



Online Account Access Information:

Website: www.SpectrumPension.com

FAQ's About DecisionPoint's 457(b) Platform

Who is DecisionPoint and how big is your firm?

DecisionPoint Financial is a Fee-Only, SEC Registered Investment Advisor (RIA). We are a comprehensive financial planning firm that specializes in qualified and non-qualified retirement plans (i.e., 401(k), 403(b), 457(b)) as well as taxable and non-taxable investment accounts for individuals, families, and trusts. We manage approximately \$75 million in deferred comp assets for first responders and city workers in Pierce and Kitsap counties.

Scott Johnson, CFP®, AIF®, CJ Harrison CFP®, AIF® & Matt Daley, CFP®, AIF® will be your dedicated fiduciary advisors at DecisionPoint. CJ is the son of a professional fire fighter and Scott's father-in-law retired from West Pierce Fire & Rescue after 35 years on the job. We are intimately familiar with specifics about your career and Washington State benefits programs.

Are you fiduciaries?

Yes! This is a critical distinction when working with any investment professional. We are not brokers or insurance agents. We are a fee-only investment firm and we don't sell commissioned products. All DecisionPoint representatives are legal fiduciaries to our clients and we must always act in your best interest!

Who holds my deferred comp money at DecisionPoint?

Charles Schwab is the custodian of DecisionPoint's deferred comp program. DecisionPoint never touches or has access to your retirement account assets. Spectrum Pension Consultants in Tacoma, WA is the Record Keeper on our program.

What are the total program fees at DecisionPoint?

DecisionPoint's total program fees (including mutual fund expense ratios and all investment expenses) currently averages between 0.76% and 0.97% depending on your investment election. Our goal is to continue to drive fees as low as possible while still delivering value to our clients.

What investments do you offer inside your 457(b) deferred comp program?

As independent fiduciaries we are free to identify and utilize low cost mutual funds that have at least a 10 year track record of providing high benchmarked performance. We offer professionally managed asset allocation portfolios that are designed to help you maximize returns over time. Multiple studies show that participants utilizing professionally managed investment portfolios achieve consistently higher returns over those who do not.



FAQ's: Your DecisionPoint Deferred Comp Services

How accessible will you be?

We are very accessible and regularly in your area. We will provide you with our cell phone and email information and you are welcome to call us anytime.

Do you offer Roth (after-tax) investing and loans in your 457(b) program?

Yes and Yes!

What other services can DecisionPoint provide me?

We are CERTIFIED FINANCIAL PLANNERS™. The most important aspect of our program is that we want to meet with you and your family and build your financial plan. We do not charge extra for this service and we are not looking to sell you anything. We only want to make sure that you and your family are financially prepared for the future.

Your Team of Advisors



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