OAKBRIDGE ADVISORS INC.

EMPLOYEE BENEFITS
RETIREMENT PLANS
ASSET MANAGEMENT

Offices in
Newport Beach and
San Jose California

Meet OakBridge Advisors

OakBridge Advisors provides **Employee Benefits**, *Retirement Plans and Asset Management to Companies, their Executives and High Net Worth Individuals.*

OakBridge Advisors was founded by entrepreneurs with more than 60 years of combined experience in insurance and financial services. A principal owner heads each of our three divisions. These seasoned professionals work together to provide you with cohesive, integrated solutions.

OakBridge Advisors takes a consultative approach to designing and implementing benefit plans. We put together a custom suite of products that meet your company's unique needs–no commodity, off the shelf plans here. Where appropriate, we integrate superior technology to improve benefits and human resource administration. Our philosophy of total customer care is carried throughout the planning, implementation and management of your benefits. You can count on OakBridge Advisors to be with you every step of the way.

We know you care about the quality and financial security of your employees. That's why we design and implement employee benefit and compensation plans that promote the economies of scale that multiple line relationships provide. This enables you to offer the best for less.

OakBridge Advisors is pleased to have received numerous endorsements from our clients due to our superior cost-effective employee benefit programs and unparalleled customer service.

OakBridge Advisors and You

We take a uniquely holistic approach to company employee benefit plan design. Our experts work with your executive team and human resource professionals to customize plans to your company's unique needs. Our process enables you to focus on your business while we keep watch over an ever changing and highly competitive benefits and compensation marketplace.

Value and Dedication

Our dedicated service managers are here to assist you, your trustees and your employees. We investigate claim problems, assist with employee enrollment, employee changes and offer investment advice when needed. We create a positive experience that helps build appreciation, morale and good will for your company through the benefit plans you offer.

OakBridge Advisors offers the following plans for Companies, Executives and High Net Worth Individuals:

- Medical Insurance (Traditional and Self-Insured)
- Dental Insurance
- Disability Insurance
- Life Insurance
- Defined Contribution, 401(k) & Profit Sharing Plans
- Defined Benefit Pensions
- Deferred Compensation
- Supplemental Executive Retirement Plans
- Corporate Owned Life Insurance
- Corporate Long Term Care Insurance
- Salary Continuation Agreements
- Asset Management
- Estate Planning
- Financial Planning

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Employee Benefits

OakBridge Advisors provides **Employee Benefits**, *Retirement Plans and Asset Management to Companies, their Executives and High Net Worth Individuals.*

Whether your company is a start-up or well established with over 1000 employees, OakBridge Advisors digs deep to understand your company's specific needs. Based on the insights we discover, we distill your options into coherent coverage plans designed to meet your objectives. So you get just what your company needs, without spending needlessly. All delivered with world-class service and attention to detail throughout the benefits year.

Since Oakbridge Advisors has relationships with all of the major Insurance carriers, we recommend the most appropriate solution for your company.

It is our abiding principle to serve your needs, and the needs of your employees with excellent Benefit Plans and ongoing service at a competitive price.

OakBridge Advisors offers the following plans for Companies, Executives and High Net Worth Individuals:

Group Products

- Medical
- Dental
- Vision
- Long Term Disability (LTD)
- Short Term Disability (STD)
- Life and AD&D
- Long Term Care (LTC)
- Voluntary Benefits
- Self-funding Insurance Options
- Flexible Spending Accounts (FSA)
- Health Savings Accounts (H.S.A.)
- Employee Assistance Program (EAP)
- Health & Wellness Programs
- HR Advisory Services
- COBRA Administration
- HR Information Systems
- Online Access to Benefits

Retirement Plans

OakBridge Advisors provides Employee Benefits, **Retirement Plans** *and Asset Management to Companies, their Executives and High Net Worth Individuals.*

OakBridge Advisors offers retirement solutions that include defined contribution plans, 401(k), SEP, or we can even create more sophisticated retirement plan designs such as Defined Benefit, Target Benefit and Hybrid Plans.

Today, more than ever, regulators at the Department of Labor and the IRS are carefully watching Company sponsored retirement plans. In addition, ever-changing markets tend to foster unrealistic expectations by participants and plan sponsors, leading to disappointment, frustration and greater liability for plan sponsors.

The retirement plan specialists at OakBridge Advisors, Inc. have more than 60 years of combined experience in assisting business owners and executives in taking the necessary steps to properly manage the fiduciary obligations their retirement plans and participants require.

Since OakBridge Advisors has relationships with many fine providers, we recommend the most appropriate solution for your company. It is our abiding principle to serve your needs, and the needs of your participants, with excellent advice and ongoing service at a competitive price.

Our advisors assist you in your role as a plan fiduciary, with regard to plan investment options, expenses, participant education and communication. It is critical that as the sponsor, you establish a procedure that will enable an appropriate selection of investments, as well as develop an ongoing process for monitoring risk-adjusted performance, fees and compliance with regulations. As a plan fiduciary, you will need to be aware of all the important events that occur during the plan year and have a plan of action to deal appropriately with each.

For all these reasons, it is important that you choose the correct strategic partner to assist in managing your plan responsibilities.

OakBridge Advisor's Retirement Plan team will help you:

- Select the appropriate platform or vendor to manage your plan.
- Choose a menu of investments that will satisfy your fiduciary requirements.
- Make sure that your plan expenses are reasonable and benchmark your plan against other plans.
- Monitor the investment choices periodically to make sure that they remain appropriate.
- Recommend changes when accounts are underperforming, or no longer meet your needs.
- Hold valuable employee enrollment and educational meetings.
- Keep track of reporting requirements and assist you by making sure that filings are timely.
- Develop strategies to improve your plan participation and operations.

Additionally, OakBridge Advisors, Inc. will provide you with a fiduciary binder, our trademarked guide entitled "The ez 401k Guide - Retirement Plan Essentials." This guide will help serve as a valuable tool in keeping you on track by providing the necessary fiduciary services for your company's retirement plan. Part of our proactive service includes making sure your guide does not become another dust collector on the shelf.

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Asset Management

OakBridge Advisors provides Employee Benefits, Retirement Plans and **Asset Management** *to Companies, their Executives and High Net Worth Individuals.*

Protecting wealth can be as difficult as creating it. OakBridge Advisors provides exceptional asset management for individuals and businesses. Our advisors have the knowledge and experience to protect and support your professional and personal needs.

Knowledge

OakBridge Advisors has the training and expertise necessary to earn your confidence. We require our advisors to obtain professional charters, certifications and complete industry-approved continuing education. Our suggested portfolios are based on sound principles of investing. We make our recommendations with an accompanying research report, diversifying your portfolio across many investment types and investment programs. These programs include, but are not limited to: Stocks, Bonds, Certificates of Deposit, Money Market Funds, Options, ETFs, Mutual Funds, Index Funds, Fixed and Variable Annuities, Real Estate, and investment programs in Energy.

Experience

Your OakBridge Advisor has more than 25 years of experience in the investment marketplace. We have successfully navigated through many market conditions. We recommend proper asset allocation to achieve diversification and stability, with a sound strategy to help you achieve future financial security.

Expertise

Our advisors take a comprehensive approach to investing in equity and fixed income markets. We research companies, evaluate their balance sheets and then decide on the financial stability and profitability of a corporation before we invest. We evaluate the stability of a company and their ability to repay debt securities before we recommend bond investments. Volume and liquidity of equities and fixed income investments are carefully considered prior to recommendation. Our experts are not just concerned with the return on your assets, but also the return of your assets.

Your account assets are not held at our firm; we clear all trades and have each client's accounts held in their name at Pershing LLC (a wholly owned subsidiary of the Bank of New York/Mellon). For your protection, our investors receive net equity protection of up to $500,000 per account from the Security Investor Protection Corporation (SIPC) (1) and are protected by an excess account insurance policy that covers accounts in excess of the SIPC limit (2).

Securities offered through: Crown Capital Securities L.P. Member FINRA / SIPC

OakBridge Advisors offers the following products and services as part of the Asset Management programs we provide to Owners, Executives and High Net Worth Individuals.

- Financial Plans
- Estate Plans
- Portfolio Management
- Securities
- Funding for Buy Sell agreements
- Tax Deferred Annuities
- Life Insurance
- Disability Insurance
- Long Term Care Insurance

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NOTES

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Northern California
1905 Concourse Drive, Second Floor
San Jose, CA 95131

Southern California
4000 MacArthur Blvd. Suite 730
Newport Beach, CA 92660

Toll Free (866) 532-7490
Fax (866) 532-7491
www.oakbridgeadvisorsinc.com