CERITY PARTNERS WEALTH ADVISORY PROGRAM FOR KIEWIT STOCKHOLDERS

	NEW Financial & Tax Planning	Comprehensive Wealth Management Tier I	Comprehensive Wealth Management Tier II
Designed Primarily For	Groups 4, 5 and 6 or others with a less complex financial situation and are comfortable with implementing the decisions themselves	Groups 4, 5, and those in group 6 that want implementation to rest with Cerity Partners	Groups 1, 2, 3 and 4; those with complexity; or need several topics completed quickly
Implementation of Decisions Completed by	Stockholder	Cerity Partners Advisor Team	Cerity Partners Advisor Team
Frequency	3 to 4 remote advisor meetings per year - Meetings via phone 1 to 1.5 hours meetings	3 advisor meetings per year - 1 in-person, 2 via phone 1 to 1.5 hours meetings	4+ advisor meetings per year - 4 or more in-person or phone 1.5 to 2.5 hours meetings
Services or Topics	Each option includes advice about the following topics. The level of complexity and comprehensiveness of these discussions will vary depending on the option you select. Schedule a time to speak with a Cerity Partners advisor to learn more. **Benefit Planning:** C Stock and I Stock Program Stockholder loan program Retirement Savings Plan - 401(k) **Income Tax Planning:** Develop year-end tax planning strategy Tax planning techniques *Preparation can be added for additional fee; see details below **Investment Planning**: Cash flow Develop overall, holistic investment plan Investment Management can be added for additional fee **Estate Planning:** Analysis of existing estate plan Revision of existing estate plan **Insurance Planning** **Retirement Planning** **Budgeting** **Debt Analysis and Reduction Planning**		
Annual Fee	$2,500 – company-paid for groups 4, 5 and 6	$6,000 for groups 1, 2 and 3 $3,500 (after $2,500 subsidy) for groups 4, 5 and 6	$9,000 for groups 1, 2 and 3 $6,500 (after $2,500 subsidy) for groups 4, 5 and 6

*FINANCIAL & TAX PLANNING

This service does NOT include the preparation of a stockholder's income tax returns. If a stockholder, using this service, wishes to engage Cerity Partners to prepare the requested returns, Cerity Partners will propose a fee for the additional service. This additional fee will be billed separately to the stockholder. The stockholder, not Kiewit, is responsible for payment of the income tax preparation fee, if that service is desired.

*COMPREHENSIVE WEALTH MANAGEMENT TIER I/II

This service includes the preparation of a stockholder's income tax returns. Additional returns may be prepared for an additional fee. This additional fee will be billed separately to the stockholder. The stockholder, not Kiewit, is responsible for payment of the income tax preparation fee, if that service is desired.

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