FORT PITT®

CAPITAL GROUP

FIRM OVERVIEW FOR

Business Owners | Nonprofits | Institutions

FORT PITT®
CAPITAL GROUP

Investment management firm that provides financial advice to individuals and institutions

- A large firm’s breadth and depth, but with a boutique’s feel.
- Exceptional client service with a holistic approach to financial advising
- In-house investment decisions using a fiduciary approach
- Retirement Plan clients range from start-ups to over $100 million

OUR PURPOSE

Purpose is our why – why we come to work every day.

To Lead Every Client
To Financial Security

How we accomplish it.

By Providing Exceptional
Client Service & Advice

With Customized, In-house
Portfolio Management

Client Profile

- Businesses
  - Corporations
  - Foundations
  - Not-for-profit
  - Municipal Pensions
  - Target client – $5 million+

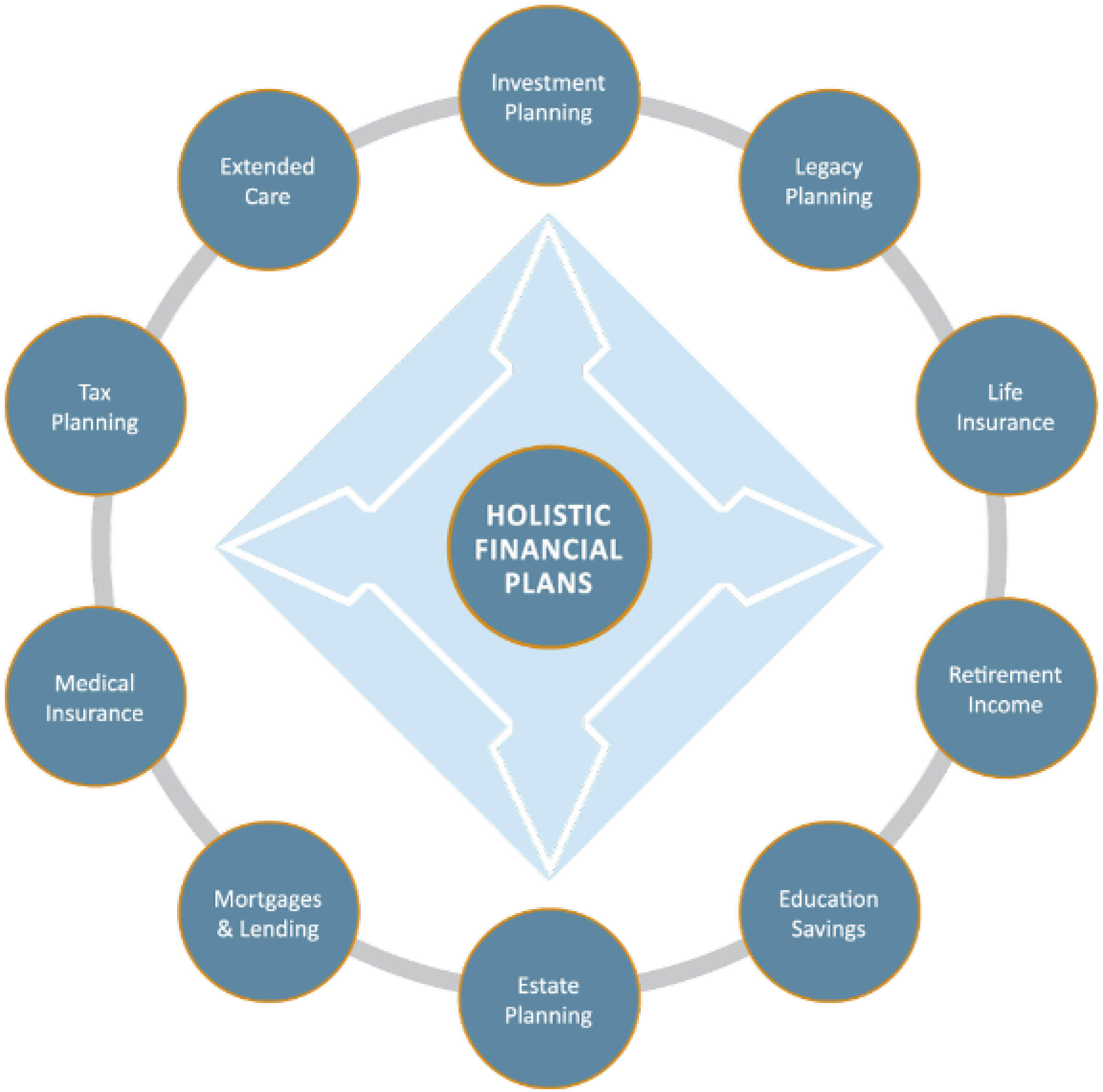
- Individual Clients
  - Target Clients- $1 million+

Our Services

- Wealth Management
- Retirement Plan Services
- Banking Solutions
- Executive Insurance Strategies
- Tax & Legal Strategies

WEALTH
MANAGEMENT

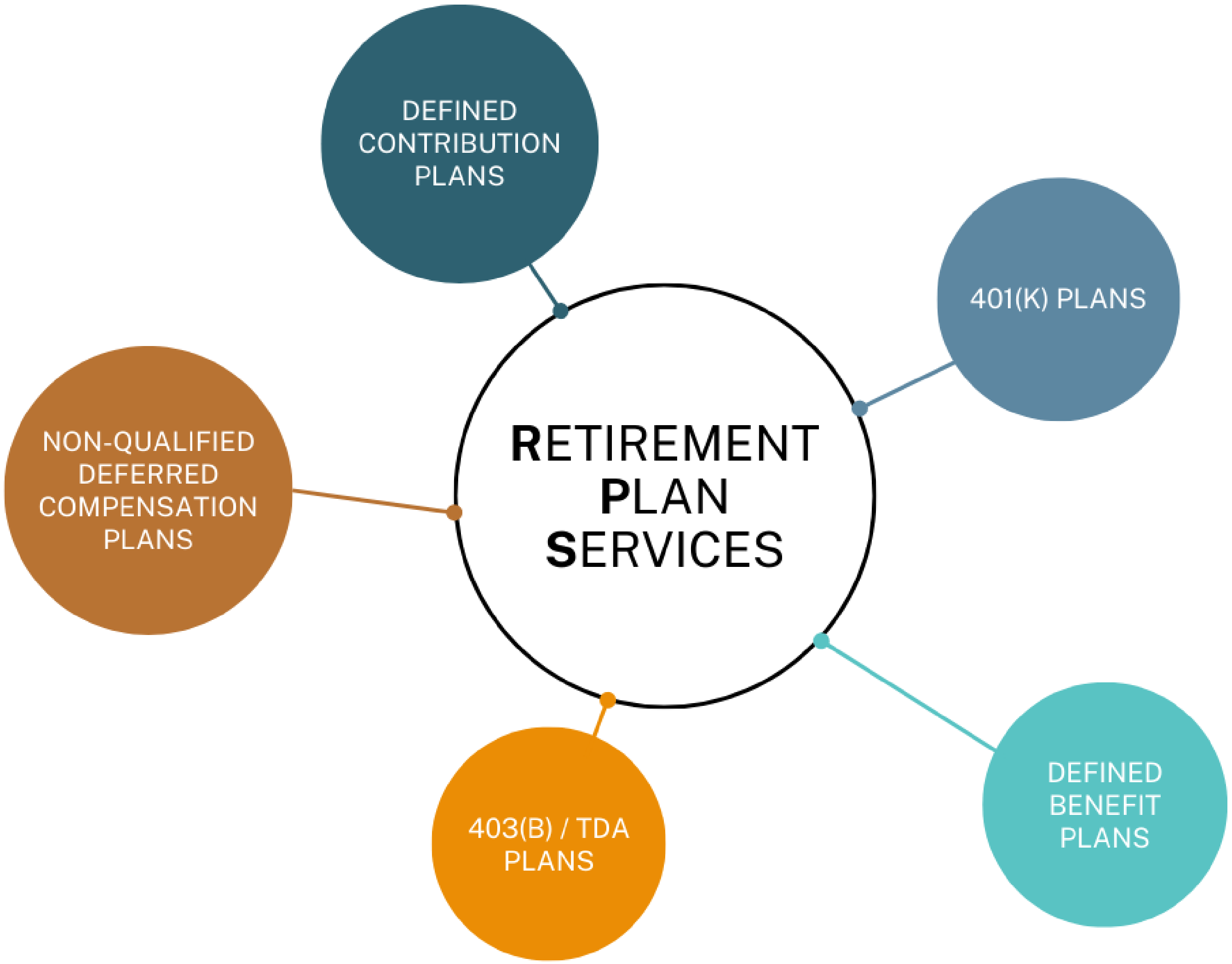
Individual Investor Wealth Management Services



INVESTMENT PLANNING	It starts with an intimate understanding of your goals, priorities and tolerance for risk. We take the time to understand you, so we can develop an investment plan that fits.
LEGACY PLANNING	We have multidimensional planning conversations, which lead to discussing a legacy that will impact who and what is most important to you.
LIFE INSURANCE	Insurance protects your assets and provides for the important people in your life. When needed, we can point you in the right direction so that you can make informed decisions with your advisor by your side.
RETIREMENT INCOME	When you retire and take that last official paycheck, our goal is to make sure that the assets you have accumulated will continue to provide the regular income you need. Your Income Plan is a part of your overall plan.
EDUCATION SAVINGS	Paying for college is among the largest investment that most families face. We help you navigate 529 Savings Plans, Coverdell ESAs (formerly known as Educational IRA), Custodial Accounts and Trusts.
ESTATE PLANNING	We address complicated estate planning questions directly with your legal counsel creating a coordinated effort focused on your unique needs.
MORTGAGES & LENDING	Through our bank partners, we can offer mortgage and lending solutions for your home or business needs.
MEDICAL INSURANCE	One of the most confusing aspects of retirement is figuring out healthcare options. We can help you choose a broker or agent, then work with them to evaluate your options and recommendations.
TAX PLANNING	While we do not provide tax advice, we can bring together expertise on your behalf, working with your accountant to make the most tax-efficient financial strategy.
EXTENDED CARE	Helping navigate potential life events that affect income and housing needs is integral to our holistic planning approach. In addition to exploring ways to protect your assets, we can provide support and guidance to put your mind at ease.

Retirement Plan Services

WE HAVE YOU COVERED



Our RPS Service Model

PLAN EVALUATION	FIDUCIARY GOVERNANCE	INVESTMENT CONSULTING	EMPLOYEE EDUCATION
• Service provider benchmarking • Plan design consulting (defined benefit, defined contribution, and non-qualified plans) • Service provider search and management • Fee benchmarking • Merger & acquisition consulting	• ERISA 3(21) and 3(38) fiduciary services • Fiduciary process management • Fiduciary training • Annual fiduciary review • Compliance oversight and audit support • Technical support • Investment committee meeting management and oversight	• Customized risk-based investment strategies • Fund lineup design • Performance monitoring • Investment policy statement development and review	• Direct employee education strategy • Education policy statement development and review • Group and one-on-one meetings

Benefits Consulting

- Fort Pitt's Retirement Plan Services team provides guidance and support in designing and managing employee retirement benefits packages.
- Our advisors work with businesses to understand their unique needs and goals and develop customized strategies to optimize their retirement offerings.

Succession/ Exit Planning

Certified Exit Planning

At Fort Pitt Capital Group, you can work directly with a Certified Exit Planning Advisor (CEPA).

Our in-house Certified Exit Planning Advisor has been specially trained to create plans for business owners that will address their business, financial and personal challenges while providing them a clear path to achieve their goals.

BANKING SOLUTIONS

Banking Partnerships

Through our bank partners, we can offer mortgage and lending solutions for your home or business needs.

Banking Solutions:

Schwab

Local Banking Partners

Ask us about:

- Lines of Credit
- Cash Management
- Mortgage Solutions

Executive Insurance Services

Buy-Sell Agreements

- Entity Purchase
- Cross Purchase
- Wait and See
- Cross Endorsement
- Trusteed
- Partnership

Income Protection

- Protect individuals from the financial risks associated with the loss of income due to sickness, injury, or unemployment.
- Provides a regular income for those unable to work.
- May cover medical expenses and other costs associated with being away from work.

Banked Owned, Insurance Owned, and Corporate Owned Life Insurance (BOLI, ICOLI, COLI)

- Provide financial protection to the insured in the event of death or disability.
  - **Bank Owned:** used as a form of collateral for loan
  - **Insurance Owned:** may be used as part of an annuity contract
  - **Corporate Owned:** provides death benefit protection for key employees or owners

Tax & Legal Strategies

Shareholder Agreement

A shareholder agreement, or stockholder agreement, is a legally binding contract between the shareholders of a company. It outlines the rights, responsibilities, and obligations of each shareholder and establishes guidelines for decision-making, governance, and dispute resolution within the company. Some key points include:

- Ownership and Shareholder Rights
- Decision-Making
- Transfer of Shares
- Shareholder Roles and Responsibilities
- Dispute Resolution
- Confidentiality and Non-Compete
- Exit Strategies

Fort Pitt tailors to the specific needs and circumstances of the company and its shareholders.

Merger & Acquisition Consulting

Stock vs. Asset Purchase – Strategic Considerations

What it means for the retirement plan depends on the type of transaction:

- How do the benefits of the seller compare to the buyer?
- Are there any collective bargaining agreements?
- What is the cost structure of the plans?
- How will the decision impact employee relations?

STOCK PURCHASE

- Ownership change only - business and employees continue as usual
- Not a distributable event
- Can merge retirement plans or continue separate
- Assume operational deficiencies and any protected benefits
- If separate, plans must be tested together for non-discrimination purposes

ASSET PURCHASE

- Buyer is treated as a new employer
- Employees rehired in new entity – distributable event
- Can merge, run separate, or terminate retirement plan
- If terminated, buyer can treat employees as new hires

Business Valuation

- The process of determining the economic value of a business is an essential step in various business transactions, such as mergers and acquisitions, selling or buying a business, obtaining financing, or settling legal disputes.
- Fort Pitt works with your attorneys to help provide a clear understanding of a business's financial value, considering factors such as:
  - Financial performance
  - Assets and liabilities
  - Market conditions
  - Industry trends
  - Future growth potential

Charitable Giving

Giving to qualified charities can often result in tax benefits for the giver. Fort Pitt can help businesses make the most of their donations by determining a strategy to lessen their tax burden while giving back to the community.

Consulting Process for Businesses

Step 1

FIRST APPOINTMENT

Our institutional investment process starts the same way as any of our engagements, no matter the size of your institution. We meet with your board of trustees, consultants, or investment committee to understand your unique objectives and goals.

Step 2

GATHER DOCUMENTS

We'll reach out to the necessary parties to collect trust statements, plan documentation, adoption agreements, investment policy statements, and anything else we need to understand your needs further.

Step 3

CURRENT PLAN ANALYSIS & PROPOSAL

We dig deep into analyzing your current plan and try to find ways to improve your investment lineup. Based on our analysis, we'll create a comprehensive proposal that aligns your investments with the goals of your company and your employee base while staying in compliance with current regulations.

Step 4

PRESENT THE PLAN

With our plan ready to get to work, we meet with your investment committee to discuss key findings and review our offering in more detail adjustments. We'll make any adjustments as needed and address any questions you might have. If everything is correct, we'll move forward.

Appendix I:
Bios

GIPS Disclosures