



# 21<sup>st</sup> Annual Retirement Plan Seminar



Date: June 17, 2026

# Seminar Agenda



- 7:45 a.m. Hot Breakfast
- 8:15 a.m. Welcome Remarks
- 8:30 a.m. Retirement Plan Trends
- 9:15 a.m. Break
- 9:30 a.m. Economic & Financial Markets Review
- 10:45 a.m. Break
- 11:00 a.m. Real Lessons in Crisis Leadership & Decision Making
- 12:15 p.m. Closing Remarks



# Welcome Remarks

# Survey

Thank you for joining us!  
We appreciate your time and participation.

Please take a moment to fill out our short survey —  
your feedback helps us grow and improve!

**RETIREMENT PLAN INVESTMENT SEMINAR SURVEY**  
Please write your information or attach your name tag below

Name: \_\_\_\_\_  
Company: \_\_\_\_\_  
Email: \_\_\_\_\_  
Phone: \_\_\_\_\_

I am interested in obtaining additional information regarding:

Corporate Retirement Plan Services     Personal Planning & Wealth Management     Financial Wellness Program

**Seminar Content**  
The speaker was clear, effective, and engaging:

	Strongly agree (4)	Agree (3)	Disagree (2)	Strongly disagree (1)	Does not apply
Manuel Rosado	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Emily Roland	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Robert Darling	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The content was meaningful & relevant.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Seminar Experience**  
I was very satisfied with:

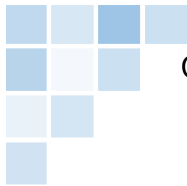
	Strongly agree (4)	Agree (3)	Disagree (2)	Strongly disagree (1)	Does not apply
Location and venue	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Food and refreshments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Overall experience	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Seminar Comments**  
What was the highlight of the event?  
\_\_\_\_\_  
How do you think this event could have been improved?  
\_\_\_\_\_  
Additional Comments:  
\_\_\_\_\_



# CE Credits

## SHRM



### Certificate of Completion

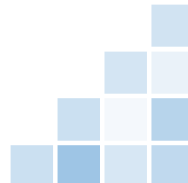
#### Retirement Plan Investment Seminar

This activity, ID No. **26-KDFVV**, has been approved for 4 PDC Recertification Credit Hours through the Society for Human Resource Management (SHRM®). Please make note of the activity ID number on your recertification application form. For more information about certification or recertification, please visit the SHRM® website at [www.shrm.org](http://www.shrm.org).

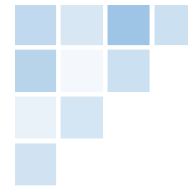


The use of this seal confirms that this activity has met the Society for Human Resource Management's (SHRM®) criteria for recertification credit pre-approval.

Awarded this 17<sup>th</sup> day of June 2026  
Seminar co-sponsored by:  
Spectrum Investment Advisors, Inc.  
&  
Wisconsin Institute of CPAs



## HRCI



### Certificate of Completion

#### Retirement Plan Investment Seminar

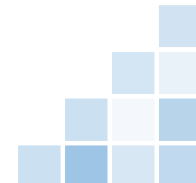
This Program, ID No. **723714**, has been approved for HR (General) recertification credit hours toward aPHR™, aPHRi™, PHR®, PHRca®, SPHR®, GPHR®, PHRi™ and SPHRi™ recertification through HR Certification Institute® (HRCI®).

Please make note of the program ID number on your recertification application form. For more information about certification or recertification, please visit the HR Certification Institute website at [www.hrci.org](http://www.hrci.org).



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&  
Wisconsin Institute of CPAs



# Manuel Rosado, MBA

President/Partner



Manuel, an industry expert, serves as President and Partner at Spectrum. He is instrumental in setting the firm's strategic direction and overseeing its day-to-day operations. With a deep understanding of fiduciary standards and behavioral finance, Manuel has a proven track record of helping companies implement successful retirement programs. His expertise in applying these concepts to investment management enables him to deliver actionable solutions that drive positive outcomes for the firm.

Industry Start Date: 1989

Spectrum Start Date: 2005

Fun Fact: Manuel coached multiple youth sports including high school volleyball and enjoys travel, golf, pickleball, and the outdoors.

## Accreditations, Certifications & Education

- MBA - Finance, Concordia University-Wisconsin
- BA - Business Administration, Taylor University
- Certified Behavioral Finance Analyst (CBFA) certification from the AGI Center for Behavioral Finance
- Investment Adviser Representative License (Series 65)

## Organization Involvement

- Taylor University Board of Trustees – Board Vice Chair
- Eastbrook Academy - Board Member
- Port Washington State Bank - Bank Director



# Lieutenant Colonel Robert J. Darling

Retired Marine Corps.



Lt. Col. “Bob” Darling flew attack helicopters in Desert Shield and Desert Storm during the first Gulf War and in Somalia, Africa, in support of Operation Restore Hope. In June 1998, he was selected to fly as a presidential pilot with Marine Helicopter Squadron One and in October 2000, he was handpicked to work for the White House Military Office, Airlift Operations Department.

It was in that capacity that he supported the Vice President, National Security Advisor, and the National Command Authority, from inside the President’s Emergency Operations Center, within the White House on September 11, 2001.

Today Bob is the author of “24 Hours Inside the President’s Bunker, 9/11/01: The White House” and the President and CEO of Flash Emergency Management, a crisis leadership development and preparedness company located in Stafford, Virginia.



**Thank You**