BCA INC.

BURGESS CHAMBERS & ASSOCIATES INC.

TRUST WITH CONFIDENCE™

Message from the President

I founded the firm with a vision to create an environment of creativity, passionate employees, independent advice, Fiduciary oversight, transparency and accountability. Since its founding in 1988, the firm has continued to adapt to meet the evolving needs of our most important asset, our clients.

Since 1988, BCA has always focused on the design and implementation of investment programs for institutional clients. Each program is designed to meet specific individual return objectives. Instead of reaching for the highest returns, BCA focuses on asset allocation models that achieve rational returns with the highest degree of probability combined with a lower amount of risk utilizing equities, fixed income, and alternatives.

BCA designs and delivers best-in-class investment solutions to accommodate institutional client needs and requirements. By serving as a Fiduciary, we provide an unparalleled standard of care.

BCA has been innovating institutional investment advisory services for decades. We consistently research, reassess and reevaluate programs to enhance performance on an ongoing basis. As a Fiduciary, we protect organizations at the employer level.

We tailor our approach to optimize results for each employer, and we bring leading-edge ideas to the table and actualize them. At BCA, we deliver extraordinary solutions backed by our white glove approach.

When it comes to BCA serving as your Fiduciary, you can **Trust With Confidence.**™

FRESH IDEAS

Always Innovating

For more than 30 years, BCA has delivered institutional investment solutions, which are cost-effective and mitigate risk. We are constantly innovating to make our solutions a reality.

CONSISTENT MONITORING

Persistent Evaluations

Today, we oversee billions of dollars in assets under advisement, which we grow and cultivate through thorough research and analysis, in conjunction with ongoing monitoring and optimization.

Why BCA

FLEXIBILITY

BCA strives to innovate our investment advisory services by using open architecture with access to more than 50,000 investment solutions. We control costs by blending active and passive investment managers, and we provide a custom solution for each client that has a tailored allocation strategy to achieve a specific targeted return and risk profile.

EXCEPTIONAL SERVICE

Its clients have access to our team with the full commitment to support your ongoing needs. We provide proactive communication to keep our clients informed with timely insight and guidance. Our consultants and research analysts are nimble which allows them to pivot in order to direct and approve research recommendations.

OBJECTIVE ADVICE

BCA partners with our clients and will assume Fiduciary responsibility. We provide proactive investment manager and provider due diligence. As a result, we deliver consistent performance compared to the benchmarks to ensure compliance with policy targets and risk parameters.

The Firm

BCA is a SEC registered investment advisory firm located in Orlando, Florida. Founded in 1988, the firm focuses on advising institutional clients that include pension plans, 401(k) plans, 403(b) plans, 457(b) plans, 401(a) plans, VEBA, Special Pay, endowments and foundations.

BCA is one of the oldest independent advisory/consulting firms established in the Southeast. The firm maintains independence through its fee based business model and by having no affiliations with investment managers or broker dealers.

Our firm has over 30 years of experience working with institutional clients and through two major market cycles. Our employees average over 20 years of industry experience. We utilize a team approach with at least two consultants on each client. Each client is also supported by our research analysis, legal and compliance.

BCA's 4-Step Value-Adding Process

ORGANIZE

- Demonstrate Fiduciary awareness
- Investments: consistent with documents
- Responsibilities are defined and documented
- Identify conflicts of interest
- Review Agreements

FORMALIZE

- Develop time horizon for each investment
- Identify risk parameters
- Establish expected returns
- Select appropriate asset classes
- Establish monitoring constraints
- Finalize the Investment Policy

IMPLEMENT

- Due Diligence of service providers
- Administer plan in compliance with required documents
- Establish standards of Fiduciary Care
- Negotiate fees

MONITOR

- Review quarterly performance and peer rankings
- Review annual costs
- Review style drift
- Review suitability of fund options

Managing Your Fiduciary Responsibility

BCA's mission is to provide superior, independent and objective investment advice with a highly talented and experienced team. The firm adds value by keeping the consultants directly involved with the research and recommendations. The staff at BCA is constantly searching for new and innovative ideas to bring to our clients.

In addition, BCA provides its clients with the following Fiduciary services: Fiduciary training, investment oversight, ongoing due diligence, vendor searches, benchmarking, regulatory updates and plan design reviews. Each client's experiences will be customized and complimented by our unparalleled Fiduciary services. As a result this will allow you to better manage and maintain your Fiduciary responsibilities.

BCA's Fiduciary Checklist

- Establishing policies and procedures for the plan.
- Administering the plan in compliance with the plan documents.
- Ensuring regulatory compliance and updates.
- Developing formal written Investment Policy Statements (IPS).
- Selecting and monitoring service providers, trustees, and consultants.
- Monitoring the fees, ensuring reasonableness.
- Selecting and monitoring investment options.
- Promote participation and increase awareness.
- Educating participants about the plan's investment options.
- Introduce the tools to help save for a secure retirement.

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