



Guide to Services and Compensation

The following is a guide to important information that you should consider in connection with the services to be provided by Symphonic Financial Advisors LLC ("Symphonic") to Plan Sponsors. The fees and compensation earned by Symphonic and its affiliates as described herein are provided as additional information to help satisfy the Department of Labor service provider fee disclosure requirements under section 408(b)(2) of the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). The disclosure requirements apply to qualified plans that are subject to Title I of ERISA. Note that if the qualified retirement plan covers "owner only," where you and/or your spouse are the only participant(s), your plan is not subject to Title I of ERISA.

Should you have any questions concerning this guide or the information provided to you concerning our services or compensation, please do not hesitate to contact Symphonic at 800 926-1647.

Required Information	Description
Description of the services that Symphonic will provide to your Plan.	<p>Symphonic will provide discretionary investment management services to your Plan as set forth in the Investment Advisory Agreement. Symphonic provides these services as a registered investment advisor and an ERISA fiduciary. <i>See</i> Investment Advisory Agreement § 1, 4, 5, and 18.</p> <p>Symphonic Securities LLC, an affiliate of Symphonic, provides broker/dealer and other related services to your Plan, and Pershing LLC ("Pershing") provides clearing, custodial and other related services to Symphonic Securities LLC as a subcontractor. In addition, RIM Securities LLC ("RIM"), an affiliate of Symphonic, may provide trade execution services.</p> <p>Symphonic or Symphonic Securities LLC may act as an ERISA fiduciary to the extent they, in the course of marketing Symphonic's services, recommend, among other things, acquiring, holding, disposing of, or exchanging particular securities or other investment property, or recommend investment policies, strategies, portfolio compositions or particular account arrangements for your Plan.</p> <p>For additional information on the services provided by Symphonic ADV 2 https://www.info.symphonicfinancial.com/wp-content/uploads/2017/02/SFA-ADV-Package.pdf</p>
Management Fees Symphonic will receive from your Plan ("direct" compensation).	<i>See</i> Schedule A of your Investment Advisory Agreement
Management Fees Referring Advisor will receive from your Plan. (if applicable)	<i>See</i> Schedule A of your Investment Advisory Agreement (or the referring advisor Investment Advisory Agreement if applicable)
Transaction Fees Symphonic will receive from your Plan ("direct" compensation). (not applicable to wrap accounts)	<p>In certain wrap accounts, Symphonic does not receive commissions and other transaction fees paid from the Plan. Symphonic also provides other types of accounts in which the Plan may elect to pay commissions in lieu of a larger management fee. For the commissions charged in such accounts, please see section 3 of the Investment Advisory Agreement and the Commission Schedule https://www.info.symphonicfinancial.com/wp-content/uploads/2017/06/CommissionsSchedule.pdf</p>
Compensation Symphonic will receive from other parties that are not related to Symphonic ("indirect" compensation).	<p>Pershing may receive compensation in connection with its provision of clearing, custodial and other related services. Please see the Pershing Fee Disclosure https://www.info.symphonicfinancial.com/wp-content/uploads/2017/06/PershingDisclosure.pdf</p> <p>Symphonic may receive research or other products or services other than execution from a broker-dealer and/or a third party in connection with client securities transactions. This is known as a "soft dollar" relationship. Symphonic will limit the use of soft dollars to services that constitute research and execution within the meaning of Section 28(e) of the Securities Exchange Act of 1934, as amended. Symphonic is unable to quantify the value of soft dollars.</p>

For additional information, please see the Symphonic ADV 2
<https://www.info.symphonicfinancial.com/wp-content/uploads/2017/02/SFA-ADV-Package.pdf>

Compensation that will be paid among Symphonic and related parties.

See Symphonic Fee Disclosure
<https://www.info.symphonicfinancial.com/wp-content/uploads/2017/06/FeesDisclosure.pdf>

Compensation Symphonic will receive if you terminate this service agreement.

Symphonic does not charge for termination. However, Pershing imposes a \$75 account termination fee.

Fees and Expenses relating to your Plan's investment options.

Total Annual Operating Expenses

Symphonic, Symphonic Securities LLC, City National Rochdale, LLC and RIM may receive advisory, 12b-1, sub-transfer agency, and shareholder servicing fees from the City National Rochdale Funds. Fund-level advisory and 12b-1 fees are rebated to your Plan account. *See* Investment Advisory Agreement §8; City National Rochdale Funds Authorization. Symphonic, its affiliates and subcontractors retain a fee for shareholder and sub-transfer agency services equal to .25% of assets invested in the City National Rochdale Funds. *See* City National Rochdale Funds Authorization.

For additional information on the City National Rochdale Funds, please review the Fund Prospectus.

<http://www.citynationalrochdalefunds.com/FundInformation/ProspectusSummary>
