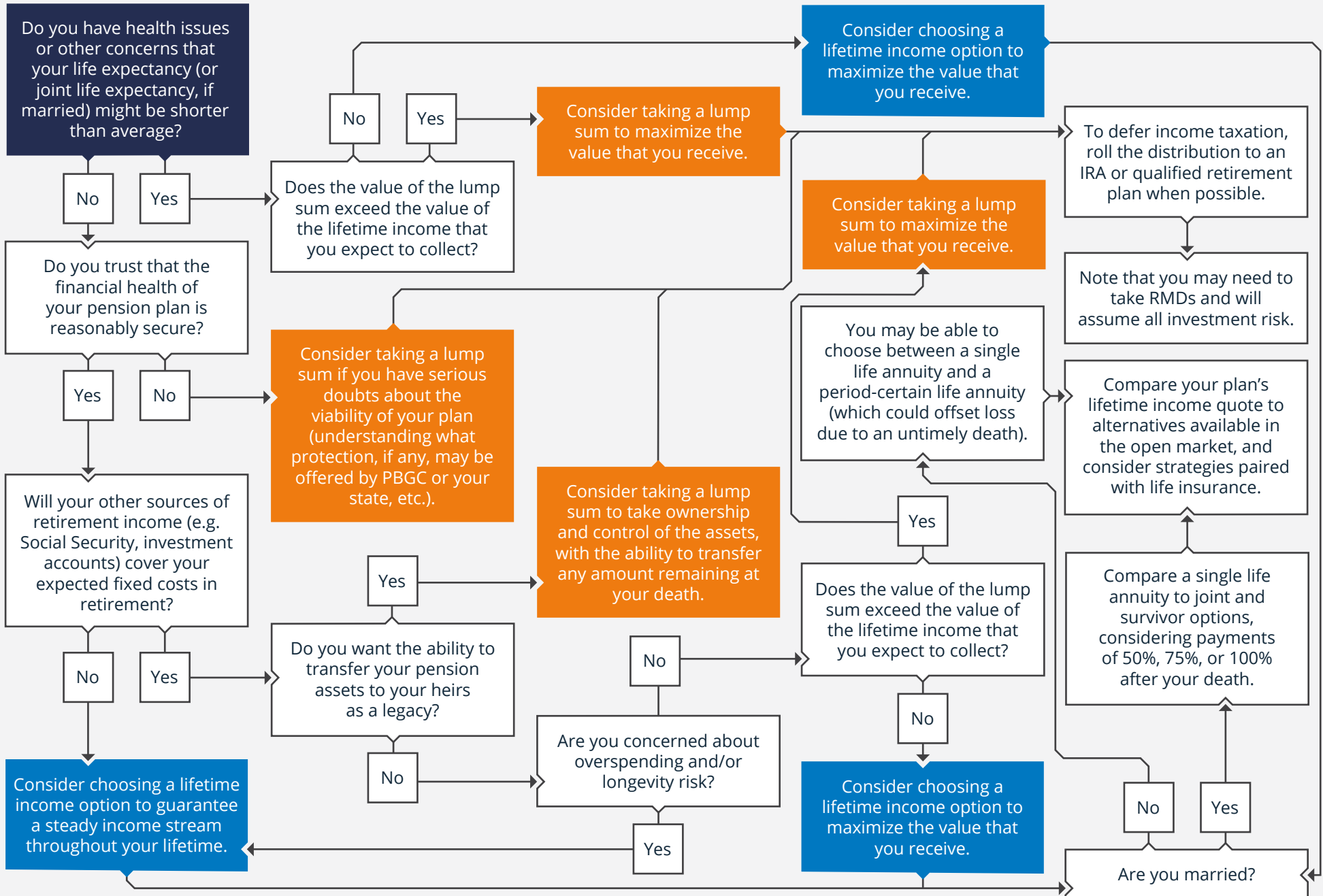


Start Here



IMPORTANT DISCLOSURE INFORMATION



This report is provided as a courtesy for informational purposes only. The information has been obtained from sources we believe to be reliable; however, no guarantee is made or implied with respect to its accuracy, timeliness, or completeness.

Report Not a Solicitation

This report is not a solicitation or recommendation to take a lump sum of any pension plan and you should not solely rely on the information presented herein when making that decision.

Report Does Not Provide Legal, Tax, or Accounting Advice

This report does not provide legal, tax, or accounting advice. Before making decisions with legal, tax, or accounting ramifications, you should consult appropriate professionals for advice specific to your situation.

Acumen Wealth Advisors, LLC® is a Registered Investment Advisor. Advisory service are only offered to clients or prospective clients where Acumen Wealth Advisors, LLC® and its representatives are properly licenses or exempt from licensure. Past performance is no guarantee of future returns. Investing involves risk and possible loss of principal capital. No advice may be rendered by Acumen Wealth Advisors, LLC® unless a client service agreement is in place.

Acumen Wealth Advisors, LLC®

250 Forest Avenue, Chattanooga, TN 37405

clientservices@acumenwealth.com | 423-825-4796 | www.acumenwealth.com