Kentucky Chamber





House Speaker David Osborne sat down with Jacqueline Pitts of the Kentucky Chamber for an exclusive interview with The Bottom Line: Kentucky Political News

House Speaker Says LEGISLATURE WILL SLOW DOWN THE PACE IN 2019 SESSION



DAVID OSBORNE HOUSE SPEAKER

consensus around for a period of years like we've done in the past with right to work and prevailing wage and workers' compensation reform. We had spent years building In a sit-down interview with The Bottom Line, Kentucky House Speaker David Osborne said the legislature will see a slower, more deliberate pace in the 2019 session and will focus on key priorities including tax reform fixes, school safety, and others.

"Quite frankly, we do need to slow down. There's not that singular pressing issue out there that we have built



consensus on those types of items," Osborne said. As for what the legislature will focus on in the 2019 package passed in 2018 as issues he feels will be priorities in the House and Senate.

"The one thing we absolutely have to do this year, and we will do that shortly after we come back, is make some tweaks to the tax reform bill," Osborne said. "At the end of the day, I am proud of that bill we passed. I think it was a good piece of legislation that started us on the path of modernizing a really, really oppressive and bad tax system. And we started that. And I think often times the first step is the most difficult one."

When asked about the possibility of the legislature tackling the increased need for infrastructure investment, Osborne said the formula for how Kentucky funds its roads and infrastructure is broken and the costs will continue to go up under this model.

"We will move some type of infrastructure funding at such time that we have that type of bipartisan buy-in. This is not something that I feel like that Republicans aren't the only ones that drive on these roads. It's Republicans and Democrats. And when both parties come together with a solution, then I think it will be time to move something," Osborne said, adding that bipartisan discussions are being had to come up with a solution.

BUSINESS COMMUNITY URGES LEGISLATORS TO TAKE ACTION ON Pension Reforms in 2019

A new Public Pension Working group was formed to look at the structure, cost, benefits, and funding of the state retirement systems after pension reform legislation passed during the 2018 General Assembly was overturned by the Kentucky Supreme Court in December and no agreement was reached during a special session.

While the pension group was meeting, the Kentucky Chamber sent a letter to all legislators at the end of January urging action this year to strengthen the state's struggling pension systems.

In the letter, Kentucky Chamber President and CEO Dave Adkisson said the business community commends the legislature for forming the Public Pension Working Group to examine the systems and make recommendations for reform, stating the reset on the issue is necessary to look at the facts and allow for deliberate consideration of any proposed changes to the pension plans.

session, Osborne highlighted the issues of school safety, welfare reform, and fixes to the tax reform

Watch the exclusive interview with House Speaker David Osborne on kychamberbottomline.com.

SEE PENSION REFORMS IN 2019, PAGE 2

Education Issues Take Center Stage IN 2019 SESSION

Lawmakers have made education issues their top priority in 2019 with many bills focused on improving the safety and quality of school environments being in the forefront.

Education remains the top strategic priority of the Kentucky Chamber as a strong education system is key to creating a globally competitive workforce.

Principal Selection

The Chamber also believes it is vital that superintendents, as the CEOs of their districts, have increased flexibility in the selection of school principals.

Senate Bill 3, sponsored by Sen. John Schickel, gives superintendents hiring authority of principals and also equalizes the number of parents and teachers on school councils.

Currently, the councils have three teachers and two parents along with a principal. The bill proposes taking one of the teachers off the council to give parents a more equal voice in the decision-making process.

SEE EDUCATION ISSUES, PAGE 2



FROM THE FRONT Pension Reforms in 2019

All previous reforms made to the Kentucky Retirement System (KRS) and Kentucky Teachers' Retirement System (KTRS) were noted in the letter. Adkisson also asked legislators to consider the business community's perspective on the need for reforms. The items listed in the letter include the strain pensions has created on the state budget leaving less money for education and other government services, increased burden on taxpayers as the growing unfunded liability of the systems could cause tax increases, downgrades in the state's bond rating, and more.



"The Commonwealth's interests are best served by a deliberate process that produces thoughtful pension reforms that can win legislative approval and withstand a costly and time-consuming legal challenge that would, at best, delay needed reforms and could ultimately

JOHN GOHMANN REGIONAL PRESIDENT PNC Bank / Chairman, Kentucky Chamber Pension Task Force

undo needed changes. We believe the best way to develop a clear and certain path forward is through a combination of additional financial investments in the retirement system and benefit changes that are legally sustainable," Adkisson writes in the letter.

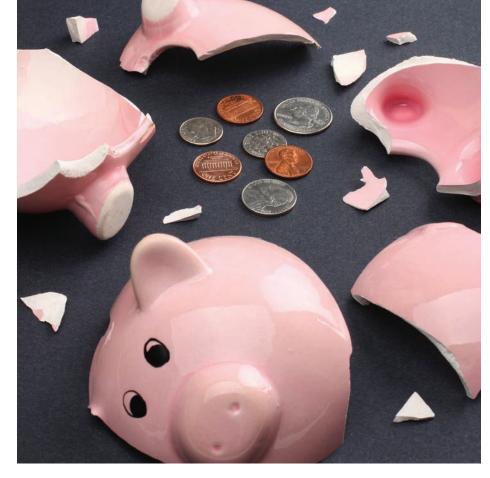
Moving forward, Adkisson said, the Chamber believes it is important to honor commitments made to public retirees while also offering competitive retirement benefits to help the state recruit and retain quality workers.

As for potential changes, the Chamber encouraged legislators to consider the following options for reforms:

• Increase the minimum age for full retirement benefits to at least age 62 or impose an age-and-service combination that would achieve equal financial savings.

• Place new teachers in a hybrid style plan with contribution rates that account for the fact that teachers do not participate in Social Security.

• Remove provisions that allow public employees to boost their pensions (such as the use of the highest three salary years to calculate benefits, higher multipliers



for higher years of service, and using unused sick leave to count toward years of service).

• Remove inviolable contract applicability for new teachers (like the 2013 legislative provision that removed the inviolable contract for new employees participating in the Kentucky Retirement Systems).

• Adopt the level-dollar method to determine the ARC (actuarially required contribution) which would amortize the total unfunded actuarially accrued liability of pension funds over a set period (like a home mortgage). The current method of calculating the ARC using percentage of payroll is creating underfunding due to shrinking state government payrolls and outsourcing of jobs.

READ MORE

Read the full letter from the Kentucky Chamber on **kychamberbottomline.com**.

FROM THE FRONT Education Issues

Tribunal Reform

Working to improve the quality of learning environments for Kentucky schools, Kentucky lawmakers are also working on legislation to professionalize Kentucky's tribunal system in an effort to help school districts deal with ineffective or insubordinate teachers while protecting due process.

The Kentucky Chamber has been a longtime advocate for tribunal reform as the current tribunal system to review appealed cases of misconduct and inadequate job performance of school employees is both complicated and inconsistent. Superintendents are reluctant to fire or suspend an insubordinate employee due to the cost, complexity of the process and the likelihood their decision will be overturned by a tribunal.

Senate Bill 8, sponsored by Sen. Steve West, would make changes to the current tribunal structure by ensuring one of the members of the council is an attorney trained in education law and limits tribunal decisions to upholding or overturning the

School Safety

Both the state House and Senate have made school safety their number one priority in the 2019 session, filing companion safety measures as House Bill 1 and Senate Bill 1.

The effort comes a year after a tragic school shooting in Marshall County, Kentucky where two students lost their lives. Lawmakers worked over the last year on the School Safety Working Group to craft the legislation and implement measures statewide to ensure the safety of all Kentucky students.

The school safety measure seeks to provide more school resource officers and mental health professionals in schools, create a new position of a "state school security marshal," require certain personnel to have annual active shooter training, and explicitly criminalize threats and hoaxes made toward schools as seconddegree terroristic threatening, among other things.

Sen. Max Wise, sponsor of Senate Bill 1, has explained the bill is the first step in

decision of the superintendent.

In discussing the bill, West said there are very few cases in Kentucky that end up in front of a tribunal and added the cases that do end up there are often extremely egregious and need to be handled in a timely and professional manner.

Kentucky Chamber Director of Political Affairs Travis Burton testified in front of legislators adding the support of Kentucky's business community for the policy. Burton said a strong education system is vital to a quality workforce and Senate Bill 8 will help ensure there is an effective teacher in every Kentucky classroom. efforts to improve safety as legislators will need to include funding for the measure during the crafting of the next two-year state budget in the 2020 session.

LEARN MORE

Learn more about issues during the 2019 session on **kychamberbottomline.com.**

Leadership Institute for School Principals

Now Accepting Applications LEADERSHIP INSTITUTE CLASS OF 2020

Apply now at **principalsleadky.com** | Deadline to apply is **March 8, 2019.**





GOV. MATT BEVIN HIGHLIGHTS OPPORTUNITIES BETWEEN Kentucky & India During Economic Development Trip

In an exclusive phone interview with The Bottom Line while in India, Kentucky Gov. Matt Bevin discussed the "extraordinary opportunities" available for Kentucky and the rest of the country with India following his conversation with India's prime minister.

The U.S. Chamber of Commerce selected Bevin to lead an



economic development delegation to India to attend the Vibrant Gujarat Global Summit 2019. The trip sought to strengthen ties with national and state government leaders, industry groups and individual businesses in one of the world's largest and fastest-growing economies.

The delegation that traveled to India includes the U.S.-India Business Council, leaders of the Kentucky Cabinet for Economic Development, Kentucky Chamber President and CEO Dave Adkisson, as well as business and industry leaders from Kentucky and other states across the country.

Following a meeting between Gov. Bevin and Narendra Modi, prime minister of India, Bevin told The Bottom Line the two discussed the governor's Red Tape Reduction initiative, the common values shared between India and Kentucky, and opportunities that exist for a strong partnership.

As for what economic ties Kentucky currently has with India, Bevin said there are only about a half dozen Indian-owned companies in Kentucky but believes there is great potential for much more. Kentucky Chamber President and CEO Dave Adkisson spoke on a panel at the Vibrant Gujarat Global Summit with top executives of American businesses including Lockheed Martin, Uber, and KPMG about how to improve relations between the United States and India.

Adkisson told the crowd "India has 1.3 billion people and one of the fastest growing economies on the planet.

Kentucky would like to grow alongside your country by increasing trade and direct investments. Let's remove any barriers between us!"

Adkisson also spoke to a Global Conclave of International Chambers during the India trip.



LEARN MORE Learn more at kychamberbottomline.com.



NEW MEMBER SAVINGS PROGRAM

Bridge**well** Health

The Kentucky Chamber is happy to announce a **new member savings program** to enhance our members employee benefits offerings.

Bridgewell Health is a group medical benefits innovator specializing in wellness-focused secondary **medical gap coverage**, **preventive services**, **and limited medical benefits**.



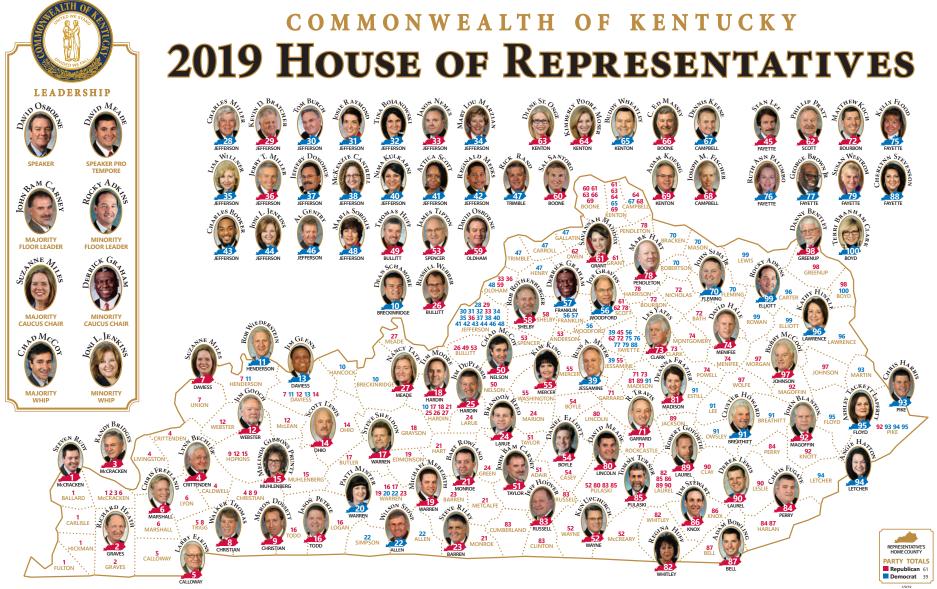
Learn More

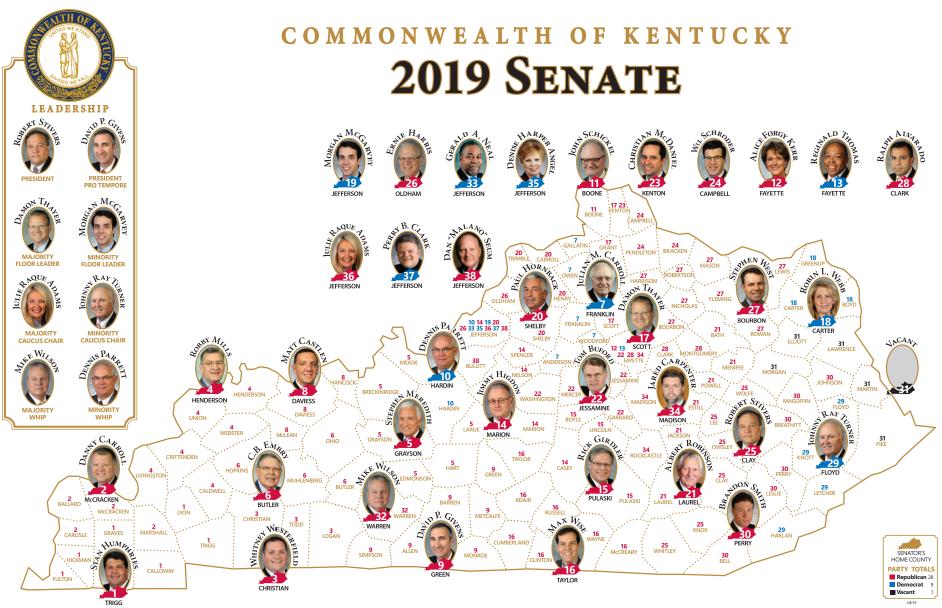
To learn about this and all of our member savings program, including other employee benefits programs, contact **Hilary Morgan** at **HMorgan@kychamber.com** or visit **www.kychamber.com/membersavings**.

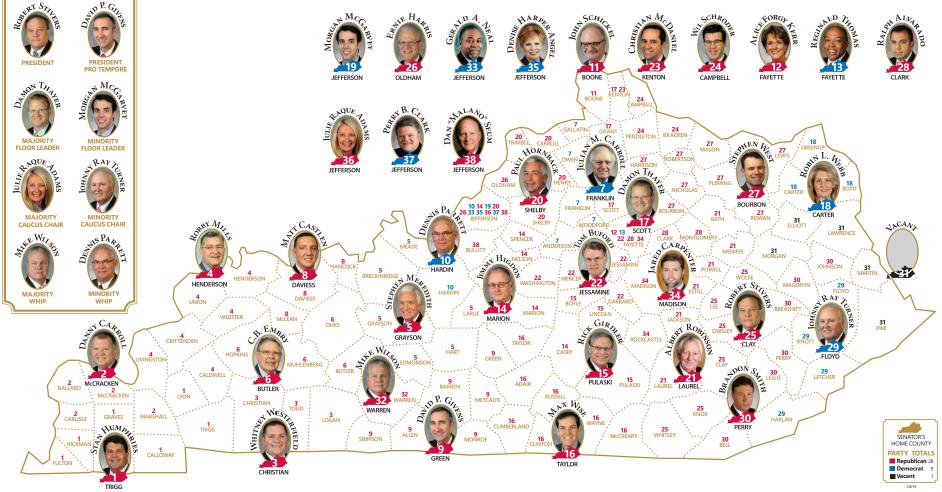
KNOW YOUR Legislators

With many significant pieces of legislation moving through the Kentucky General Assembly, your elected officials need to hear from **YOU** on key issues to help improve the state's business climate. Watch for Action Alerts from the Kentucky Chamber throughout session and call your legislators at 1-800-372-7181 to express your support for priority bills important to the business community.











100 COMPANIES NAMED Best Places to Work in Kentucky

The Kentucky Chamber of Commerce, the Kentucky Society for Human Resource Management (KYSHRM), and Lifestyle Health Plans have announced the 100 companies (in alphabetical order) that made the 15th Annual Best Places to Work in Kentucky list.

The winner rankings will be announced at an awards dinner Tuesday, April 23, 2019, at Heritage Hall in the Lexington Convention Center. The selection process is based on an assessment of the company's employee policies and procedures and the results of an internal employee survey.

**Kentucky Chamber members noted in bold

FOR MORE DETAILS

For more details about Best Places to Work in Kentucky, visit bestplacestoworkky.com.

SMALL COMPANIES

Companies of 15-149 U.S. Employees

- All Star Purchasing
- AMR Management Services
- ARGI
- Associations International, LLC
- Bim Group
- Budget For The People
- Clinical Behavior Analysis (CBA)
- Connected Nation, Inc.
- Diversified Automation. Inc
- Fahe
- Global Information Systems, LLC
- Hardin County Water District No. 1
- Integrity IT
- Jewish Hospital Shelbyville
- KECH. Inc.
- Kentucky Educational **Development Corporation**
- Kingdom Trust
- KLH Engineers, PSC
- Lexington Habitat for Humanity, Inc.
- Marine Solutions, Inc.
- Massage Envy Lexington

MEDIUM COMPANIES Companies of 150-499 U.S. Employees

- Associates in Pediatric Therapy LLC
- Blue & Co., LLC
- Bottom Line Systems
- Bourbon Community Hospital
- CLARK Material Handling Company
- Commonwealth Credit Union
- Dean Dorton
- **CHI Saint Joseph Health**
 - Forcht Bank
 - Harrison Memorial Hospital
 - Harshaw Trane
- Heritage Bank USA, Inc.

- MCF
- Medical Center Jewish Northeast
- Medical Center Jewish South
- Metro United Way
- Middleton Reutlinger
- Mirazon
 - NetGain Technologies, LLC
 - Peel & Holland, Inc.
 - People Plus, Inc
 - Peoples Exchange Bank
 - PharmaCord, LLC
 - RunSwitch Public Relations
 - SIS A Converge Company
 - STOBER Drives, Inc.
 - Strothman and Company
 - Town & Country Bank and Trust Company
 - Tri-Arrows Aluminum Incorporated
 - Unified Trust Company
 - Volta
 - Ward, Hocker & Thornton PLLC
 - Wehr Constructors, Inc.

• Independence Bank

• L&N Federal Credit Union

• Material Handling Systems, Inc. • MCM CPAs & Advisors LLP

Park Community Credit Union

University of Kentucky Federal

MassMutual Midwest

ISCO Industries

Kentucky Bank

• Louisville Tile

- Air Hydro Power, Inc.

- Flaget Memorial Hospital,

- - WDRB Media
 - Winterwood Inc.

Credit Union

US WorldMeds

KENTUCKY CHAMBEF **MEMBER SAVINGS** Valvoling 0 Instant Oil Ci

Valvoline is a proud **Kentucky Chamber** member, just like you.

That's why we've partnered to offer all our fellow members a 15% discount at any Valvoline Instant Oil Change.

SCAN & SAVE 15% OFF



*Excludes batteries and state inspections. Oil change service includes up to 5 quarts of any Valvoline oil (diesel quarts may vary; see store for details), filter (premium extra), lube & maintenance check. Good on at participating locations. Offer not valid with any other offers/discounts; cash value \$0.001.

Houchens Insurance Group

LARGE COMPANIES

Companies of 500 or More U.S. Employees

- Aerotek
- Appriss
- Booz Allen Hamilton, Inc.
- Brooksource
- Central Bank & Trust Co.
- Comcast
- Corning Incorporated
- CSI
- Edward Jones
- Envoy Mortgage, Ltd.
- Farm Credit Mid-America
- Frankfort Regional Medical Center
- Galen College of Nursing
- Genentech
- Gray Construction
- Jack Henry & Associates, Inc.[®]

- Kentucky American Water
- KORT
- Long John Silver's, LLC
- Musselman Hotels
- Neustar, Inc
- Novelis Inc.
- Parallon- Louisville Specialty Center
- Republic Bank
- Rockcastle Regional Hospital and **Respiratory Care Center**
- Senture, LLC
- Steptoe & Johnson PLLC
- Total Quality Logistics
- Valvoline Inc.
- V-Soft Consulting Group Inc
- WellCare of Kentucky, Inc.

STATE LEADERS TRADE JOKES & LAY OUT PRIORITIES FOR 2019 AT *Kentucky Chamber Day Dinner*

As a kickoff to the 2019 session, Kentucky's governor and legislative leaders took the stage in front of more than 1,600 business leaders at the annual Kentucky Chamber Day Dinner where they traded barbs and highlighted what they feel will be the top issues of the year.

The governor also highlighted the business-friendly priorities passed in recent years that have drawn record investment in Kentucky and applauded the Kentucky Chamber for being named Chamber of the Year by the national Council of State Chambers.

As for what is to come in 2019, Bevin stated pensions will continue to be a critical area of need after the Kentucky Supreme Court overturned reforms made by the legislature in 2018 and a special session ended without agreement. He said the sense of urgency continues to grow as the unfunded liability of the systems crowd out other areas of government spending.

House Speaker Osborne stated he felt the Kentucky Supreme Court's ruling on pension reforms in December was wrong and puts many pieces of legislation passed in recent decades into question. He added there is no quick solution to the pension issue. Osborne went on to say tensions will be high in 2019 due to the governor's race but highlighted welfare reform and school safety as some of the priorities of the House Republicans.

Senate President Robert Stivers said he expects the legislature will focus on making schools safer, smoothing out the rough edges of the new tax reform package passed in 2018, continuing efforts to improve workers' compensation system, and other initiatives seeking to move Kentucky forward in 2019.

Democratic House Minority Leader Rocky Adkins, who is also running for governor, said for Kentucky be a more competitive place he believes it involves long-term investments in education, economic development, and workforce. As for the 2019 session, Adkins implored GOP leaders to slow the tempo down and work together on issues like tax reform changes including a fix for nonprofits, school safety, medical marijuana, and others.



Senate Minority Leader Morgan McGarvey said the General Assembly has a new opportunity to work together in a bipartisan fashion on issues like school safety, bail reform, criminal justice issues, and more.

Kentucky Chamber President and CEO Dave Adkisson highlighted infrastructure funding, legal liability reform, bail reform, sports wagering, fixing the state's arbitration statute, tribunal reform, and tobacco-free schools as top priorities of the business community in 2019. Adkisson encouraged state leaders to enact policies that move Kentucky boldly forward.

READ MORE Read the full Chamber Day wrap up story on

kychamberbottomline.com.

Kentucky Governor's Race primary candidates

As the deadline closed on January 29 to enter into the 2019 governor's race, Kentuckians will vote between three candidates in each party for the gubernatorial primary elections on May 21.

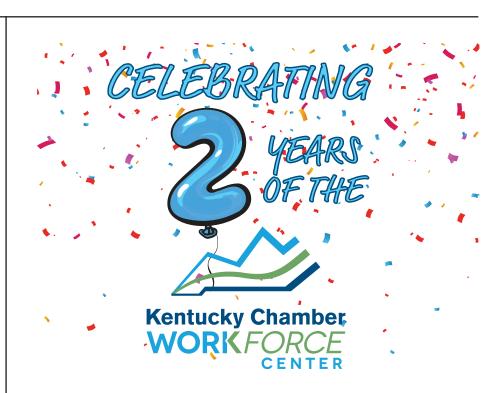
See who's running in the 2019 Governor's Race:

REPUBLICANS





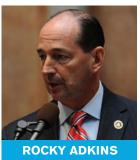




ROBERT GOFORTH



DEMOCRATS







LEARN MORE

Learn more about the candidates in the governor's race and all candidates for statewide office in 2019 at **kychamberbottomline.com**.

KENTUCKY CHAMBER WORKFORCE CENTER Turns 2!

Over the last two years the Workforce Center has grown from 1 to 8 fulltime employees, hosted three Workforce Summits, launched an online network

MADE POSSIBLE BY:



for statewide workforce conversation between over 8,000 businesses, went on a statewide tour launching Talent Pipeline Management, trained 40 Talent Pipeline Management Champions from across the state and in turn launched Kentucky's Talent Pipeline, started a partnership between the Kentucky Department of Education and Work-Based Learning to engage employers with 12 regional career academies across the state, was the presenting sponsor at the 2018 Kentucky SHRM Conference, attended and presented at countless meetings and conferences across the state and country, and much more.

Learn more about the Kentucky Chamber Workforce Center at kychamberworkforce.com.

2019 Chamber Day Photos





2017 Kentucky Chamber Chairman Bill Lear, Rick Hesterberg, & Kentucky Chamber Workforce Center Chairman Kim Menke



2019 Kentucky Chamber Board Chairman Paul Thompson



Gov. Matt Bevin, U.S. Ambassador to Canada Kelly Craft, 2018 Kentucky Chamber Chairman Joe Craft



Senate Minority Leader Morgan McGarvey & Senate Majority Leader Damon Thayer



2010 Kentucky Chamber Chairman Bill Jones & 2020 Kentucky Chamber Chair-Elect Nick Rowe









House Minority Leader Rocky Adkins

Senate President Robert Stivers



Kristen Branscum, Josh Branscum, & Steve Branscum

*Photos by Tim Webb Photography



NEW POLL SHOWS OVERWHELMING BIPARTISAN Support For Overhauling Kentucky's Cash Bail System

In February, the Kentucky Chamber of Commerce released a statewide public opinion poll that shows broad public support for improving the way the Commonwealth approaches its pretrial justice system. Currently in Kentucky, someone charged with a crime must pay cash bail in order to leave jail before trial. Those who can't afford to pay remain in jail even though they have not been convicted.

A phone survey of 625 registered Kentucky voters conducted by Mason-Dixon Polling & Strategy from Dec.12 through Dec. 15, 2018 on behalf of the Kentucky Chamber of Commerce found that 76 percent support reforming Kentucky's bail system so that those charged with a nonviolent, nonsexual crime can be released from jail while awaiting trial through a bail process that does not require cash payment.

"These numbers confirm there is strong consensus behind a top agenda item for the 2019 session of the General Assembly, transitioning the system to focus on the offense and offender rather than on their financial means," said president and CEO of the Kentucky Chamber of Commerce, Dave Adkisson. "Our organization has been and will continue to be deeply committed to reforming our criminal justice system in ways that increase public safety while also improving how our state and local resources are allocated."

A Pegasus Institute study found 64,123 non-violent, non-sexual defendants detained in 2016 because they could not afford their bail, staying an average of 109 days. At the same time, there were 43 high-risk, violent or sexual offenders who were released after posting bond.

In 2017, local governments lost \$152 million because of Kentucky's current bail reform system. In July of 2018, 73 percent of jails were at or over capacity and close to ten jails were at or over 200 percent capacity.

The survey grouped voters in five regions; Louisville Metro, Lexington/Bluegrass, Northern Kentucky, Eastern Kentucky and Western Kentucky. All regions supported reform at a rate of 70 percent or higher.



KENTUCKY CHAMBER PRESIDENT AND CEO RECIEVES 2019 Leadership Kentucky Flame of Excellence Award

An exclusive offer for Kentucky Chamber members, **save 5% on small group dental plans!***

*On new business.

For more information or to enroll today Contact:

Tammy Chapman KYChamberDental@deltadentalky.com **Hilary Morgan** hmorgan@kychamber.com



Visit us online at: kychamber.com/deltadental





Leadership Kentucky Board Chairman Elmer Whitaker, Kentucky Chamber President & CEO Dave Adkisson, & Leadership Kentucky Immediate Past Chair Mary Corbett

CONGRATULATIONS TO NEWLY ELECTED Kentucky Chamber Board Members



103341

JOE GROSSMAN PRESIDENT AND CHIEF EXECUTIVE OFFICER Appalachian Regional Healthcare



JAY RICHERT GENERAL MANAGER Marathon Petroleum Catlettsburg Refinery



AARON THOMPSON PRESIDENT Kentucky Council on Postsecondary Education



ARTHUR WALKER III EXECUTIVE VICE PRESIDENT OF CONSTRUCTION The Walker Company



Thank you for your investment.

The following is a list of new members of the Kentucky Chamber. Please help us thank these companies for investing in the Chamber's mission by giving them your business.

PRESIDENTIAL ADVISOR McLane Cumberland

EQUITY PARTNER Dippin Dots, LLC

CORNERSTONE

Evergreen Life Services Bowling Green KY Members Choice Credit Union Stand Energy Corporation

STAKEHOLDERS

Arctic Wolf Networks CEECO Equipment, Inc. Columbia Sussex Management LLC D & D Industrial Contracting Druther's First National Bank & Trust Company Greenheck Fan Corporation Hensley Elam and Associates LexEffect Nesbitt Engineering

KENTUCKY CHAMBER NEWS

Kentucky Chamber News is published six times per year by the Kentucky Chamber of Commerce.

For address changes and subscription information, call **502-848-8739**. For advertising information, call **Hilary Morgan** at **502-848-8724**.

Kentucky Chamber Key Investors

Commonwealth Partners



Presidential Advisors

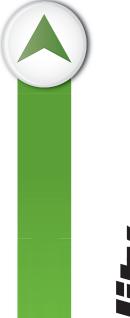


Trustees

Aleris Rolled Products Assured Partners Boeing Braidy Industries Brenntag Cardinal Hill Rehabilitation Hospital Carespring Healthcare Management, LLC Century Aluminum of Kentucky, LLC Churchill Downs Citizens National Bank Clariant Coca-Cola Bottling Company Consolidated Commonwealth Credit Union Computer Services, Inc. Dba CSI Cooper Standard Automotive, Inc. Dana Incorporated Dean Dorton Allen Ford, PLLC Deloitte US Dickinson Wright PLLC Domtar Paper Co. Galt House Hotel & Suites GenCanna Gray Construction Hyster-Yale Group Inc. Johnson & Johnson Services, Inc. Kentucky Community and Technical College System Kentucky Farm Bureau Insurance Kentucky League of Cities, Inc. Laurel Grocery Company LexiDan Foods dba Waffle House Logan Aluminum, Inc Louisville Water Company Marathon Petroleum Company LP Merck & Co. Meritor-Florence Mississippi Lime Mubea North America Novolex Park Community Credit Union Piramal Pharma Solutions Planters Bank, Inc. Regal Beloit America, Inc. Republic Bank Scotty's Contracting & Stone LLC Steptoe & Johnson PLLC Stock Yards Bank and Trust Sullivan University System Sumitomo Electric Wiring Systems Ultimate Software Washington Penn Plastic Co., Inc. WellCare of Kentucky Westlake Chemical Corporation Whitaker Bank



from a financial services leader, Take advantage of guidance right here in Louisville.





Fidelity.com/BranchLocator

502.873.2364

Keep in mind that investing involves risk. The value of your investment will fluctuate over time and you may gain or lose money. Guidance provided is educational. Fidelity Brokerage Services LLC, Member NYSE, SIPC. © 2015 FMR LLC. All rights reserved. 724050.2.2



GENERAL SESSION 2019

DUCA



Knowledge Loca

- One-on-one guidance focused on your goals, not ours
- Investment strategies and ideas to help you realize your personal vision
 - Access to retirement expertise through investment professionals and top-rated planning tools