



**Lebel &
harriman**
RETIREMENT ADVISORS



401(k) Plan Advisory & Education Services for ESOPs

Employer Financial Services Team

Lebel & Harriman Retirement Advisors | October 2024

Securities offered through Valmark Securities, Inc. Member FINRA, SIPC. Investment Advisory Services offered through Valmark Advisers, Inc. a SEC Registered Investment Advisor 130 Springside Drive Suite 300 Akron, OH 44333-2431 Telephone: 800-765-5201

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About Lebel & Harriman



Our Services

Employer Financial Services (EFS)

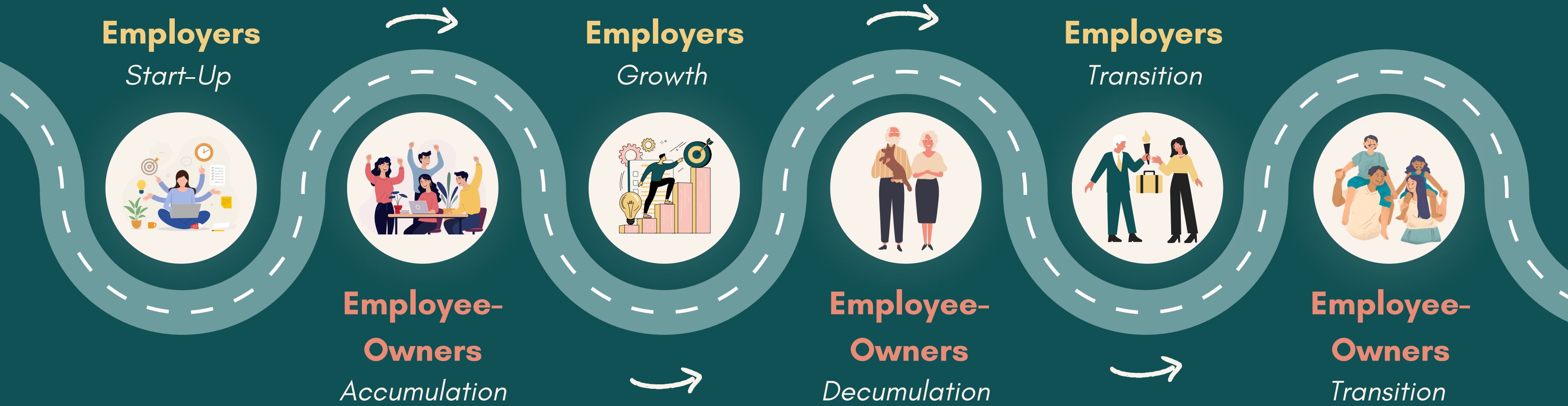
- **Retirement Plans**
 - 401(k) & 403(b) Plans
 - Governmental 457(b) Plans
 - Cash Balance Plans
- **Executive Benefits**
 - Non-Qualified Deferred Compensation
 - 457(f) & Non-Governmental 457(b)
 - Split-Dollar Life Insurance
- **Business Succession Planning**
 - Key Person Insurance
- **Investment Management**

Personal Financial Services (PFS)

- **Financial Planning**
 - ARC Plan - Accumulation Phase
 - RISK Plan - Decumulation Phase
- **Investment Management**
 - Access - Custom Models
 - TOPS - Risk-Based ETF Portfolios
- **Insurance**
 - Life Insurance
 - Long-Term Care Insurance
 - Annuities
- **Succession Planning**

About Lebel & Harriman

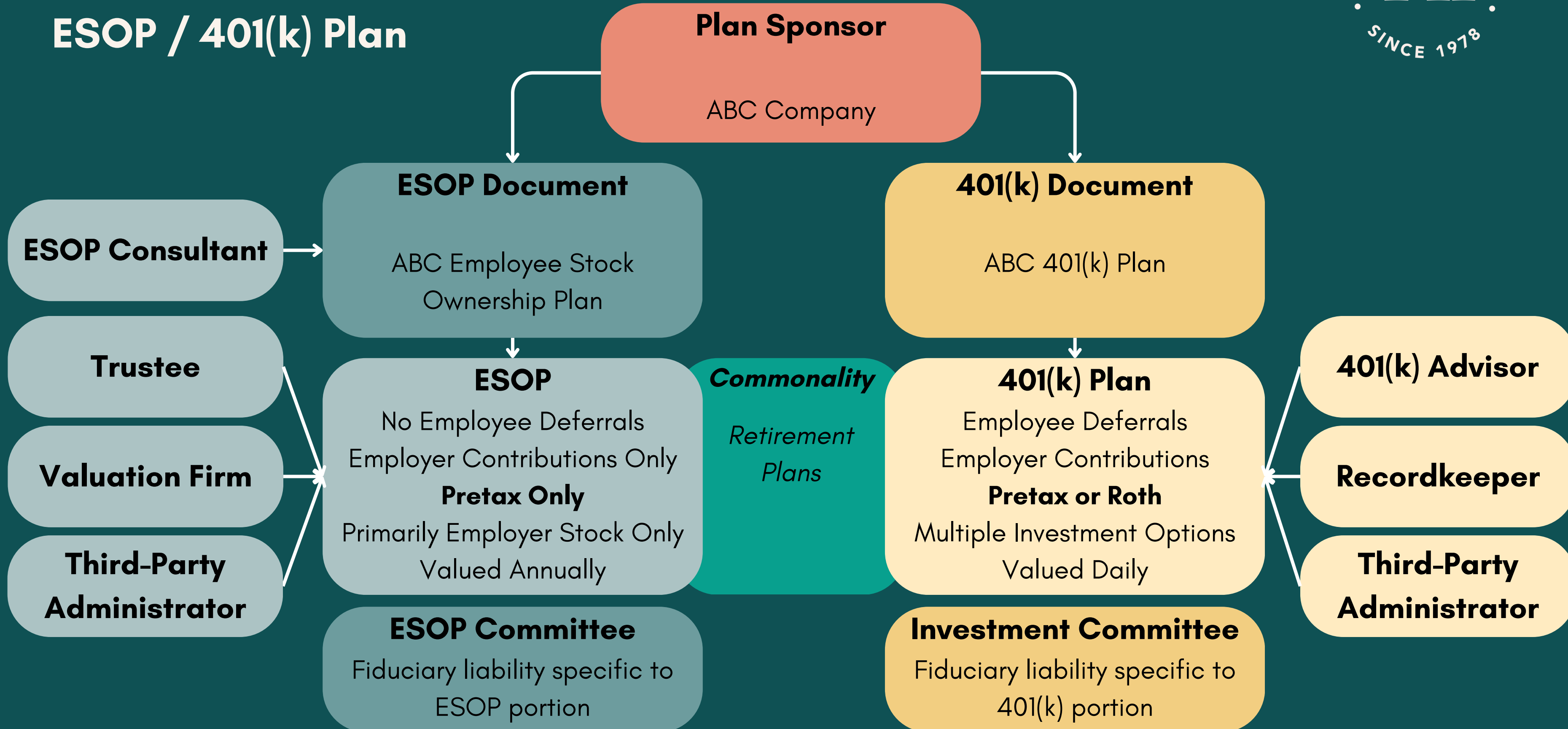
At the Financial Intersection of Employers & Employee-Owners



Key Service Providers



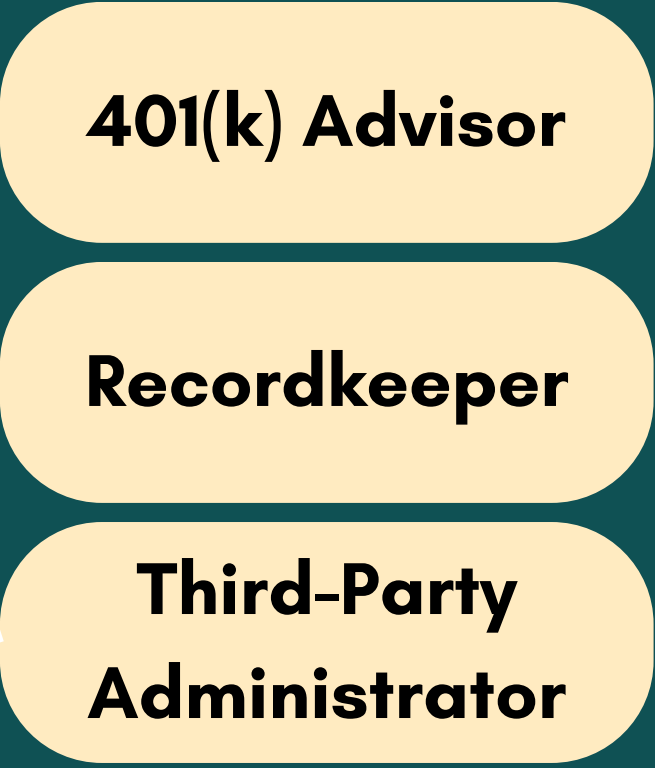
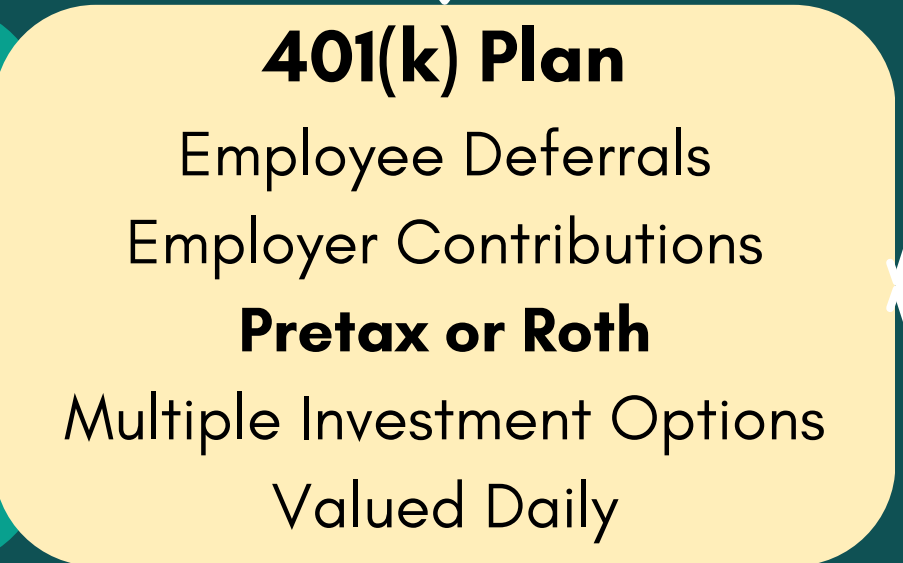
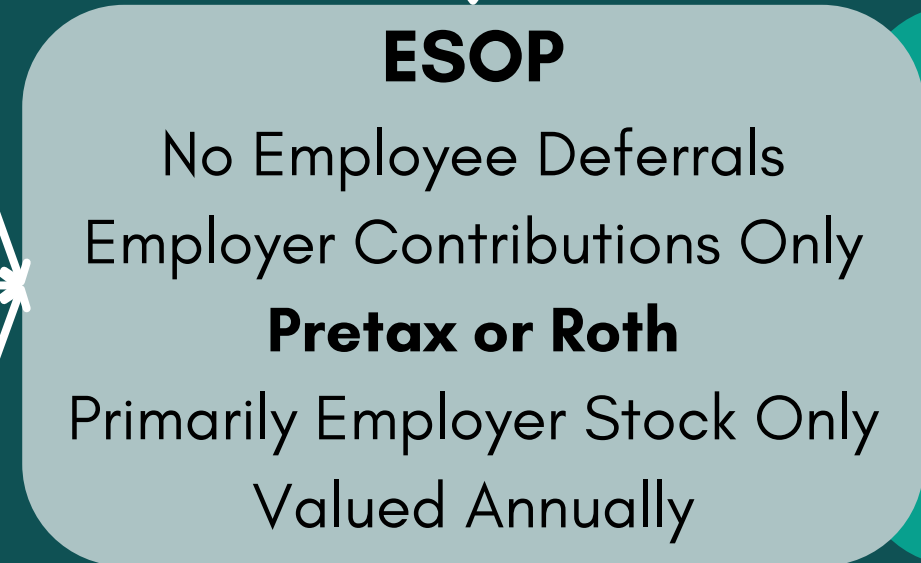
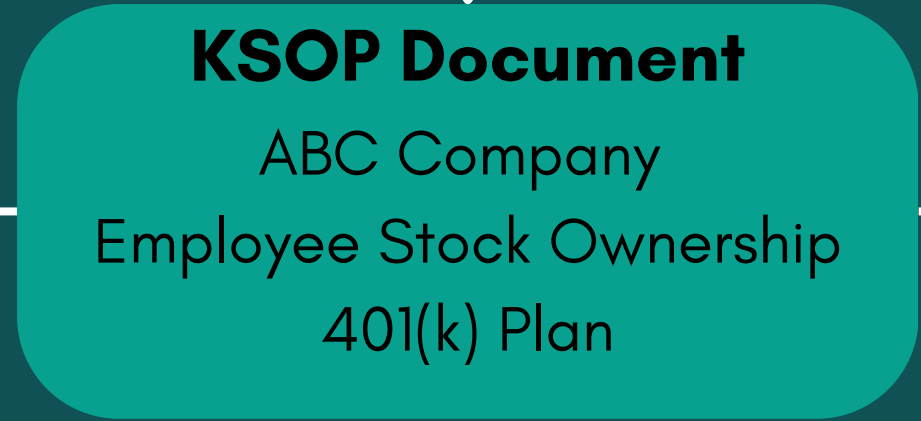
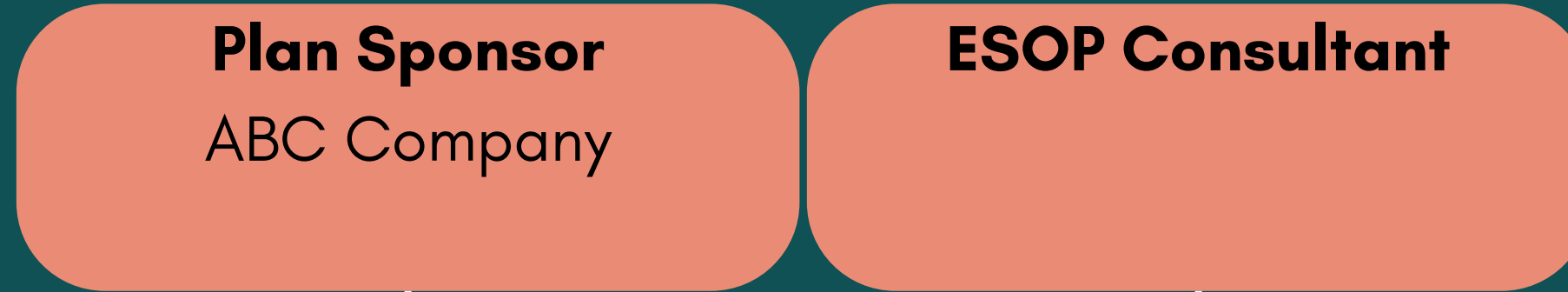
ESOP / 401(k) Plan



Key Service Providers

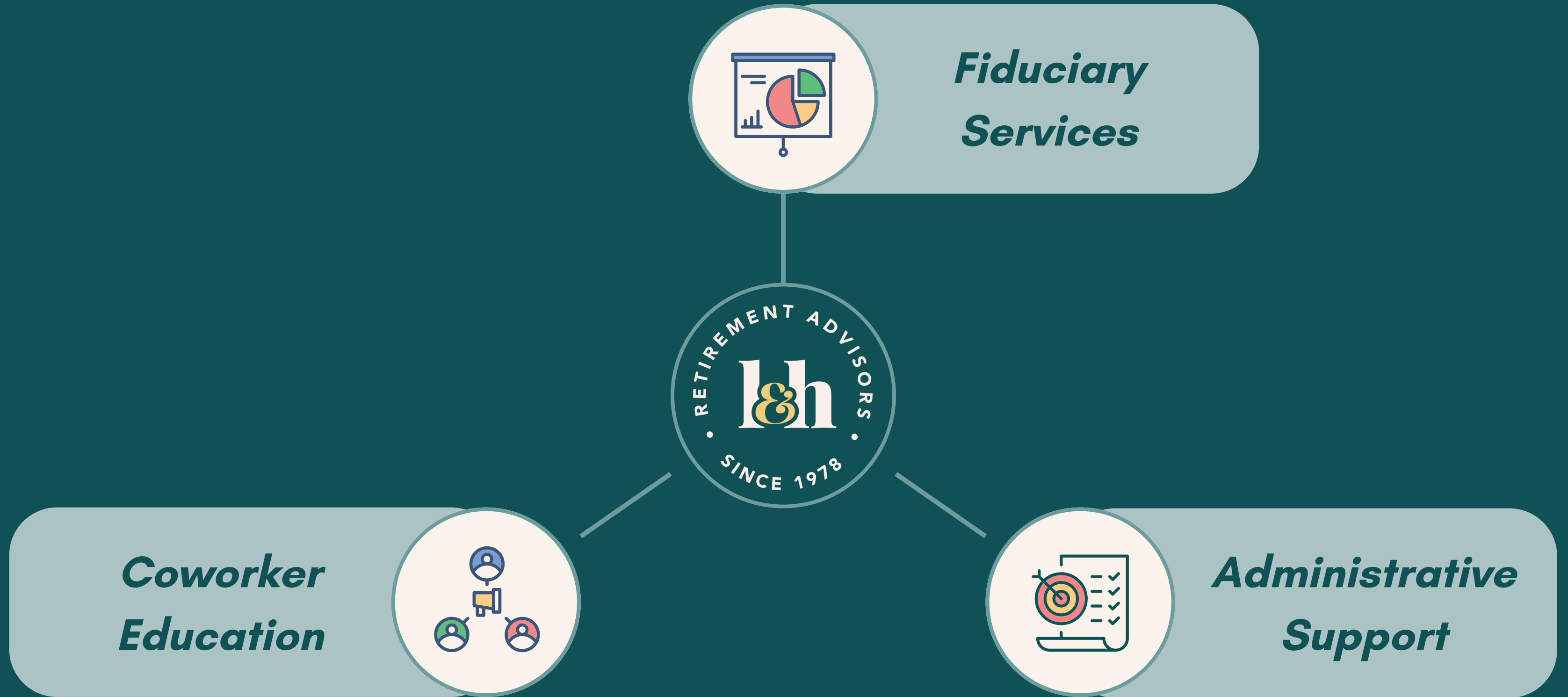


KSOPs



Retirement Plan Excellence

The L&H Approach



Meet the Lebel & Harriman

Employer Financial Services Team

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**The NAPA Top DC Advisor Team list highlights the nation's leading retirement plan advisor firms. This list focuses on teams, broadly defined as being in a single physical location, and having at least \$100 million in DC assets under advisement. Applications for this award are vetted by a blue-ribbon panel of senior advisor industry experts based on a combination of quantitative and qualitative data submitted by the nominees, as well as a broker-check review. Lebel & Harriman Retirement Advisors did not pay a fee to be included on this ranking but does pay a fee to be a Firm Partner of NAPA. <https://www.napa-net.org/napa-top-dc-advisor-teams-2024>

**NAPA Firm Partners nominated candidates for this recognition, who were then asked to respond to a series of questions, both quantitative and qualitative, about their experience and practice. Those anonymized questionnaires were then reviewed by a blue-ribbon panel of judges who, over the course of several weeks, selected the women honored in three categories: Captains, All-Stars, and Rising Stars. Lebel & Harriman Retirement Advisors did not pay a fee to be included on this ranking but does pay a fee to be a Firm Partner of NAPA. <https://www.napa-net.org/top-women-advisors-captains-2023>

**The NAPA Top Retirement Plan Advisors Under 40 list is based on applications received from nominees designated by NAPA Broker-Dealer/RIA Firm Partners. Those applications are then vetted by a blue-ribbon panel of senior advisor industry experts based on a combination of quantitative and qualitative data submitted by the nominees, as well as a broker-check review. Lebel & Harriman Retirement Advisors did not pay a fee to be included on this ranking but does pay a fee to be a Firm Partner of NAPA. <https://www.napa-net.org/2024-aces-top-100-retirement-plan-advisors-under-40>

**The Jackson Lab is a client of Lebel & Harriman Retirement Advisors and was nominated for this award by Lebel & Harriman Retirement Advisors. The Jackson Laboratory won the 2023 Plan Sponsor of the Year award in the "Nonprofit Defined Contribution Plans \$300 Million and Greater" category. The annual Plan Sponsor of the Year award is presented by PLANSPONSOR magazine, a professional publication that focuses on retirement programs. The award recognizes retirement plan sponsors that show a commitment to their participants' financial health and retirement success. All nominees are asked to officially enter and complete an online form, supplying details about the plan's administration, participant statistics and data. Entries are judged both against other nominations in the category and on the basis of optimal practices specific to each plan sponsor's industry. <https://www.plansponsor.com/awards/2023psoy/>.
<https://www.plansponsor.com/awards/2024psoy/>

**<https://www.planadviser.com/awards/2024-top-retirement-plan-advisers/>

**<https://bestcompaniesgroup.com/best-places-to-work-in-maine/winners/>

**<https://www.mainebiz.biz/event-honorees/2022-nextup-40-under-40-honorees>