Kiewit

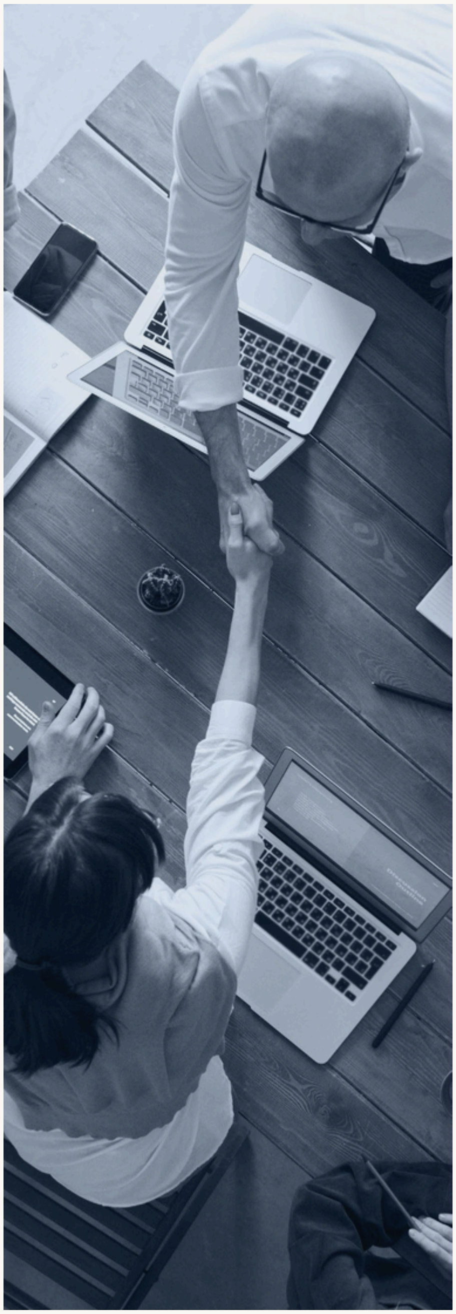
Welcome

Personal Financial Planning

CERITY PARTNERS®

Program Overview

As a Kiewit Stockholder you are eligible for an exclusive, company sponsored benefit in collaboration with Cerity Partners - Personal Financial Planning. When working with Cerity Partners, you will have ONE dedicated contact who is well-versed in your Kiewit benefits. This dedicated advisor will work with you and our team of in-house specialists to create your comprehensive financial plan.



Your Service Offering Includes:

Kiewit Stock Ownership and Benefits

Holistic analysis of your Kiewit provided plans and how they fit into your portfolio (Retirement Savings Plan 401(k), C Stock and I Stock Program, Stockholder Loan Program).

Investment Planning

Incorporate your Kiewit equity holdings into your overall allocation and long-term investment plan.

Retirement Planning

Analyze retirement income needs and implement lifetime income strategies with a focus on liquidity, liabilities, and distributions.

Risk Management and Insurance Planning

Assess insurance needs and compare coverages to protect your assets.

Estate Planning and Wealth Transfer

Ensure estate plans, asset ownership, and beneficiaries align with your goals while implementing wealth transfer, protection, and charitable giving strategies.

Income Tax Planning

Develop and implement tax optimization strategies, including projections and planning.

Onboarding Process

We're here to make your financial life easier—helping you take action on what matters most while ensuring long-term success. Let's get started.

Step 1: Initial Discussion

- Understand your financial priorities and Kiewit benefits and stock ownership.
- Identify areas where we can add immediate value.
- Next Step: Sign the Participant Agreement to get started.

Step 2: Data Gathering

- Collect details on income, expenses, assets, and liabilities.
- Use financial planning tools to organize and analyze your information.
- We'll tackle this in stages, starting with what matters most to you.

Step 3: Plan Development

- Create a personalized financial strategy.
- Key Deliverables: Balance Sheet, Asset Allocation Plan, Long-Term Cash Flow Analysis
- Incorporate investment, retirement, tax, risk, and estate planning strategies.

Step 4: Implementation & Ongoing Support

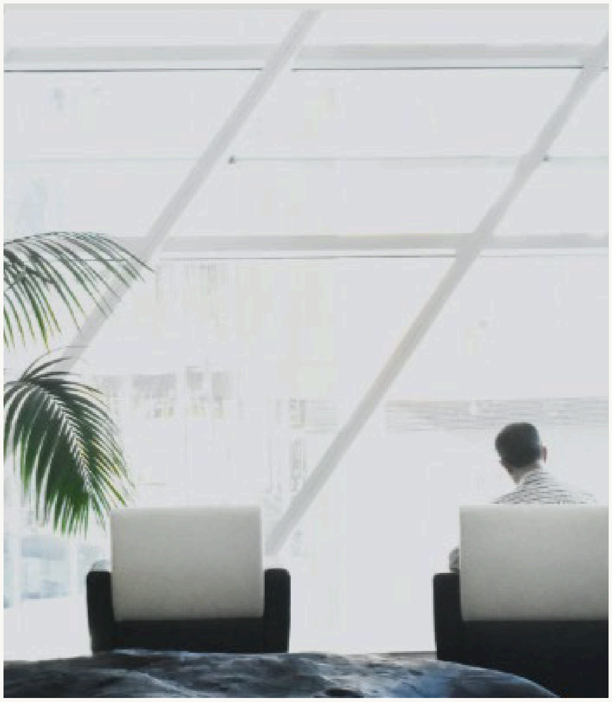
- Review strategies and move forward at a pace that works for you.
- We'll help you make timely decisions as part of a seamless, unified plan.

Take the Next Step

We look forward to meeting with you. We highly encourage your spouse and/or partner to attend our conversations.

Click to Schedule

About Cerity Partners



Cerity Partners is an independent, third-party, comprehensive financial solution. As a fiduciary, we act in your best interest.

We believe in a holistic approach to financial planning - one that considers every aspect of your unique financial situation.

Our name reflects our steadfast commitment to enhancing the financial well-being of individuals and their families. As part of this commitment, we have brought together a team of experts – financial planners, investment professionals, tax advisors, retirement plan consultants, and attorneys – dedicated to helping clients achieve their short- and long-term goals.

For a complete list of our awards, please visit: https://ceritypartners.com/awards/. For a list of award disclosures, please visit: https://ceritypartners.com/award-and-credential-disclosures/

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