



Investing in the Future

Corporate 401(k) & Retirement Planning

Securities offered through Registered Representatives of Cambridge Investment Research, Inc., a Broker/Dealer, Member FINRA/SIPC. Advisory Services offered through Cambridge Investment Research Advisors, Inc., a Registered Investment Advisor. Muncaster Financial Group and Cambridge are separate entities. 9 Whitsett St, Greenville, SC 29601



Muncaster Financial Group

On behalf of Muncaster Financial Group, thank you for the opportunity to review your Corporate Sponsored Retirement Plan and for considering our financial professionals as your plan advisors.

With the continuously evolving retirement plan environment, increasing demands on human resource professionals, and the expansion of plan sponsors' fiduciary responsibilities, Muncaster Financial Group is positioned to become your valued partner. Our professionals at Muncaster Financial Group provide a holistic approach to helping our clients manage their plan in a manner consistent with the plan objectives. Our team possesses the knowledge, skill, and experience needed to help achieve the highest level of success for our clients, and we are committed to providing the highest level of service and personal attention. We strive to be the best in the industry and will continue to listen to our client's needs, goals, and objectives.

For nearly two decades, we have experienced extraordinary growth, thanks largely to our commitment to partnerships, teamwork and integrity. An intense focus on innovation, through research and development, has allowed us to bring added value to our clients and cutting-edge opportunities to our industry. We have successfully strengthened our position as a premier financial and retirement services firm, even in the face of challenging economic and market conditions. From the design phase, to implementation, to ongoing management, we take great pride in providing our clients with a continuous commitment that includes the client in every phase, helping to make our engagement seamless.

The upcoming years will be exciting as we expand our Corporate Retirement Plan business by building strategic partnerships throughout the marketplace. We will continue to pursue relationships, platforms, and strategies that strive to yield the best long-term value for all involved. As president, it is my privilege to invite you to join Muncaster Financial Group as a valued client, allowing our team to provide exceptional retirement plan solutions.



Richard Muncaster
Founder and President, Muncaster Financial Group

By the Numbers

— 41% of Americans say it will take a miracle for them to retire securely. (401k Specialist)

— 7.8% on average, the percentage employees contribute to their company-managed retirement plan at T. Rowe Price

— \$129,157 average 401(k) balance at the end of 2020 at Vanguard

— 60% of Americans have access to a defined contribution plan, but only 43% of Americans join a plan (Bureau of Labor Statistics)

— 84% of participants in the “How America Saves” study said they didn’t save more because they were afraid of investment selection or ongoing management of their investments (via Vanguard)

— 11% of plan participants are saving adequately for retirement





When was the last time you considered your fiduciary obligation to your employees?

Important questions to consider:

- Do retirement plan committee members know they are fiduciaries and understand the duties and responsibilities of their role? Is there a clear understanding of which vendors may be functioning as fiduciaries?
- Has the investment selection and monitoring process been defined and documented? Do fiduciaries understand why certain asset classes are being offered and others are not?
- Are you 100% happy with the service you are receiving?
- Do you feel you have mitigated your fiduciary risk to your highest comfort level?
- In the event of an audit, do you feel confident in the support you will receive from your current advisor?

What makes us different?

Our value in retirement planning.

The professionals at Muncaster Financial Group understand your employees' futures deserve careful thought and planning, and we are able to design and manage a plan suited to your company's needs. After all, our mission is to make a profound, positive impact on our clients and the lives of their families. Considering your employees and their families will play a key role in how we approach set-up and management of your company's 401(k) or retirement offerings.

Navigating the tax codes and rules associated with pension plans, IRAs, and social security can be confusing. We will help you understand your options – from 401(k) and pension plans to SEP IRAs and Simple IRAs.

Choosing us as your 401(k) advisor means choosing experience. Our team draws upon more than 80 years of combined industry experience and holds accreditations that include: Investment Advisor Representative of Cambridge Investment Research Advisors, Inc.; Registered Representative; Accredited Investment Fiduciary (AIF®); and Life, Accident and Health license. Muncaster Financial Group is an award-winning business earning recognition from the Better Business Bureau of the Upstate for meeting and exceeding advertising standards and ethics in addition to being recognized as one of South Carolina's Best Wealth Management Companies of 2021. Integrity is the cornerstone of our commitment to excellence as an organization and serves as our guiding light in all that we do. These recognitions validate our pursuit of, and dedication to, our mission and have inspired us to continue exceeding expectations.

Most importantly, you will receive pro-active personal attention, a team approach, and trusted advice continuously. As your comprehensive financial advisors, the professionals at Muncaster Financial Group will incorporate our structured process, guidance, resources, and regular communication as we design, implement, and manage your plan throughout the years.

Financial management is our expertise; let us help enrich your employees' futures.



THE LEADER BEHIND THE

Muncaster Financial Group's Team



Richard Muncaster, President & CEO

As President and CEO of Muncaster Financial Group, Richard aims to deliver personalized care and financial expertise as our clients pursue and achieve their unique financial goals. With three decades of experience as a financial advisor, Richard understands the importance of listening to his clients their financial goals. Richard established Muncaster Financial Group in 2005 after recognizing the public's desire for a service based, independent, financial firm. Richard has extensive experience in the financial services industry working with high net worth individuals, business owners, and upper level management of successful corporations. He is a Registered

Representative of Cambridge Investment Research, Inc. (Series 7, 6, 63), an Investment Advisor Representative of Cambridge Investment Research Advisors, Inc. (Series 65), Life Underwriter Training Council Fellow (LUTCF®), Accredited Investment Fiduciary (AIF®), holds a Life, Accident and Health (LA&H) license, a Property and Casualty (P&C) license, and numerous industry planning designations.

Passionate about the Upstate of South Carolina, Richard gives back to the Greenville community through his work with Meals on Wheels of Greenville, Greenville Clemson Alumni Club, The Meyer Center For Special Children, American Heart Association, and the Better Business Bureau of Upstate SC.

He is also a member of Greenville Country Club and the Greenville Chamber of Commerce, through which he completed Opportunity Greenville. Beyond serving his clients and community, Richard enjoys spending time with his wife, Sheri, his son, Mills, and step-daughter, Sophia, family, and friends, in addition to supporting Clemson University athletics, golfing, snow skiing, visiting family in Florida, spending time at the lake, and traveling.

Licenses and Degrees:

Accredited Investment Fiduciary® (AIF®)

Registered Representative of Cambridge

Investment Research, Inc. (Series 7, 6, 63)

Investment Advisor Representative of Cambridge Investment Research Advisors, Inc. (Series 65)

Named Top 10 Advisor with Organic Growth among Transamerica Financial Advisors

Graduate of Clemson University – Bachelor of Science degree in Business Management with a concentration in Financial Management

LUTCF® (Life Underwriter Training Council Fellow)

LA&H (Life, Accident and Health) License

P&C (Property and Casualty) License

St. Francis Forum, Class 20

Muncaster Financial Group's Team



Thomas Simmons, CPA

VICE PRESIDENT & CFO

Thomas serves as Vice President and CFO at Muncaster Financial Group. His highest priority is to deliver exceptional advice and value to our clients, diligently seeking to understand their personal circumstances, resources, needs, and goals.

Thomas joined Muncaster Financial Group in 2017 after spending three years at Elliott Davis, the Greenville-based public accounting firm. He offers extensive client services such as wealth management, tax planning, estate planning, and philanthropic planning.

A Greer native, Thomas is passionate about the Upstate and is committed to giving back to his community. He serves as Endowment Trustee for Meals on Wheels of Greenville, Chair of the Long Range Planning Committee for Memorial United Methodist Church, Board member for the Greenville Police Foundation, and is an active member of the Greenville Estate Planning Council.

Licenses and Degrees:

Registered Representative of Cambridge Investment Research, Inc. (Series 7)
Investment Advisor Representative of Cambridge Investment Research Advisors, Inc. (Series 66)
Certified Public Accountant (SC #9123)
LA&H (Life, Accident and Health) Insurance License
Master of Professional Accountancy, with a Concentration in Taxation – Clemson University
Greenville Business Magazine's Best & Brightest 35 and Under, Class of 2022
St. Francis Forum, Class 21
Bachelor of Arts degree in Finance – Wofford College
Bachelor of Arts degree in Accounting – Wofford College
Three-year letterman wide receiver for the Wofford Terriers
Member of the Southern Conference Academic All Conference Team



Tricia Smith, AIF®

RETIREMENT PLAN SPECIALIST

Tricia serves as our Retirement Plan Specialist, with the goal of creating effective retirement plans to protect clients' wealth. Her expertise in optimizing plan designs and implementing proactive solutions provides sound guidance. Tricia also brings more than 30 years of financial services and retirement plan experience to the Muncaster team. Prior to joining Muncaster Financial Group, Tricia worked with 401(k) plans across an extensive and varied book of business. Born in Asheville, North

Carolina and raised in Greenville, South Carolina, she is a Carolina girl through and through. Outside of the office, Tricia enjoys reading, hiking, and spending time with friends and family. As a former competitive swimmer, Division I coach, and current gym enthusiast, she exudes dedication and determination to all of her endeavors, both personal and professional.

Licenses and Degrees:

Accredited Investment Fiduciary® (AIF®)
Series 7 Securities License, Series 66 Uniform Combines State Law Exam for Investment Advisor Representatives
Bachelor of Arts degree in Economics – Davidson College

Muncaster Financial Group's Team



Bryan Newton

PRIVATE WEALTH ASSOCIATE

As a Private Wealth Associate, Bryan supports the lead advisors with designing comprehensive financial plans for individuals and families, participating in client meetings, performing client services, and regularly reviewing clients' portfolios. Bryan has been in the financial/investment industry since 2014. Bryan started his career as an Agent with Mutual of Omaha and a Financial Representative with New York Life. During this time, he worked with clients and their families on their insurance and retirement income planning needs.

Starting in 2017, Bryan transitioned to the commercial real estate industry with RealtyLink where he was an Investor Relations Manager and Property Manager. As an Investor Relations Manager, he worked closely with individuals and institutions across the country that were seeking commercial real estate investment opportunities that matched their investment criteria.

Bryan graduated from Lander University in 2010 where he majored in Business Administration (Accounting Emphasis) and was a member of the Men's Golf Team. He met his wife, Rachel, at Lander, and they now live in the Five Forks area of Simpsonville, SC, with their two sons, Wells and Wyatt. Bryan enjoys playing competitive golf, swimming, and coaching the Masters Swim program at the Caine Halter Family YMCA.

Licenses and Degrees:

Registered Representative of Cambridge Investment Research, Inc. (Series 7)
Investment Advisor Representative of Cambridge Investment Research Advisors, Inc. (Series 66)
GSA Business Forty Under 40, Class of 2023



Sheri Muncaster

BUSINESS DEVELOPMENT SPECIALIST

As the Business Development Specialist, Sheri brings a wealth of experience to the table. Her background spans from business development in the higher education space to interior design and consulting, as well as planning company events to inspire and promote relationship building. She's a Greenville native and a graduate of the University of South Carolina. In her free time, she loves to spend time with her family on neighborhood walks and bike rides, support local nonprofits, and travel. She's always excited to take on new challenges.

Licenses and Degrees:

Bachelor of Education in Early Childhood - University of South Carolina

Muncaster Financial Group's Team



Debbie Brown

ADMINISTRATIVE ASSOCIATE

Debbie fulfills the role of Administrative Associate, working alongside our financial executives as they deliver first-class customer service. Her role is key in performing administrative duties for clients, while keeping the team on track with her attention to detail. With a Master's Degree in Public Administration from the University of South Carolina, Debbie brings over a decade of experience in the financial services industry to the Muncaster team. Her background and education make her an impressive and comprehensive resource, and her communication and adaptive skills allow her to navigate the complex nature of the wealth management and insurance business, always keeping our clients' welfare as her top priority.

Debbie was born and raised in Walterboro, South Carolina. She and her husband, Jim, reside in Downtown Greenville, enjoying all of the amenities offered by the location, including easy access to the Swamp Rabbit Trail. Debbie enjoys being active and going to the beach with her two grandchildren.

Licenses and Degrees:

Master of Public Administration (MPA) – University of South Carolina



James Wells

PRIVATE WEALTH ASSOCIATE

James serves as a Private Wealth Associate at Muncaster Financial Group. His highest priority is assisting in the day-to-day operations for the firm as well as providing help to both our Private Wealth Advisors and our Retirement Plan Specialists with anything they may need. James is a native of Chapin, SC and a recent graduate of Wofford College where he majored in Business Economic and minored in both Accounting and Finance. During his time at Wofford, he was a member of the football team and was part of the 2019 SOCON Championship Team that played in the FCS Playoffs. During his final semester at Wofford, he began interning with Muncaster Financial Group then joined the team full-time in June 2023 after graduation. James is currently furthering his education at North Greenville University where he's pursuing a Master's in Business Administration. While at NGU, James will be finishing out his NCAA football eligibility as a linebacker for the Crusaders. James looks forward to expanding on his Wofford and NGU connections to become more involved in the Greenville community.

Licenses and Degrees:

Bachelor of Arts Degree in Business Economics – Wofford College

Three-time member of the Southern Conference All-Academic Team

Member of the 2022-23 College Sports Communicators Academic All-District Team

Corporate Financial Services

Going above and beyond to deliver value as financial professionals.



401k and Retirement Planning Services

- Record Keeper Due Diligence
- Employee Communication, Education and Counseling
- Plan Research and Design
- Fiduciary Oversight
- Investment Performance Monitoring, Benchmarking and Evaluation •
- Third Party Administrator Coordination
- Dedicated Service



Executive Benefits Planning

Due to existing rules, business owners or high-paid executives may be unable to fully utilize their retirement plans or other benefits. The professionals at Muncaster Financial Group understand these rules and work closely with our clients to evaluate alternative options that may be advantageous. We will cater a specific plan based on your goals and objectives.



Private Wealth Planning and Management

For most people, financial planning goes well beyond retirement plans and services. The professionals at Muncaster Financial Group utilize their extensive experience when tailoring and executing personal financial strategies on behalf of your employees.

Private Wealth Management

Clarifying Your Future



At Muncaster Financial Group, our private wealth management services are centered on achieving client goals. As an independent firm, we are entirely client focused and do not adhere to corporate mandates. Our advisors bring experience, attention to detail, and access to a network of resources to develop customized and strategic solutions as we help you continue forward.

Our team will help you create a structured and individualized plan to achieve and exceed your financial goals. This allows you to enjoy the confidence and ease that comes with knowing a solid strategy is in place and a devoted team is working to benefit you.

Proud Recipient of the 2022 Torch Awards for Ethics

We're honored to be recipients of the 2022 Better Business Bureau's Torch Awards for Ethics! We were presented this award at the BBB's gala on November 3rd at the Hilton Greenville. This award embodies BBB's mission of advancing business trust and honors organizations whose leaders focus on the four C's: Character, Culture, Customers, and Community.

Nominees completed a rigorous application process evaluating the company's demonstrated commitment to business practices that build trust with employees, customers and vendors in the marketplace. The winners were selected by a panel of judges based on the number of employees.

We would like to say thank you to all of our employees and clients for supporting this wonderful business!



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MUNCASTER FINANCIAL GROUP

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