



FORT PITT<sup>®</sup>  
CAPITAL GROUP

# FIRM OVERVIEW FOR

Business Owners | Nonprofits | Institutions



**FORT PITT**<sup>®</sup>  
CAPITAL GROUP

## Independent investment management firm that provides financial advice to individuals and institutions

- Established in 1995
- 76 employees
- \$5.86 billion in assets under management as of March 31, 2024
- Retirement Plan clients range from start-ups to over \$100 million
- Exceptional client service and advice with customized, in-house Portfolio Management
- Our purpose is to lead every client to financial security

# OUR PURPOSE

Purpose is our why – why we come to work every day.

To Lead Every Client  
To **Financial Security**

How we accomplish it.

By Providing **Exceptional**  
Client Service & Advice

With Customized, **In-house**  
Portfolio Management



# Client Profile

- Businesses
  - Corporations
  - Foundations
  - Not-for-profit
  - Municipal Pensions
  - Target client – \$5 million+
- Individual Clients
  - Target Clients- \$1 million+



# Our Services



**Wealth  
Management**



**Retirement Plan  
Services**



**Banking Solutions**



**Executive Insurance  
Strategies**

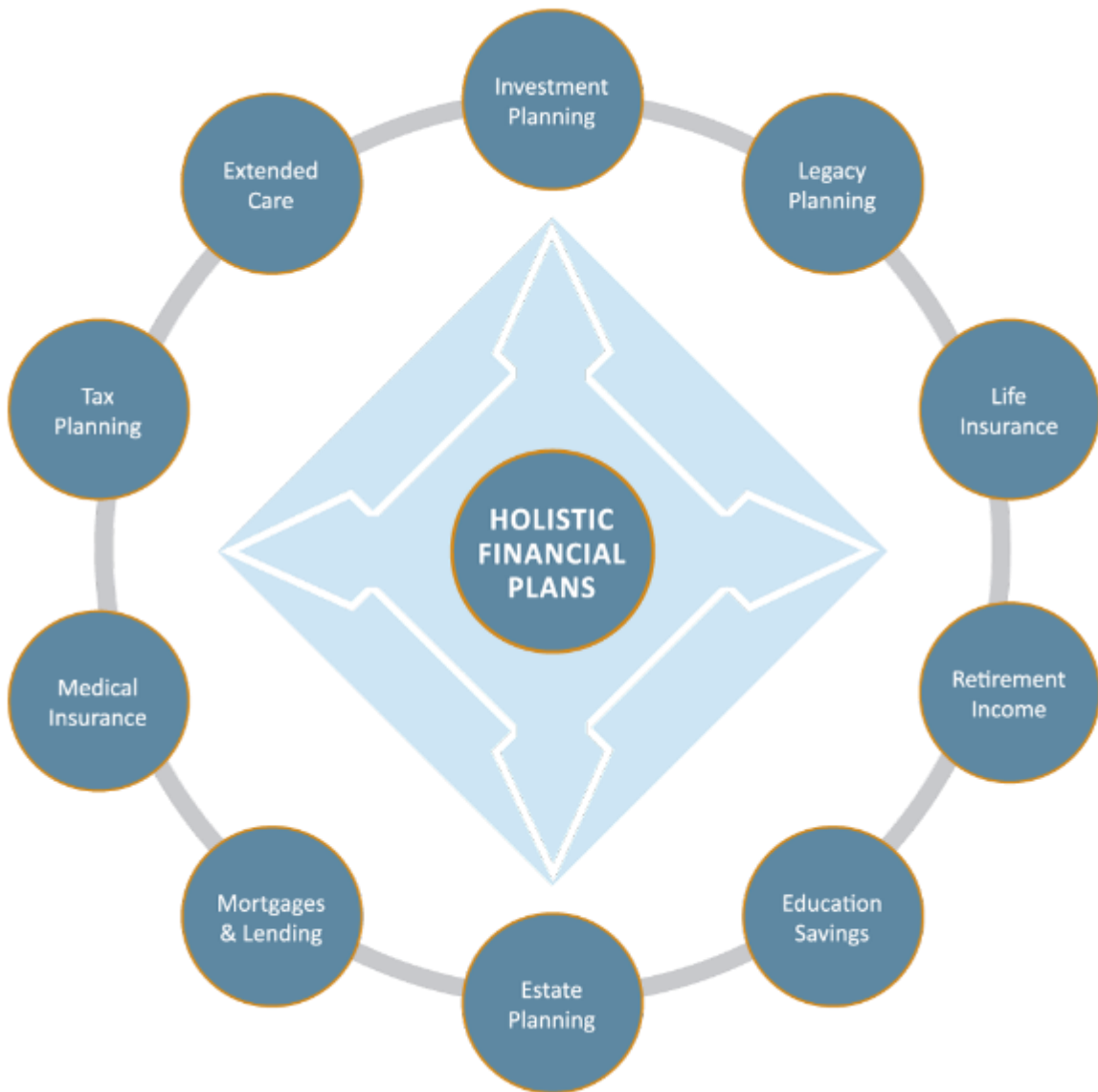


**Tax & Legal Strategies**

# WEALTH MANAGEMENT



# Individual Investor Wealth Management Services



<b>INVESTMENT PLANNING</b>	It starts with an intimate understanding of your goals, priorities and tolerance for risk. We take the time to understand you, so we can develop an investment plan that fits.
<b>LEGACY PLANNING</b>	We have multidimensional planning conversations, which lead to discussing a legacy that will impact who and what is most important to you.
<b>LIFE INSURANCE</b>	Insurance protects your assets and provides for the important people in your life. When needed, we can point you in the right direction so that you can make informed decisions with your advisor by your side.
<b>RETIREMENT INCOME</b>	When you retire and take that last official paycheck, our goal is to make sure that the assets you have accumulated will continue to provide the regular income you need. Your Income Plan is a part of your overall plan.
<b>EDUCATION SAVINGS</b>	Paying for college is among the largest investment that most families face. We help you navigate 529 Savings Plans, Coverdell ESAs (formerly known as Educational IRA), Custodial Accounts and Trusts.
<b>ESTATE PLANNING</b>	We address complicated estate planning questions directly with your legal counsel creating a coordinated effort focused on your unique needs.
<b>MORTGAGES &amp; LENDING</b>	Through our bank partners, we can offer mortgage and lending solutions for your home or business needs.
<b>MEDICAL INSURANCE</b>	One of the most confusing aspects of retirement is figuring out healthcare options. We can help you choose a broker or agent, then work with them to evaluate your options and recommendations.
<b>TAX PLANNING</b>	While we do not provide tax advice, we can bring together expertise on your behalf, working with your accountant to make the most tax-efficient financial strategy.
<b>EXTENDED CARE</b>	Helping navigate potential life events that affect income and housing needs is integral to our holistic planning approach. In addition to exploring ways to protect your assets, we can provide support and guidance to put your mind at ease.

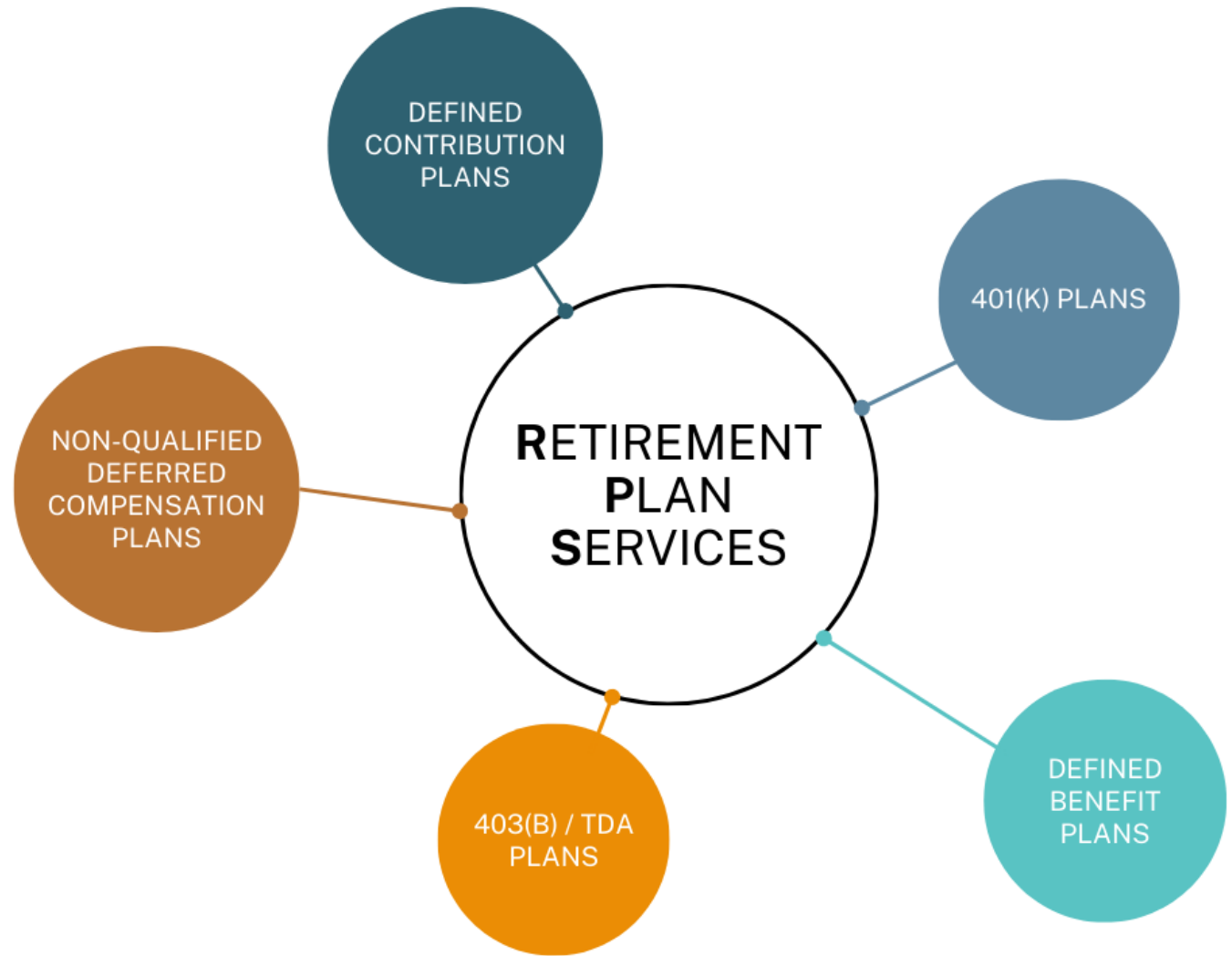
# RETIREMENT PLAN SERVICES





WE HAVE  
YOU  
COVERED

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# Our RPS Service Model

## PLAN EVALUATION

- Service provider benchmarking
- Plan design consulting (defined benefit, defined contribution, and non-qualified plans)
- Service provider search and management
- Fee benchmarking
- Merger & acquisition consulting

## FIDUCIARY GOVERNANCE

- ERISA 3(21) and 3(38) fiduciary services
- Fiduciary process management
- Fiduciary training
- Annual fiduciary review
- Compliance oversight and audit support
- Technical support
- Investment committee meeting management and oversight

## INVESTMENT CONSULTING

- Customized risk-based investment strategies
- Fund lineup design
- Performance monitoring
- Investment policy statement development and review

## EMPLOYEE EDUCATION

- Direct employee education strategy
- Education policy statement development and review
- Group and one-on-one meetings

# Benefits Consulting

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- Fort Pitt's Retirement Plan Services team provides guidance and support in designing and managing employee retirement benefits packages.
- Our advisors work with businesses to understand their unique needs and goals and develop customized strategies to optimize their retirement offerings.



SUCCESSION/  
EXIT PLANNING





## Certified Exit Planning

At Fort Pitt Capital Group, you can work directly with a Certified Exit Planning Advisor (CEPA).

Our in-house Certified Exit Planning Advisor has been specially trained to create plans for business owners that will address their business, financial and personal challenges while providing them a clear path to achieve their goals.

# BANKING SOLUTIONS



# Banking Partnerships

Through our bank partners, we can offer mortgage and lending solutions for your home or business needs.

## Banking Solutions:



Schwab



Local Banking  
Partners

## Ask us about:

- Lines of Credit
- Cash Management
- Mortgage Solutions



# EXECUTIVE INSURANCE SERVICES







# Buy-Sell Agreements

- Entity Purchase
- Cross Purchase
- Wait and See
- Cross Endorsement
- Trusteed
- Partnership

# Income Protection

- Protect individuals from the financial risks associated with the loss of income due to sickness, injury, or unemployment.
- Provides a regular income for those unable to work.
- May cover medical expenses and other costs associated with being away from work.



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## Banked Owned, Insurance Owned, and Corporate Owned Life Insurance (BOLI, ICOLI, COLI)

- Provide financial protection to the insured in the event of death or disability.
  - **Bank Owned:** used as a form of collateral for loan
  - **Insurance Owned:** may be used as part of an annuity contract
  - **Corporate Owned:** provides death benefit protection for key employees or owners



# TAX & LEGAL STRATEGIES



# Shareholder Agreement

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A shareholder agreement, or stockholder agreement, is a legally binding contract between the shareholders of a company. It outlines the rights, responsibilities, and obligations of each shareholder and establishes guidelines for decision-making, governance, and dispute resolution within the company. Some key points include:

- Ownership and Shareholder Rights
- Decision-Making
- Transfer of Shares
- Shareholder Roles and Responsibilities
- Dispute Resolution
- Confidentiality and Non-Compete
- Exit Strategies

Fort Pitt tailors to the specific needs and circumstances of the company and its shareholders.



# Merger & Acquisition Consulting

## Stock vs. Asset Purchase – Strategic Considerations

What it means for the retirement plan depends on the type of transaction:

- How do the benefits of the seller compare to the buyer?
- Are there any collective bargaining agreements?
- What is the cost structure of the plans?
- How will the decision impact employee relations?

### STOCK PURCHASE

- Ownership change only - business and employees continue as usual
- Not a distributable event
- Can merge retirement plans or continue separate
- Assume operational deficiencies and any protected benefits
- If separate, plans must be tested together for non-discrimination purposes

### ASSET PURCHASE

- Buyer is treated as a new employer
- Employees rehired in new entity – distributable event
- Can merge, run separate, or terminate retirement plan
- If terminated, buyer can treat employees as new hires



# Business Valuation

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- The process of determining the economic value of a business is an essential step in various business transactions, such as mergers and acquisitions, selling or buying a business, obtaining financing, or settling legal disputes.
- Fort Pitt works with your attorneys to help provide a clear understanding of a business's financial value, considering factors such as:
  - Financial performance
  - Assets and liabilities
  - Market conditions
  - Industry trends
  - Future growth potential



## Charitable Giving

Giving to qualified charities can often result in tax benefits for the giver. Fort Pitt can help businesses make the most of their donations by determining a strategy to lessen their tax burden while giving back to the community.



# Consulting Process for Businesses

**Step 1** **FIRST APPOINTMENT**  
Our institutional investment process starts the same way as any of our engagements, no matter the size of your institution. We meet with your board of trustees, consultants, or investment committee to understand your unique objectives and goals.

**Step 2** **GATHER DOCUMENTS**  
We'll reach out to the necessary parties to collect trust statements, plan documentation, adoption agreements, investment policy statements, and anything else we need to understand your needs further.

**Step 3** **CURRENT PLAN ANALYSIS & PROPOSAL**  
We dig deep into analyzing your current plan and try to find ways to improve your investment lineup. Based on our analysis, we'll create a comprehensive proposal that aligns your investments with the goals of your company and your employee base while staying in compliance with current regulations.

**Step 4** **PRESENT THE PLAN**  
With our plan ready to get to work, we meet with your investment committee to discuss key findings and review our offering in more detail adjustments. We'll make any adjustments as needed and address any questions you might have. If everything is correct, we'll move forward.

# Appendix I:

## Bios



Fort Pitt Capital Group, LLC is an investment advisor registered with the United States Securities and Exchange Commission ("SEC"). For a detailed discussion of Fort Pitt and its services and fees, see the firm's Form ADV Part 1 and 2A on file with the SEC at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Registration with the SEC does not imply any particular level of skill or training. You may also visit our website at [www.fortpittcapital.com](http://www.fortpittcapital.com).

Fort Pitt Capital Group is the investment advisor to the Fort Pitt Capital Total Return Fund (FPCGX), which is distributed by Quasar Distributors, LLC. The Fund invests for long-term capital appreciation and income.

***Mutual fund investing involves risk. Principal loss is possible. The Fund invests in small and medium sized companies, which involve additional risks such as limited liquidity and greater volatility. The Fund may invest in foreign securities which involve greater volatility and political, economic and currency risks and differences in accounting methods. Investments in debt securities typically decrease in value when interest rates rise. This risk is usually greater for longer-term debt securities.***

**An investment in money market funds is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although these funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in these funds.**

Before you invest in the Fort Pitt Capital Total Return Fund, please refer to the summary and statutory prospectus for important information. You may also obtain a hard copy of the summary prospectus by calling 1-866-688-8775 or by visiting [www.fortpittcapital.com](http://www.fortpittcapital.com). Read carefully before investing.

The views expressed in this report represent the opinions of Fort Pitt Capital Group, LLC and are not intended to predict or depict performance of any investment. All information contained herein is for informational purposes and should not be construed as investment advice. It does not constitute an offer, solicitation or recommendation to purchase any security. Allocations may change based on client circumstances and portfolio specifics. The information herein was obtained from various sources; we do not guarantee its accuracy or completeness. Past performance does not guarantee future results. These views are as of the date of this publication and are subject to change. Prior to any investment, investors should consult their tax, legal and financial advisors.

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