

Seneca Gaming Corporation
310 Fourth Street
Niagara Falls, NY 14303

Dear Charles,

Thank you for the opportunity to provide a summary of our Retirement Plan Advisory Services to Seneca Gaming Corporation.

Lawley Retirement Advisors, LLC is registered as an investment advisor with the Securities and Exchange Commission under the Investment Advisor Act of 1940. Our firm acts as an ERISA 3(21) or 3(38) co-fiduciary for all plans with which we consult, both to the plan, as well as the plans' participants. Our role as an independent Registered Investment Advisor (RIA) is to coordinate all aspects of your retirement plan and ensure that your plan is designed and implemented solely in the best interest of plan participants and beneficiaries.

The information enclosed will provide you with a clear understanding of our role and services offered as a fiduciary advisor. In addition to our extensive experience in the qualified plan industry.

We hope that after the Retirement Plan Committee reviews this summary, you will be able to see our firm's:

- **Passion** – Lawley Retirement Advisors is passionate about retirement; our firm's singular focus and commitment is to provide fiduciary advisory services to retirement plan sponsors and participants
- **Vision** – Given the changing landscape as well as increased scrutiny by regulators and the media, it is vital to work with a firm who is in tune with the changing landscape and new initiatives to meet your goals and objectives.
- **Innovation** – As a leader in the retirement plan industry, we are able to work with plan sponsors to offer effective plan design solutions, educational services, and innovative strategies that will drive retirement readiness and improve overall retirement plan health.

We hope you find that our infrastructure, capabilities, experience, and services are helpful and valuable in your search for the right investment advisor. We are confident that we will meet and exceed your expectations and provide you with the right tools and critical data to make informed decisions.

If you have any questions, please do not hesitate to contact me. I look forward to hearing from you soon.

Sincerely,



Todd M Tevens, AIF® CPFA | Managing Director

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