaret, Grant & Co., Inc. to the plan and employees. Services provided are not fiduciary in nature, as defined by ERISA rules and regulations.

The advisor and Cadaret, Grant provide the following services to the plan and plan participants:

<b>Services to the plan related to the design, monitoring and administration.</b>	<ul style="list-style-type: none"> <li>▲ Review of plan structure.</li> <li>▲ Review of plan governance.</li> <li>▲ Review of plan investment objectives.</li> <li>▲ Evaluation of current investment managers.</li> <li>▲ Provide information regarding the performance of the available investment options.</li> <li>▲ Identify and advise regarding obligations of plan fiduciaries.</li> <li>▲ General monitoring and evaluation of service providers.</li> </ul>
<b>Services to plan participants and employees</b>	<ul style="list-style-type: none"> <li>▲ Information about investing generally and information about different types of investments.</li> <li>▲ Assist with enrollment meetings designed to increase retirement. Plan participation among employees and investment by the employees.</li> <li>▲ Education of the participants in the plan about general investment principles and the investment alternatives available under the plan.</li> <li>▲ Information about different investment allocation strategies, including information about historical returns.</li> <li>▲ Interactive materials designed to help participants identify appropriate investment strategies.</li> </ul>

The advisor and Cadaret, Grant receive commissions on securities transactions and fees from product sponsors in connection with the services provided to the plan and plan participants. Management fees, distribution, and service expenses are called Annual Operating Expenses. Commissions and Annual Operating Expenses are charged by the sponsor from the fund's assets. Commissions and Total Annual Operating Expenses are described in the prospectus. In addition to the detailed disclosure being provided to the plan by product sponsors, custodians, and record keepers, commission and expense information is contained in the specific prospectus and can be accessed at [www.cadaretgrant.com/408](http://www.cadaretgrant.com/408). Advisors receive a portion of commissions and fees received by Cadaret, Grant.

Cadaret, Grant receives compensation from strategic partners for ongoing marketing and education programs. Advisors do not share in this compensation. A list of strategic partners is available at [www.cadaretgrant.com/disclosures](http://www.cadaretgrant.com/disclosures).