



PARTNERING WITH BUSINESS OWNERS, ORGANIZATIONS AND THEIR EMPLOYEES

*Retirement Plan Consulting &
Employee Engagement*



OUR FIRM



Allen Financial Group provides comprehensive, independent financial planning and investment management services tailored to our clients' unique needs.

Advising on more than \$600 million in client assets as of 2020, our services are enhanced through our partnership with Commonwealth Financial Network, the largest privately held Registered Investment Adviser in the United States.

With more than 35 years collective retirement plan experience, we are advising and serving 50 401(k)/403(b) plans and more than 70 SIMPLE IRAs.

Established in 2001 as a part of Allen Insurance and Financial and 100% employee-owned, our offices are located in Belfast, Camden, Rockland, Southwest Harbor, and Waterville, Maine.

HOW WE WORK WITH YOU

We are dedicated to:

- Creating a reliable, seamless experience and improved outcomes for retirement plan sponsors and employees.
- Implementing process-driven strategies to help you limit your fiduciary liability.
- Acting as your guide to help you manage changes in the regulatory environment.
- Offering advice and education to improve the retirement readiness of your employees.
- Helping you manage your relationships with third parties.



OUR SERVICES

An Independent Perspective from a Trusted Guide

Rely on our impartial outlook and breadth of knowledge about the retirement plan industry to help you evaluate the options, make the best choices to meet the objectives of both your business and your employees and to fulfill your fiduciary obligations.

Whether we work with you on a specific project or on an ongoing basis, you'll benefit from:

- Access to a wide universe of products and services from which we'll help you choose.
- No proprietary vendor or product pressures.
- A fully transparent fee structure, regardless of the specific recommendations we make to you.

Our independence means that our interests are aligned with yours and we are free to provide guidance based on what's best for you and your employees.

A Standard of Service Grounded in Relationships

When you partner with Allen Insurance and Financial, you benefit from more than 35 years of experience in helping businesses like yours implement and manage retirement savings plans. We collaborate with you to create an action plan which encompasses everything from investment options, advice and educational resources, to cost management and sharing of fiduciary responsibilities.

What truly distinguishes us is how we deliver on that plan—by cultivating a relationship with your business and your employees that will endure over time, and by adhering to a steadfast promise to provide you with a caliber of service that is second to none.

Fiduciary Know-How to Safeguard Your Best Interests

The primary retirement savings vehicle for most Americans is their workplace retirement plan. As such, your plan, and how you manage it, is under intense scrutiny – from your employees, as well as from regulatory bodies charged with protecting investors' interests.

We can share much of this fiduciary role with you, helping you to navigate changes in the industry, manage the associated risks and help ensure that you're up to date on the latest requirements. You can also rely on us to help keep your plan well managed and well documented.

Investment Expertise to Bolster Financial Confidence

You'll find that our core strengths help support and promote a culture of financial well-being in your workplace. By taking the time to get to know your business, we can design and manage a unique plan that matches your key objectives with comprehensive investor options.

The investment recommendations we make are based on a rigorous quantitative and qualitative evaluation process. In addition, we:

- Provide ongoing monitoring and review of investments and service providers.
- Focus on managing risk and volatility to minimize your exposure to fiduciary liability.
- Lay the fiduciary groundwork by creating and maintaining your plan's investment policy statement.

Advice Tailored to Engage Your Employees

As independent retirement plan specialists, we can provide the added value your employees need most: Impartial advice about their investments, asset allocations and risk tolerances to help them feel confident about the decisions they're making.

We can create a customized employee education program focused on financial wellness and designed to help your employees become more informed on how to prepare, plan and save. Whether in a group setting, or one-on-one, your employees receive the advice they need and you demonstrate the prudence and accountability by providing them with resources to help them pursue their retirement goals.



LEADING TO FINANCIAL WELLNESS

Education and Guidance for Your Employees

- On-site meetings and presentations
- Web video conferencing to increase learning opportunities
- Ongoing financial planning topic education
- Individualized retirement income planning
- One-on-one planning meetings

The Advantages of Starting Early



	Susan	Joseph
Pretax contribution	\$4,000 per year from ages 30 to 39	\$4,000 per year from ages 40 to 65
Total amount contributed	\$40,000	\$104,000
Total contribution value	\$343,414 (pretax) after 36 years	\$293,935 (pretax) after 26 years

* This is a hypothetical example and not intended to predict or project investment performance. Your own results will vary. It assumes systematic \$4,000 pretax contributions to a tax-deferred retirement plan account made annually on January 1 for the number of years indicated above and a 7% annual rate of return. No distributions were taken from the account during the entire period. This does not take into account taxes on distribution or fees and expenses. If account fees and expenses were deducted, performance would be lower. Pretax contributions and any earnings will be taxed at the time of distribution and may also be subject to an early withdrawal penalty if distributed before age 59½. Systematic investing does not ensure a profit or protect against loss in a declining market.

OUR PEOPLE



J. Michael Pierce, JD, CFP®

Mike is the president of Allen Insurance and Financial. A lawyer, he holds a number of financial planning accreditations including CERTIFIED FINANCIAL PLANNER™ professional. As leader of the Allen Financial team, his focus is to direct a team of financial advisors who provide a highly personalized, consultative approach to developing a customized strategy for individuals, families, businesses and non-profit organizations.



Abraham Dugal

Abe is a graduate of Babson College who worked in Boston for 10 years before returning home to Midcoast Maine in 2015. In Boston, Abe's work at Cambridge Associates focused on custom client portfolio analysis and operations and portfolio risk monitoring. Most recently Abe oversaw a department of 45 staff serving more than 300 foundation, endowment, pension and private wealth clients. His focus at Allen is financial planning for individuals and families, retirement plan solutions for businesses and investment management for non-profit organizations.



Brian Beaulieu, ChFC®, AIF®

Brian is a Chartered Financial Consultant® and Accredited Investment Fiduciary Designee who believes that working with clients to help solve their financial concerns is meaningful and important work. A native of Brewer and a graduate of the University of Maine in Orono, Brian worked in Florida as director of wealth management for Riverside Bank of the Gulf Coast, as a financial consultant for Union Trust in Maine, and as manager of financial services for Prudential Financial. In 1990, Brian's father Gary was Allen's first financial consultant, playing a key role in establishing financial services as an integral part of the company.



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Offices in Rockland, Camden, Belfast,
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Securities and Advisory services offered through Commonwealth Financial Network®, Member
FINRA, SIPC, a Registered Investment Adviser. Fixed Insurance products and services offered
through Allen Insurance and Financial, L.S. Robinson Co. or CES Insurance Agency.