Lara, May & Associates

A FOCUS FINANCIAL PARTNER | INDEPENDENT WEALTH MANAGEMENT

COVERED SERVICE PROVIDER 408(b)(2) DISCLOSURE

The following information is being provided by Lara, May & Associates, LLC ("LMA") and the representative of Daniel Glusica of Employee Benefit Group, Inc. ("EBG") to satisfy the Department of Labor's (DOL's) 408(b)(2) fee disclosure requirement (http://www.dol.gov/ebsa/newsroom/fs408b2finalreg.html). The rule requires all providers of services to covered plans that earn more than $1,000 in compensation to make explicit disclosures regarding the services provided and compensation received directly or indirectly from the plan. This report is designed to help you better understand the services provided your representative and the associated costs of the services and products.

This letter outlines the services "EBG" will be providing your Plan as a Fiduciary as defined in section 3(21) of ERISA with respect to performing duties of the plan as investment adviser representative of LMA, an investment adviser registered under the Investment Advisers Act of 1940 with the Securities and Exchange Commission and FINRA member broker/dealer.

Description of Services

Plan Sponsors Governance Services: • Review plan governance structure • Conduct stewardship assessment fiduciary review (SAFE) • Review 404(c) protection • Analyze plan design options • Meet with plan committee • Education and communication strategies support • Improving participant success measures support	Vendor Monitoring and Selection • Monitor service provider • Ensure all fees are disclosed • Benchmark fees and value of reasonableness • Review use of ERISA spending accounts • Generate and evaluate service provider request for information (FRI) • Generate and evaluate service provider request for proposal (RFP) • Support contract negotiation • Support service provider transition • Vendor transition support
Plan investment services: • Assess plans investment objective • Design overall investment structure • Review QDIA options and default fund selection • Review Company Stock Option • Develop investment policy statement (IPS) • Monitor IPS • Implement investment structure • Build model portfolios • Provide and review performance reporting • Search for new investment manager	Participant Services: • Review educational strategy • Provide Group meetings and one on one meetings • Provide participants phone and email support • Provide financial planning services • Provide a newsletter • Review progress against goals. • Rendering a participant advice

EBG does not provide administrative or custodial services for your plan. These services are done through your Plan Provider and are independent of EBG. A listing of these providers and links to their websites can be found in Appendix A

Fees and Compensation:

Representatives are able to offer a wide variety of investments and services that can be customized to meet your needs. Advisory Fees for Services range from 20 basis points to 50 basis points depending on the services offered to your Plan. A listing of the specific services and fees for your account will be provided in your service level agreement.

401(K) accounts typically purchase institutional, advisory, or front end sales charge (where the up-front charge is waived) funds. Institutional shares do not have an upfront sales charge. Fees vary by product type and fund. Equity fees are typically higher than bonds funds. You can find a description of fees and expenses charged by the Fund in the Fund's prospectus. For your convenience a listing of companies are noted in Appendix B with a link to company websites where this information can be found.

Indirect Compensation:

From time to time product sponsors will reimburse LMA for expenses incurred in conducting training, educational meetings, conferences or seminars for brokers and customers. Representatives may also receive meals or entertainment or other non-cash compensation from product providers.

Compensation to EBG for Termination of Services

Either party may terminate this agreement by providing the other party with 60 days written notice requesting termination. No additional fees are charged for termination of services.

Important Notes:

The information in this notice describes the services our representatives would expect to provide the plan. This is not intended as and does not constitute an agreement. This document does not create a contractual relationship or provide a guarantee of pricing for services. Any future services relating to the plan will be discussed with you and subject to your cooperation and approval.

Participant Information Required under ERISA 404(a)

To the extent that you or another plan fiduciary must provide certain fee information to plan participants as required by ERISA 404(a) the regular account statements and confirmation statements sent out in connection with participant accounts will contain information about fees and expenses that are charged to the account. However, please note that this document is not intended to satisfy your requirements of ERISA 404(a). Therefore, you will need to review the information contained in those documents to determine if other supplementary information must also be provided.

If you have any questions regarding the content of this disclosure, please don't hesitate to contact your representative or submit your inquiry to information@laramayllc.com.

Appendix A

Custodial and Third Party Administrators

Nationwide	http://www.nationwide.com/retirement-plan-employers.jsp
Fidelity	https://401k.fidelity.com/public/content/401k/Home/Landing
Hartford	http://retire.hartfordlife.com/cs/Satellite?c=Page&cid=1285275284065&pagename=Retire%2FPage%2FRetire_HomePage
ADP	http://www.adp.com/solutions/employer-services/retirement-services.aspx
PayChex	http://www.paychex.com/employee-benefits/401k-retirement/
Great West	https://www.gwrs.com/login.do
Daily Access	http://www.dailyaccess.com/
PayChex	http://www.paychex.com/employee-benefits/401k-retirement/
ING	http://ing.us/account-login
Mass Mutual	http://www.massmutual.com/retire/participants
Coastal Pensions	http://coastalpension.com/services.htm
RSM McGladrey/Verisight	http://retirementlink.com/
Retirement Benefit Solutions	http://rbsllc.net/

Appendix B - Fund Companies/Provider

ADP	http://www.adp.com/solutions/small-business/services/retirement-services.aspx
American Funds	https://www.americanfunds.com/funds/returns/alphabetically.htm
AllianceBernstein	https://www.alliancebernstein.com/investments/us/StoryPage.aspx?cid=16914
Allianz	https://www.allianzlife.com/annuities/annuities.aspx?intcmp=p018
Alerus	http://www.alerusretirementsolutions.com/
Allstate	http://www.myallstatefinancial.com/retirement/main.aspx
Axa	http://www.axa-equitable.com/annuities/what-is-an-annuity.html
Banner Life	https://www.lgamerica.com/newbannermainsave.htm
BlackRock	http://www2.blackrock.com/US/individual-investors/account-resources/mutual-fund-expenses
Columbia Management	https://performance.columbiamanagement.com/web/columbia/products-performance/mutual-funds
Delaware Investments	http://www.delawareinvestments.com/co/delaware/individual-investors/literature
Dreyfus	https://public.dreyfus.com/products-performance/index.html
DWS Scudder	https://www.dws-investments.com/EN/products/mutual-funds.jsp
Eaton Vance	http://funds.eatonvance.com/All-Mutual-Funds.php
Fidelity	http://personal.fidelity.com/products/funds/content/FidelityMutualFunds/browse_funds.shtml.cvsr
Franklin Templeton	https://www.franklintempleton.com/funds
Great West	https://www.gwrs.com/preLoginContentLink.do?accu=GwrsWR&contentUrl=preLogin.planSponsors.landing&specificBundle=preLogin
Guardian	http://www.guardianinvestor.com/public/account/access_retirement.aspx
Hartford Life	http://www.thehartford.com/individuals-families-insurance/

ING	http://ing.us/individuals/annuities
Invesco AIM	http://www.invesco.com/portal/site/us/menuitem.d532c738cfdd9a4bfdc48bf4acd8fba0/
Jackson National	https://www.jackson.com/Index.jsp
John Hancock	http://www.johnhancock.com/products/
Lincoln Financial	https://www.lfg.com/LincolnPageServer?LFGPage=/lfg/lfgclient/fprod/index.html
Lord Abbett	http://www.lordabbett.com/investor/mutualfunds/
Managers Investment Group	http://investor.managersinvest.com/mutual_funds.html
Metropolitan Life	http://www.metlife.com/individual/investment-products/annuities/index.html#types
MFS	https://www.mfs.com/wps/portal/mfs/us-investor/products/fund-documents/
Nationwide	http://www.nationwide.com/annuity-investments.jsp
Natixis	http://ngam.natixis.com/us/investor/1250189664101/Funds
Ohio National	https://www.ohionational.com/portal/site/client/annuity/
Oppenheimer Funds	https://www.oppenheimerfunds.com/fund/investors/performance
Pacific Life	http://www.pacificlife.com/PL/Products+and+Services/
Pimco	http://investments.pimco.com/Products/pages/PlOEF.aspx?Level1=ulProducts&Center=ulProducts&Level2=liulProductsMutualFunds
Pioneer	http://us.pioneerinvestments.com/global/chptr/chapter_funds.jsp
Principal	https://www.principalfunds.com/investor/funds/portfolios.htm
Prudential	http://www.investments.prudential.com/view/page/jd
Putnam	https://www.putnam.com/individual/
Reliance Trust	http://www.reliance-trust.com/businessretirementplan.asp
Stadion	http://stadionfunds.com/stadionfunds/funds/
Sungard	http://www.sungard.com/financialsystems/products/sgnfunds.aspx
SunLife	http://www.sunlife.com/Global/Products+and+services?vgnLocale=en_CA
Transamerica	http://www.transamerica.com/investments.asp
Voya	https://voyaretirement.voya.com/eportal/welcome.do
Wells Fargo	https://www.wellsfargoadvisors.com/financial-services/retirement-planning-services.htm
West Coast Life	http://www.protective.com/financial-professionals/by-brand/west-coast-life.aspx
Zurich	http://www.zurichlife.ie/funds/home.jsp
American Funds	https://www.americanfunds.com/funds/returns/alphabetically.htm
AllianceBernstein	https://www.alliancebernstein.com/investments/us/StoryPage.aspx?cid=16914
Allianz	https://www.allianzlife.com/annuities/annuities.aspx?intcmp=p018
Allstate	http://www.myallstatefinancial.com/retirement/main.aspx
Axa	http://www.axa-equitable.com/annuities/what-is-an-annuity.html
Banner Life	https://www.lgamerica.com/newbannermainsave.htm
BlackRock	http://www2.blackrock.com/US/individual-investors/account-resources/mutual-fund-expenses
Columbia Management	https://performance.columbiamanagement.com/web/columbia/products-performance/mutual-funds
Delaware Investments	http://www.delawareinvestments.com/co/delaware/individual-investors/literature
Dreyfus	https://public.dreyfus.com/products-performance/index.html
DWS Scudder	https://www.dws-investments.com/EN/products/mutual-funds.jsp
Eaton Vance	http://funds.eatonvance.com/All-Mutual-Funds.php
Fidelity	http://personal.fidelity.com/products/funds/content/FidelityMutualFunds/browse_funds.shtml.cvsr
Franklin Templeton	https://www.franklintempleton.com/funds

Great West	https://www.gwrs.com/preLoginContentLink.do?accu=GwrsWR&contentUrl=preLogin.planSponsors.landing&specificBundle
Guardian	http://www.guardianinvestor.com/public/account/access_retirement.aspx
Hartford Life	http://www.thehartford.com/individuals-families-insurance/
ING	http://ing.us/individuals/annuities
Invesco AIM	http://www.invesco.com/portal/site/us/menuitem.d532c738cfdd9a4bfdc48bf4acd8fba0/
Jackson National	https://www.jackson.com/Index.jsp
John Hancock	http://www.johnhancock.com/products/
Lincoln Financial	https://www.lfg.com/LincolnPageServer?LFGPage=/lfg/lfgclient/fprod/index.html
Lord Abbett	http://www.lordabbett.com/investor/mutualfunds/
Managers Investment Group	http://investor.managersinvest.com/mutual_funds.html
Metropolitan Life	http://www.metlife.com/individual/investment-products/annuities/index.html#types
MFS	https://www.mfs.com/wps/portal/mfs/us-investor/products/fund-documents/
Nationwide	http://www.nationwide.com/mutualfunds.jsp
Natixis	http://ngam.natixis.com/us/investor/1250189664101/Funds
Ohio National	https://www.ohionational.com/portal/site/client/annuity/
Oppenheimer Funds	https://www.oppenheimerfunds.com/fund/investors/performance
Pacific Life	http://www.pacificlife.com/PL/Products+and+Services/
Pimco	http://investments.pimco.com/Products/pages/PlOEF.aspx?Level1=ulProducts&Center=ulProducts&Level2=liulProductsMutu
Pioneer	http://us.pioneerinvestments.com/global/chptr/chapter_funds.jsp
Principal	https://www.principalfunds.com/investor/funds/portfolios.htm
Prudential	http://www.investments.prudential.com/view/page/jd
Putnam	https://www.putnam.com/individual/
Reliance Trust	http://www.reliance-trust.com/businessretirementplan.asp
Stadion	http://stadionfunds.com/stadionfunds/funds/
Sungard	http://www.sungard.com/financialsystems/products/sgnfunds.aspx
SunLife	http://www.sunlife.com/Global/Products+and+services?vgnLocale=en_CA
Transamerica	http://www.transamerica.com/investments.asp
Wells Fargo	https://www.wellsfargoadvisors.com/financial-services/retirement-planning-services.htm
West Coast Life	http://www.protective.com/financial-professionals/by-brand/west-coast-life.aspx
Zurich	http://www.zurichlife.ie/funds/home.jsp