



Retirement
Plan Services
for Businesses

The responsible management of your business' retirement plan is the focus of our practice.

Working with Flagstar Advisors* opens a door to fiduciary, administrative, and enrollment expertise to help steward your plan today and tomorrow.

The fiduciary responsibility of implementing and managing an employer sponsored retirement plan can be a challenge, but it's not one you have to face alone. At Flagstar Advisors, we have built a suite of coordinated capabilities that can support your retirement plan: co-fiduciary, plan administration and oversight, and employee education.

*Flagstar Advisors utilizes National Financial Services LLC ("NFS"), a Fidelity Investments® company, as our custodian and clearing firm. Flagstar Advisors is a wholly owned non-bank subsidiary of Flagstar Bank, N.A., providing a diverse offering of wealth management services to a wide variety of commercial and private clients.

Securities and advisory services are offered through Flagstar Advisors, Inc., a registered investment advisor and registered broker dealer, member [FINRA.org](https://www.finra.org) / [SIPC.org](https://www.sipc.org). Insurance products are offered through Flagstar Advisors, Inc., a licensed insurance agency. Flagstar Advisors, Inc. is a wholly owned subsidiary of Flagstar Bank, N.A. Flagstar Bank, N.A. is not registered as a broker dealer or investment advisor.

Investment Products Are: • NOT FDIC INSURED • NOT BANK GUARANTEED • MAY LOSE VALUE

\$116.3B

TOTAL ASSETS

7.78%

TIER 1 LEVERAGE RATIO

\$84.0B

TOTAL LOANS

\$81.4B

TOTAL DEPOSITS

\$10.5B

TOTAL EQUITY CAPITAL

≈9,000

EMPLOYEES

436

OFFICES/BRANCHES

Strength in Numbers

FLAGSTAR BANK FINANCIALS

All financial information is for Flagstar Bank as of December 31, 2023. Flagstar Advisors is a wholly owned subsidiary of Flagstar Bank.

Work With Experienced Professionals

Managing retirement plans is the sole focus of our practice.

We specialize in the retirement plan space drawing on our deep roots in the financial services industry. With backgrounds in client facing wealth management, portfolio creation and maintenance, and holistic financial and estate planning, we bring a comprehensive skill set to plan management and participant education and guidance.



CPFA®, AAMS, CRPC®* Greg Cantone
Retirement Plan Advisor

- Initial Plan Analysis & Cost Comparisons ●
- Portfolio Construction & Ongoing Review ●
- Annual Plan Review & Documentation ●
- Plan Administrator Service & Support ●

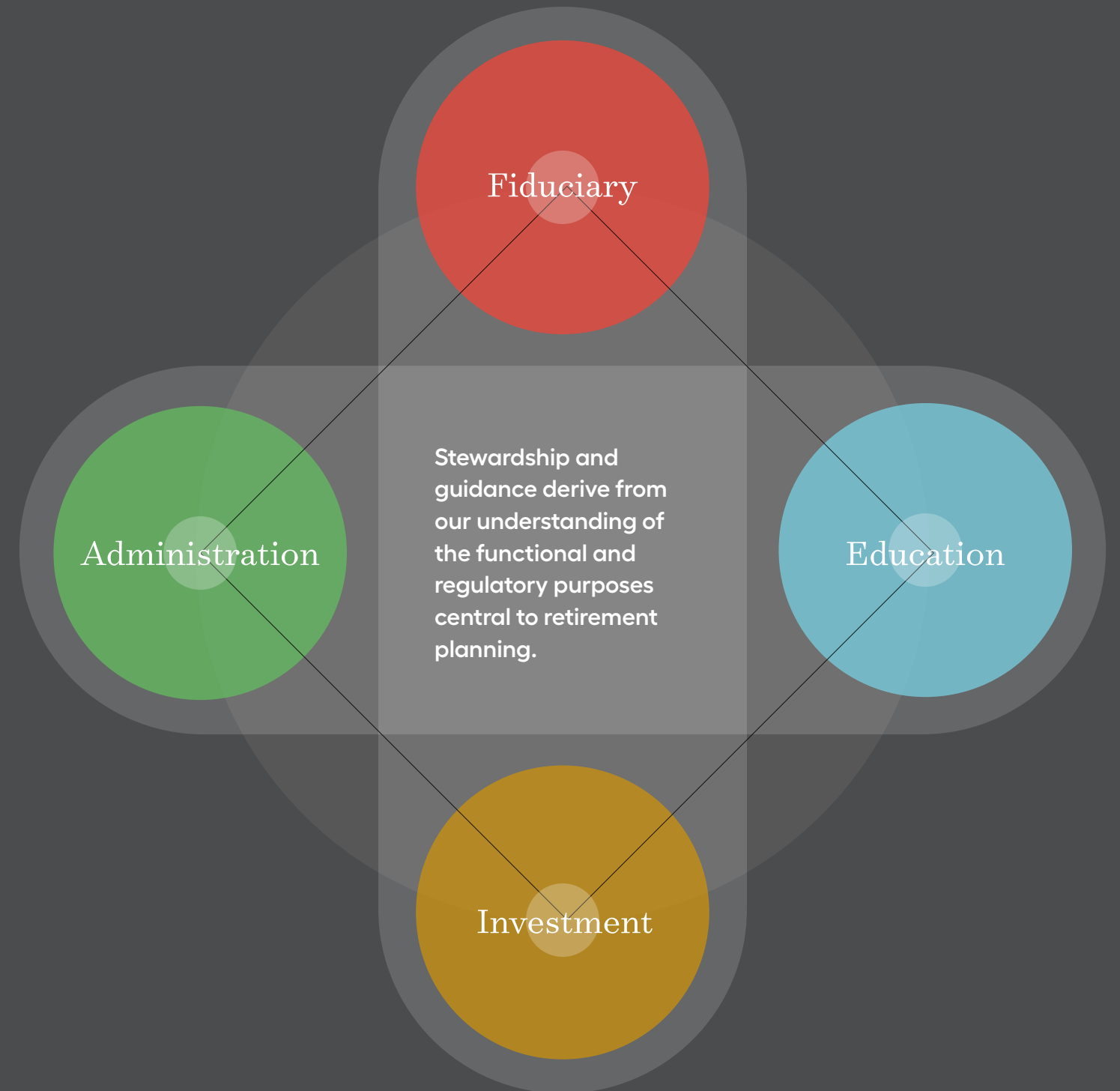


Anthony Fella CPFA®, CRPC®*
Retirement Plan Manager

- Education Curriculum Design ●
- Group Education & Webinar Presentations ●
- Individual Consultations & Guidance ●
- Participant Service & Support ●

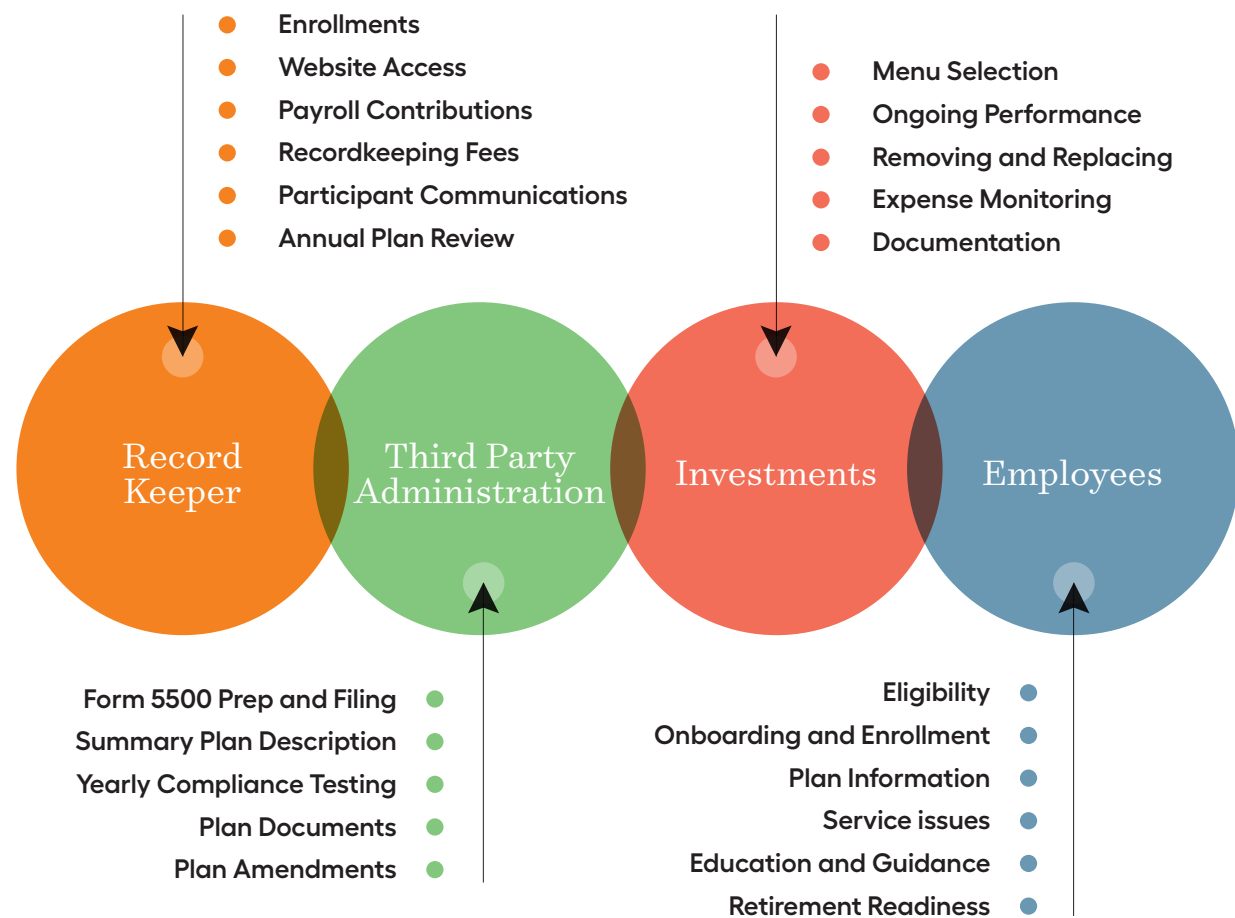
*CRPC conferred by College for Financial Planning.

Our Retirement Plan Services Solutions Help Align the Four Critical Functions.



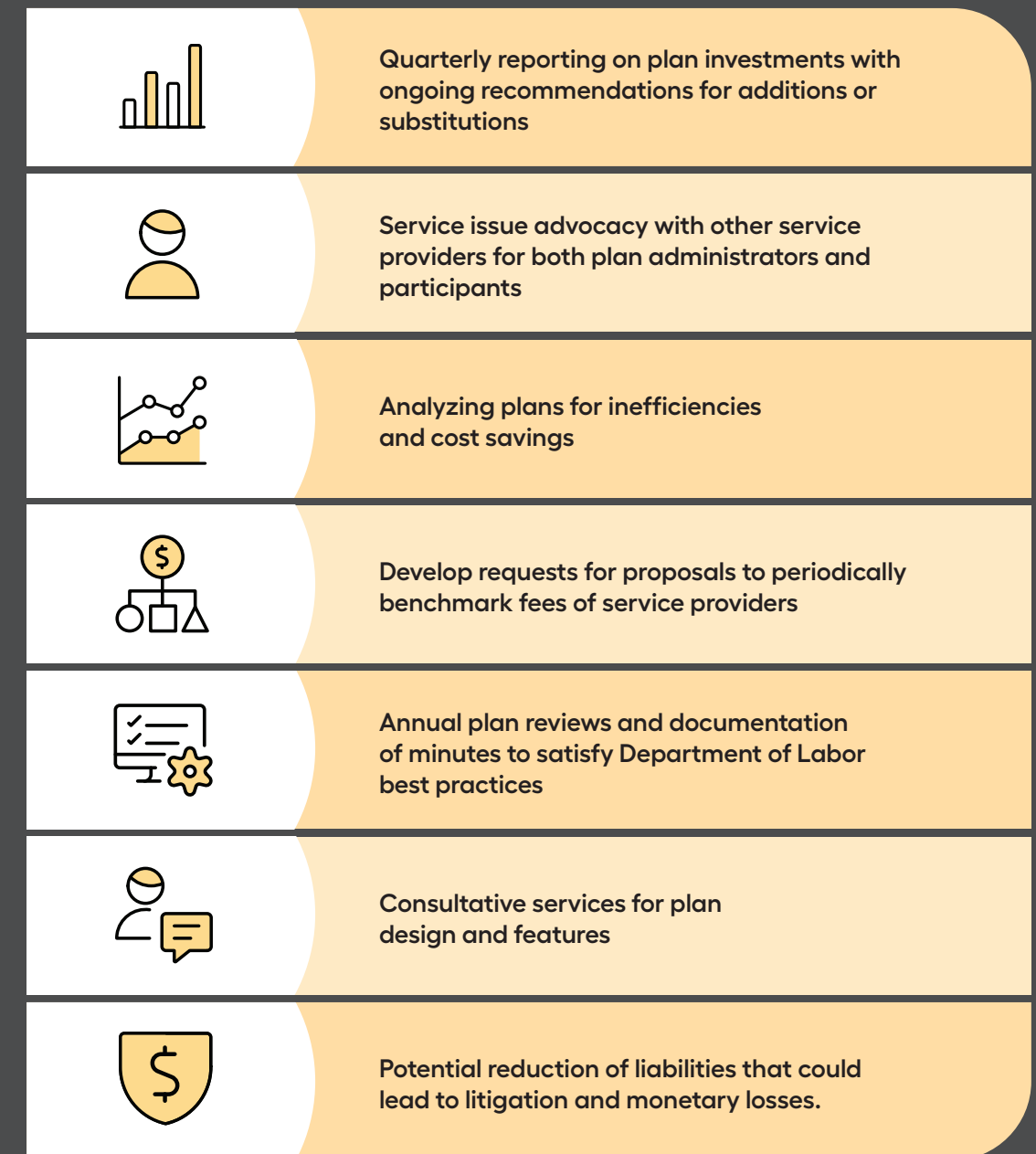
Your Role as a Plan Fiduciary

As a plan fiduciary, your role can often be complex and labor intensive. Bearing responsibility for the management of relationships with multiple service providers in addition to personal liability for the management of investment options and employee education can create substantial challenges to workflow and productivity.



Experience. Insight. Oversight.

Your Partnership with a 3(21) Co-Fiduciary



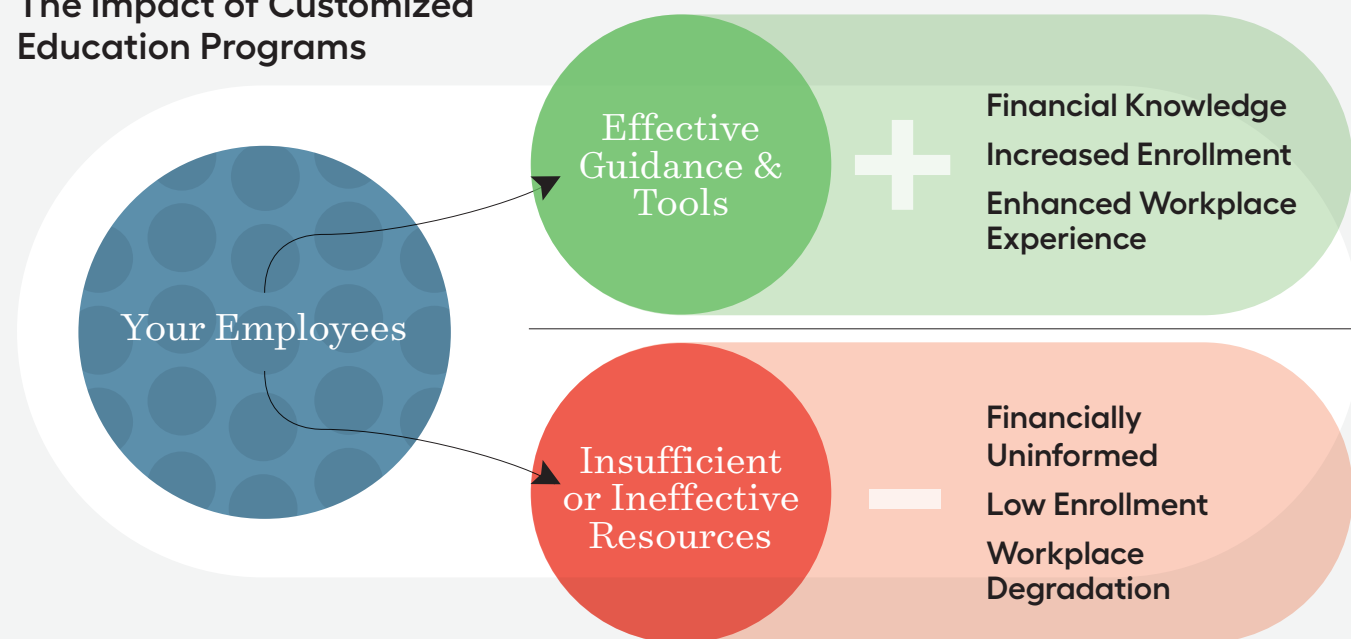
Employee Education Drives Success

Financial wellness makes for better employees. Industry professionals and published studies* underscore the importance of employee financial wellness.

The benefits of an educated and informed workforce translate to more productive, engaged employees who experience less workplace distraction and absences. Our team is committed to providing a best-in-class education and guidance experience for employees to make a meaningful and long-lasting difference in their financial wellbeing.

*Source: Global Financial Wellbeing Report 2023, © Censuswide

The Impact of Customized Education Programs



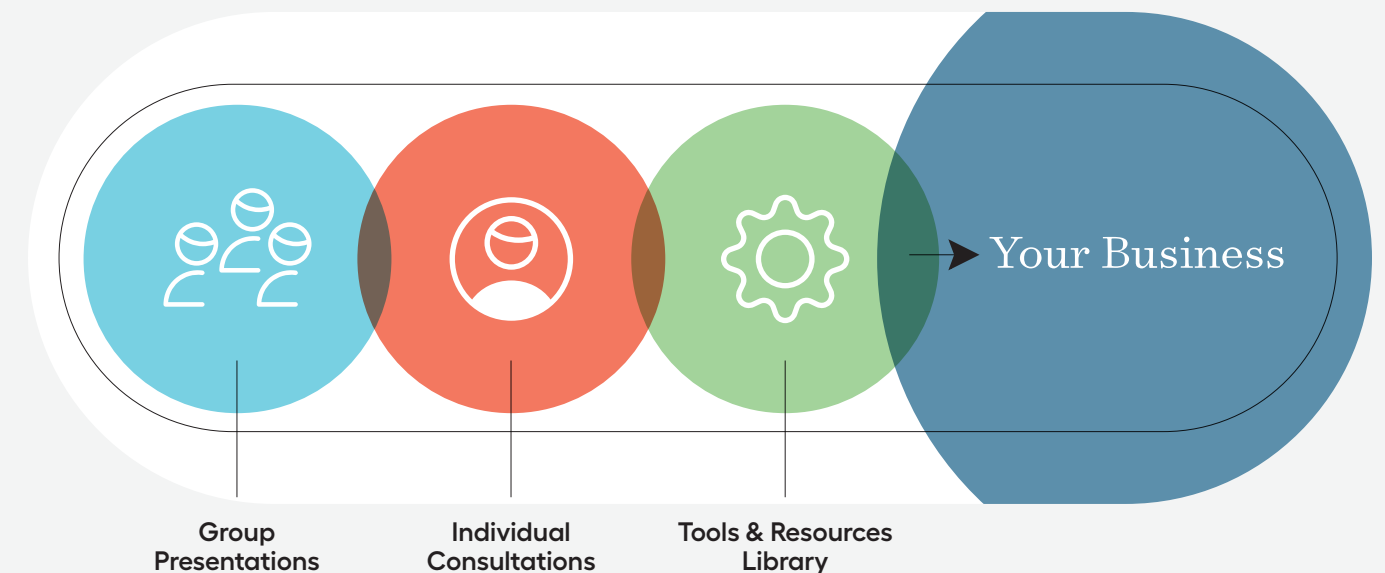
Retirement Readiness Demands Pragmatic Solutions

Now more than ever, employees need to take an active role in preparing for the heavy task of creating sustainable retirement income, or risk being unprepared.

At Flagstar Advisors, we bring an ability to develop customized solutions for your employees. We do this based on our experience and insight regarding your firm, your employees' engagement patterns, and their educational needs. The result is simply a higher level of engagement, involvement, and enrollment.

Flagstar Advisors has created a *proprietary retirement education curricula* from the ground up. Using a mixture of classic proven financial planning basics along with the newest strategies for retirement readiness from industry leading economists, our team is committed to remaining nimble, current, and focused on helping work toward the best retirement outcome for you and your employees.

Multi-phase Engagement Methods



Diverse Needs Require Diverse Solutions

We understand that employees have a diverse set of needs and learning styles, so we provide an equally diverse strategy of communication and service.

Our employee surveys and modular presentation decks create fully customizable group presentations and virtual webinars.

Individual consultations provide a personalized level of guidance and education focusing on strategies for real-world improvement to financial plans.

For those that prefer more of a “self-service” approach, we provide a constantly growing library of planning tools, worksheets, guides, and white papers to help them in their retirement planning journey.

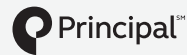
Continuity and Consistency

Our approach is designed to work with your current recordkeeping and administrative partners. The experienced and time-tested capabilities we deliver to the relationship help customize and organize your business’ plan. That is the advantage we bring.

The Retirement Plan Services team at Flagstar Advisors can be added to plans with most of the top recordkeeping firms.

Our services are additive and complementary to many of our clients’ current line-up of partners. For example, when choosing to engage with us, many of our clients continue to work with their current recordkeeper and administrator.

Recordkeeping & Administrative Partners



Let’s Get Started

Our Retirement Plan Services team is ready to work with you. We start by listening, understanding, and recognizing where and how your current structure can be assisted. From there, we deliver a customized solution that can help steer your plan.

We look forward to the responsibility of working with you.

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Neither Flagstar Advisors nor its employees or agents provide tax or legal advice. You must consult your tax and legal advisors regarding your personal circumstances. No information contained herein should be considered a recommendation or solicitation to invest in a particular security or type of security. The material provided is for information purposes and should not be considered an offer to buy or sell, a solicitation of an offer to buy or a recommendation for any specific securities or products. Before investing in any product or services consider the investment objectives, risks, charges and expenses. For funds purchases a prospectus is available containing this information. Read it carefully prior to making any investment decisions. Wealth management refers to products and services available through various services providers of which there are important differences including, but not limited to, the type of advice and assistance provided, fees charged, and the rights and obligations of the parties. Your representative will receive compensation in connection with providing advice or service. It is important to understand the differences when determining products and/or services to select. Diversification and asset allocation do not ensure a profit or guarantee against a loss.

About Flagstar Bank

Flagstar provides private banking services in select major cities. With over \$100 billion in assets, we are one of the largest regional banks in the country and a market leader in mortgage lending, multi-family lending, and mortgage servicing.

Our parent company, New York Community Bank, is headquartered in Hicksville, New York.

