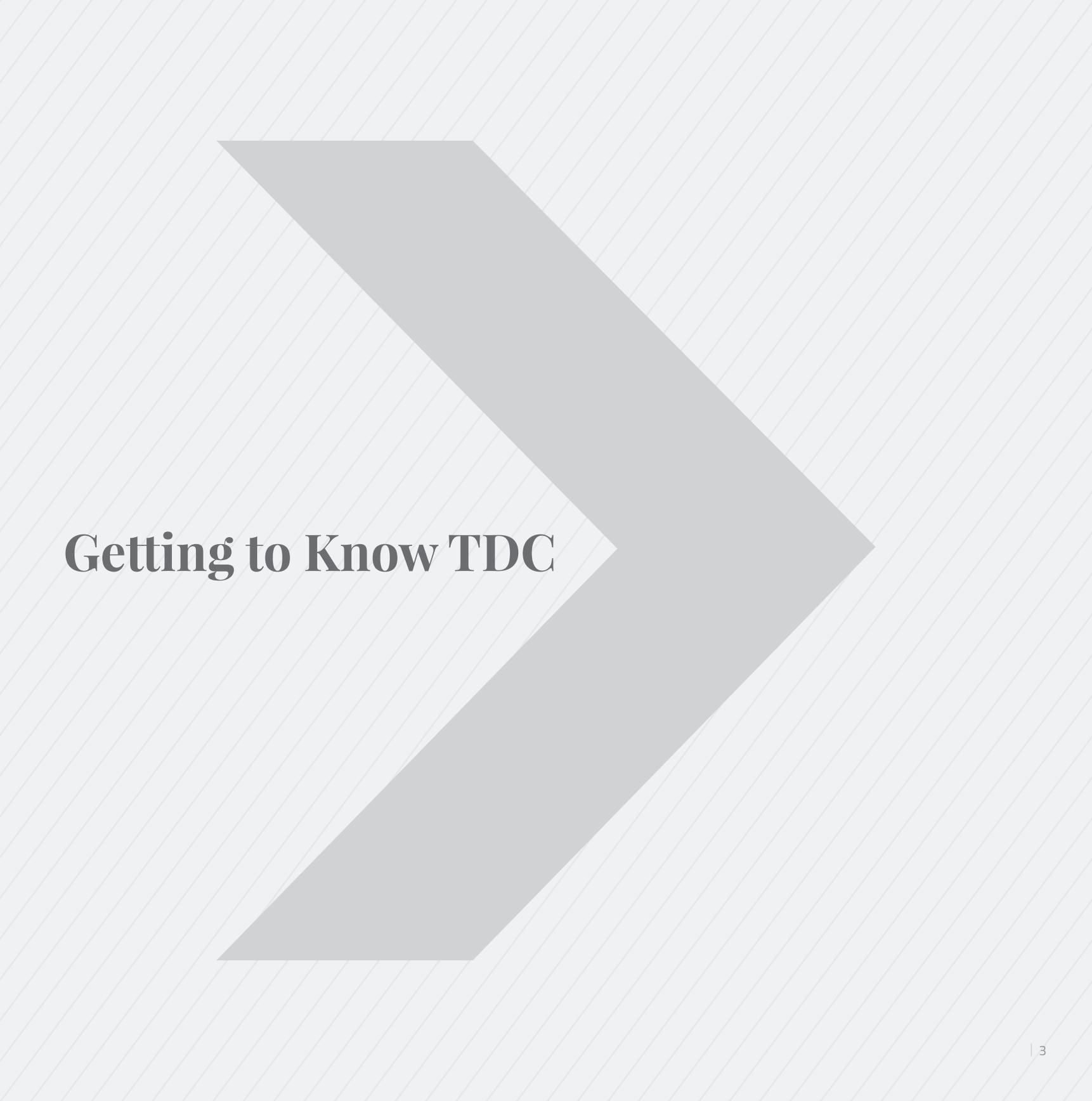




Together



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Getting to Know TDC



*The answer to our success is simple—
people, people, people. Great people.
Attracting and retaining the very best the
market has to offer. I ask you to consider
joining us, to be part of what we believe is a
best-in-class organization to do great things.*

HELPING FAMILIES LIVE LIFE



Our Mission

HELPING FAMILIES LIVE LIFE

The TDC Why

Helping Families Live Life

At TDC, we like to think we help our clients fulfill their long-term vision, their perfect world. While striving to help our clients get to their desired finish line is something we cherish, our purpose as a firm goes much deeper. Ironically, this purpose has little to do with the insurance and estate planning advice we provide. For us, this purpose is the reason we get out of bed in the morning and look forward to coming to work each and every day. That purpose is to *help families*, and it's directly connected to everything we do.

We share an understanding that we are charged with a very important task, an understanding that transcends the limits of what traditional life insurance professionals offer.

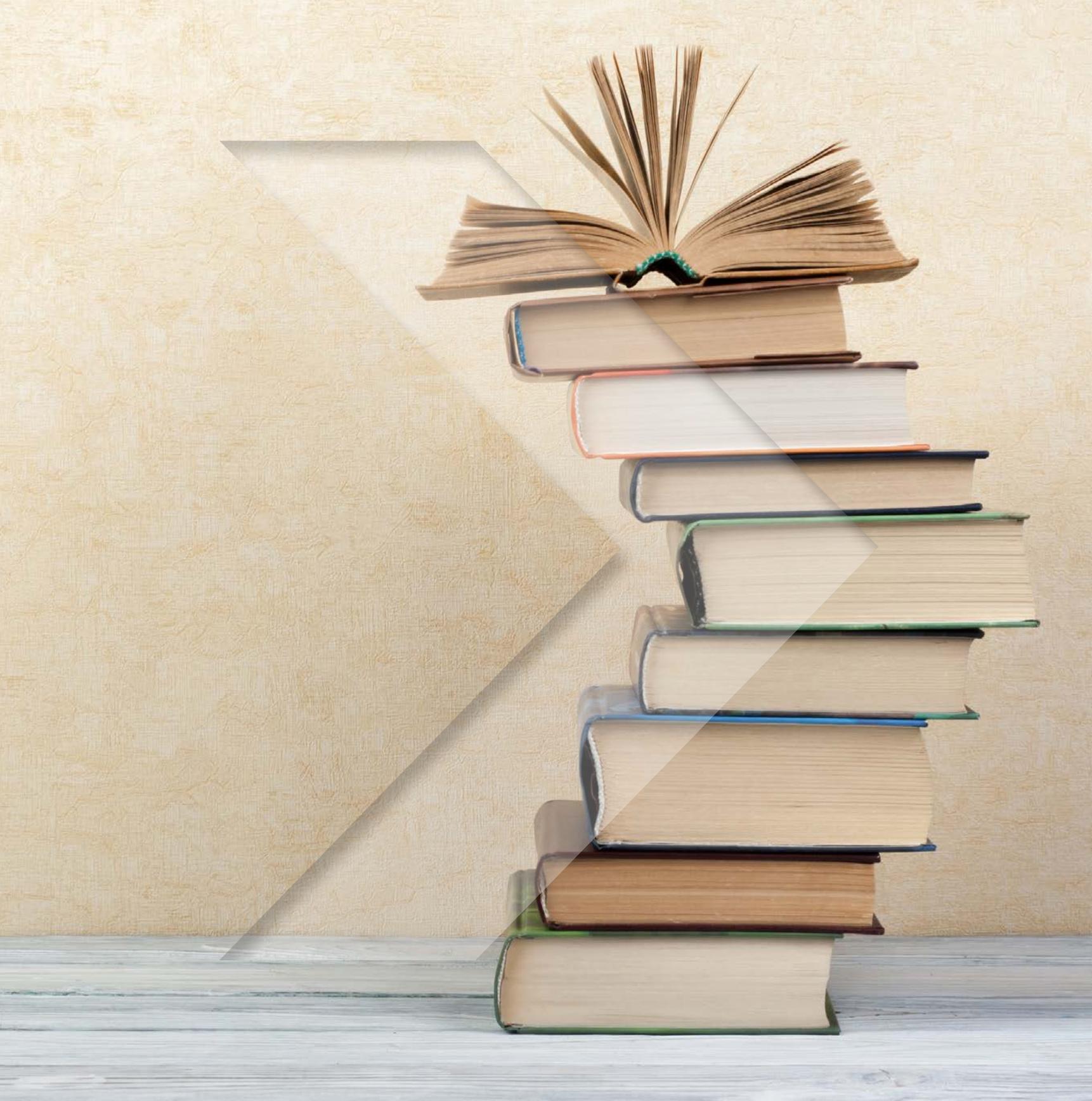
We believe our purpose is to help families be stronger, closer, and wiser by...

- Truly understanding each family dynamic
- Releasing families from the burden of worrying about the "what ifs" of life
- Connecting how they see their wealth contributing meaning, purpose and happiness to their lives
- Creating enduring wealth and a lasting legacy to be felt for generations to come

What gets us
going in the
morning?

It's not a cup of Joe.
What energizes us is our ability to help
families live life.

*By the way,
we also have really good coffee!*



TDC Team Stories

UNIQUE PATHS TO HELPING FAMILIES



TDC Team Stories

A Team Committed to Seizing Opportunity and Creating Its Own Career Path. Create Yours!

We are firm believers that telling a team member exactly what his or her career path will be would be dishonest, unfair, and disingenuous. The only thing we know for sure is that because of the rate of rapid change taking place within TDC, we believe our business will be unrecognizable in the coming years. The way we work, the way we engage with our clients, and the way we grow together will all require our roles to continue to expand and evolve.

Instead of setting your career path for you, we believe we owe it to our team members to empower them to forge and shape their own path by self-advocating and seizing the myriad of opportunities we have created within our business. We can build the door; it's up to you to walk through it.

Don't Believe Us? Here are Our Stories.

Career paths can take different forms. Some have experienced many different roles and responsibilities, while others have taken a single role and made it richer and more critical to our firm. To help emphasize how these paths may vary, here are our stories, which can give you a better perspective of how we've become Greater Together.

Together



”
If you're a hardworking, self-initiating team player who wants a challenging and fun work atmosphere where leadership encourages personal growth and opportunity, TDC is the long-term place for you.





Tyler Horning

401(k) Specialist
now Principal of TDC Life
Years with TDC // 12

Tyler Horning began his career at TDC as a founding member of an entirely new company. After graduating from Hillsdale College with a degree in marketing in 2006, Tyler became the President of the Exclusive Marketing Company, or EMO.

Tyler described the organization as “a company that was created out of a change in the way that life insurance got distributed. American General, as an insurance company, didn’t like working with individual producers. They wanted to deal with one company and have that company deal with them.”

TDC did just that. Instead of going through a marketing organization, TDC created their own high-end group, and then sold it to become Lion Street. In addition to no longer running the EMO, Tyler no longer deals with life insurance settlements and 401(k) plans, other elements of his starting role at TDC.

“My role has evolved a ton,” Tyler said. “I’m not focused on the same things as when I started..... Today I run TDC Life, our life insurance business, which started in 2011. Before that, I went to (Cleves) and said hey look, I really enjoy this, but how we’re doing stuff is screwed up, and I think I can help make it better. That was kind of the first step in the evolution of running our life insurance business.”

Tyler saw a need for consistency and leadership in a life insurance segment that lacked both.

“What excited me the most is that we’re on the cutting edge doing things literally no one else in the country is doing. We

are involved in redefining and changing the life insurance business.”

A Lancaster, Pennsylvania native, Tyler’s only other experience working in Toledo was a marketing internship at Rudolph Libbe. He has relished the opportunities TDC has provided him, and encourages others to do the same.

“Your career path here is what you make it. There’s so much opportunity around this building and around this company. It’s yours for the taking. Step up, ask questions, be interested, come up with better ways of doing things, suggest ideas, care about what we’re doing, and your career is what you make it,” Tyler said. “That’s the only way this worked out for me. I kind of raised my hand and said here’s an idea where I think I can help and have an interest in helping.”

While Tyler has accomplished a lot in his 12-year career at TDC, he knows he could not be successful without his team.

“We have great people that really care and want to work hard, and they share the vision of trying to be the best we can be while building a nationally recognized firm,” Tyler said. “People really care about their job, but really they really care about their clients. I know every time we put a plan in place for our clients, it’s as good as anyone can do it. We are helping people transfer wealth, plan estates, ensure their business continues, solve problems, monetize assets they didn’t even know they had. We’re all about helping people.”



”

We have great people that really care and want to work hard, and they share the vision of trying to be the best we can be while building a nationally recognized firm.





Adam Franklin

Product Specialist
now Operations Manager
Years with TDC // 9

With a liberal arts Master's degree in American Culture studies, Adam Franklin found himself unsure of his next move.

"Nobody goes to school to be in life insurance. You just find your way there," Adam said. "I had difficulty finding what to do next. Ultimately, I found myself with an offer from John Hancock to be an agent. I was looking for almost anything, so I said, 'What the heck, I'll give it a shot.'"

After three years as an agent for John Hancock, Adam figured out that the part of the process that he liked the most was getting peoples' information, figuring out what they needed, finding it, and being able to report back.

"Cold calling, selling wasn't as much fun," Adam said. "It's quite difficult as well. "

It so happened that eight years ago, TDC was looking for someone to fill a new role to design cases - Adam's favorite part of the life insurance process.

"God works in mysterious ways," Adam said. "I kind of fell into TDC looking for a role in a part of the process that I enjoy the most. I was very excited to pursue that."

Part of the allure of TDC was the chance for Adam to experiment in defining a new role not only for himself, but for the firm as a whole.

"We didn't know how it will work, but we knew we needed something like this and we were ready to figure it out," Adam said. "To have an opportunity to work with people like Tyler and Cleves, who are all about new ideas, and to take what Cleves has built and continue it on, shape it differently, continue to build the brand and grow - it's been very exciting."

Adam now holds the title of Operations Manager for the Life Insurance department. The role has expanded more outside of designing life insurance for specific clients to overseeing the entire process, and helping to hone in on where the department is going.

"I help take Tyler's vision and implement that, turning it into something tangible."

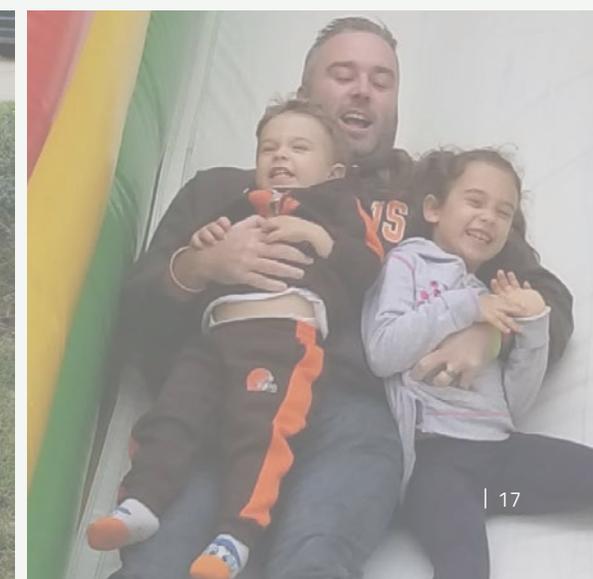
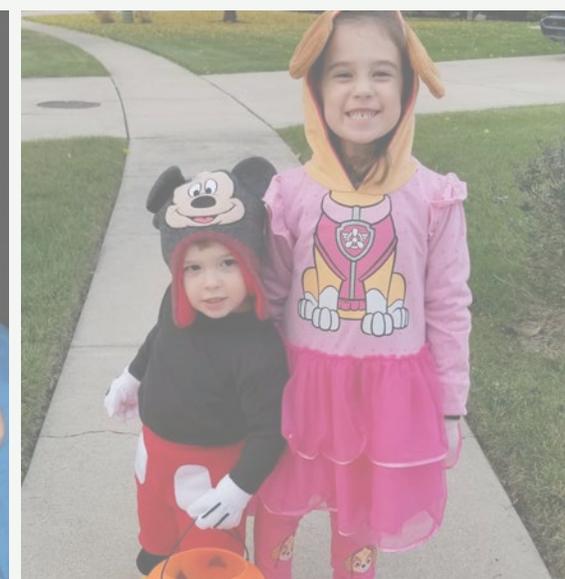
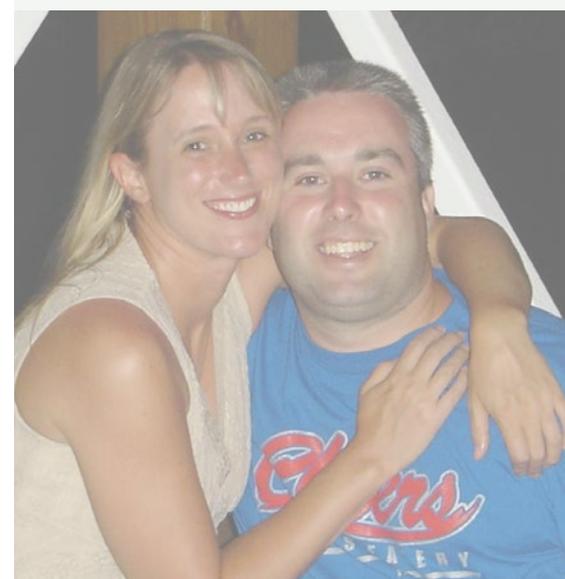
Despite a lack of direction out of college, Adam can confidently say he has found what he loves doing at a place he loves working.

"I really enjoy what I do. I am proud to be a part of TDC. It's one thing to say I do what I want to do. There's people who have that and others who don't. It's another thing to say I'm proud of the organization I work for. Seeing what we've done for countless families we've worked for and the folks in the organization makes me love being a part of the group."



”

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Sherry Boerst

Property-Casualty New Business Case Manager
now Case Manager
Years with TDC // 19

Unlike most of the folks at TDC, Sherry Boerst's initial exposure to the firm wasn't as a prospective employee. Sherry first learned of TDC as a client. When her father passed away, Sherry met with Cleves for investment advisory and life insurance services.

"They looked at everything, and how thorough and well-done the presentation was very impressive," Sherry recalled.

Sherry had been working in property casualty insurance since her time as a high-schooler at Bowsher. When a maternity leave brought about an opening in the TDC (then The Delp Company) life area, Cleves called Sherry with an offer to fill the role.

"It was perfect timing for me. Property casualty is very similar to life, so that's how I came here."

Eighteen years later and Sherry has witnessed a modest family company of seven explode to a firm that employs over 100 people around the country.

"We have increased the number of clients we serve and have expanded our niche more to the affluent. We now take into consideration their estate plans and their other charitable inclinations, besides family protection and everything else," Sherry said of TDC's growth. "When I started it was all local. It's amazing how we grew from what we were to what it is now. It's just amazing. But our philosophy has always been the same. We've just changed more our target market."

Sherry is continuously grateful for the opportunities for personal growth TDC has fostered. She has had the opportunity to attend events with Lion Street, one of the nation's most

elite financial firms, and improve herself through education and networking. Sherry has taken underwriting classes and participated in study groups and monthly idea-sharing calls.

"All of that helps me to grow and makes me more valuable to TDC. The more comfortable I am with our clients and services, the more (TDC) supports and encourages that. It's a win-win all around."

In addition to these various classes and programs, Sherry feels she is made better by her colleagues at TDC.

"I work with high caliber individuals who are intelligent and on the ball."

Part of Sherry's 18 years at TDC was spent working part-time while she raised her son, Ben, at home. Even now as a full-time employee, Sherry enjoys a flexible schedule and a supportive work environment.

"They still allow me to have that flexibility. It's not just an 8:30-5 job for me like a normal schedule. There haven't been any issues at all that way," Sherry said. "I constantly get good feedback, too, from Tyler and my coworkers. People aren't competitive in the department. It's more of a team approach, and I like that."

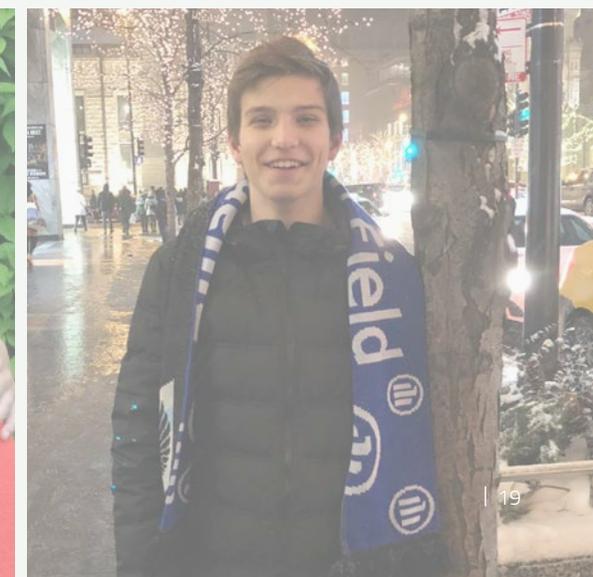
To this day, Sherry can attest firsthand that TDC has remained true to its client-first mission of "Helping Families Be Families."

"When I still meet (with Cleves) as a client with my own personal stuff, it's still there from that very first meeting. You feel the comfort and peace of mind that things are taken care of properly."



”

All of that helps me to grow and makes me more valuable to TDC. The more comfortable I am with our clients and services, the more (TDC) supports and encourages that. It's a win-win all around.





Sharon Wood

Administrative Assistant and Account Manager
now Client Service Administrator
Years with TDC // 2

Sharon Wood (ACS, CISR, CIIP) is an insurance industry veteran. After thirty years in the field and three certifications behind her name, Sharon has been most impressed by TDC's "white-glove service."

"I absolutely love it here. I enjoy being able to make it easier on the client and to do as much as we can for them, so they don't have to worry about anything"

Sharon is a Client Service Administrator, which means that day to day, she analyzes plans, prepares statements for premium, then requests and processes payments as well as handling policy changes. A lot of her job is in the details, making sure everything is taken care of behind-the-scenes for her clients.

"I was actually hired in to do exactly what I'm doing. It is busier now and the department has grown. It is a lot of work to do, but the role hasn't really changed," she said. "I have been getting better at it, learning, and working more efficiently as I learn."

Sharon feels like she has truly found her niche in life insurance. She has worked in medical insurance and investments, but life has always been her favorite. When a life position opened at TDC two years ago, it was the perfect fit.

"Most (firms) that sell don't service like we do, and servicing is the part that I really like."

Before connecting with TDC via LinkedIn, Sharon worked at Brooks Insurance for 23 years, where she gained experience in sales, customer service, group benefits, and individual medical coverage. Sharon, a Toledo native and Notre Dame Academy grad, entered the insurance industry while raising a family. She started her career at Connecticut Mutual as an administrative assistant for five years where she obtained her insurance licensure early on.

Today, one of the things Sharon most appreciates about TDC is her team, both in how they cooperate when meeting client needs, and in how they enjoy each other's company socially.

"We all work together to completely service the clients," Sharon said. "The people are so caring, and they are genuine. I have made good friends here. I've also become friends with other TDC colleagues (outside the life team) and we have shared crafting events, gone to movies, had girls' nights and enjoyed dinners out."

I truly enjoy working here and helping families "Live Life".



”

We all work together to completely service the clients. The people are so caring, and they are genuine. I have made good friends here. I've also become friends with other TDC colleagues (outside the life team) and we have shared crafting events, gone to movies, had girls' nights and enjoyed dinners out.





Jesse MacDonald

Tennis Teaching Professional
now President of TDC Marketing
Years with TDC // 9

Jesse MacDonald, President of TDC Marketing, views his journey to TDC as a series of fortunate events that guided him to the life-changing decision to join the organization.

Originally from Burlington, Ontario, Jesse attended college in Tennessee before moving to Ohio with his then-fiancé (now wife) to pursue his graduate studies. As a former college tennis player, Jesse looked for a local tennis club to join and ended up being hired as the head professional. It was here that Jesse met TDC Chairman/CEO, Cleves Delp.

"If I would have chosen a different club, I wouldn't have met Cleves, which changes my family's entire life," Jesse marveled. "Soon before I graduated from graduate school, I asked for Cleves' help in how to best prepare for finding a new career. I had no idea, right there in that office, I was actually being interviewed. Despite not knowing the exact role I could play in the company, I was offered a job on the spot."

Jesse started in 2009, being tasked with helping the company develop a firm-wide training program for new hires. Shortly after, he transitioned into the company's life insurance business by directing operations for the Exclusive Marketing Organization, a national life insurance producer group. Jesse was then asked to lead TDC Energy, a subspecialty helping commercial businesses manage and reduce their energy costs.

"While I loved the different ways I was able to help the business, my passion had always been for marketing. The leadership at TDC recognized this and entrusted me to grow a marketing division within the company, a role I was thrilled to take on." Under Jesse's direction, the marketing team continued to grow, bringing on graphic design and digital creative talent. Before long, the new team became a vital part of each TDC entity.

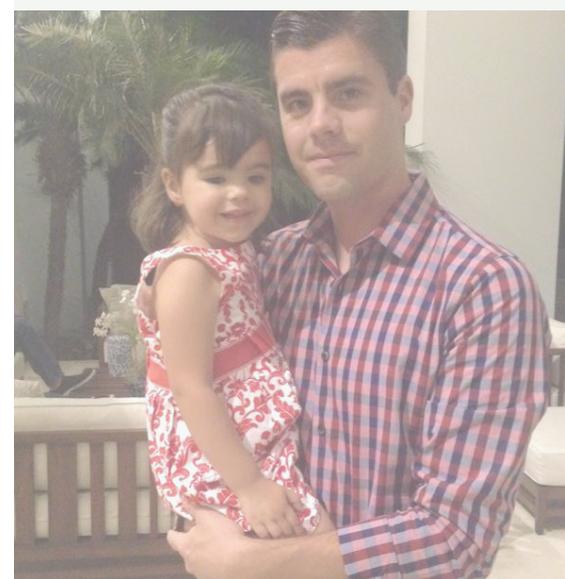
"At this point, we wanted to turn marketing into a revenue generator for the firm and help other similar businesses with their marketing and creative needs." Unlike most internal marketing departments, Jesse has used his team's talent to turn their department into a marketing agency that at any given time can be the outsourced marketing team for up to 30 firms.

"At TDC, I'm blessed to be part of a team that embraces constant change. My journey within TDC certainly hasn't been linear, but I've learned and grown so much by touching so many different parts of the business. We are always thinking of new ways to make our clients' lives better and new challenges to take on, and that has permeated through the TDC team. Leadership is always thinking that way, and this ultimately means an abundance of opportunities for our people. It's led to a lot of folks being here for a long, long time," Jesse said. "If you're a hardworking, self-initiating team player who wants a challenging and fun work atmosphere where leadership encourages personal growth and opportunity, TDC is the long-term place for you."



”

At TDC, I'm blessed to be a part of a team that embraces constant change. My journey within TDC certainly hasn't been linear, but I've learned and grown so much by touching so many different parts of the business.





Robert Bowers

Director of Operations
now Chief Operating Officer
and Human Resources Officer
Years with TDC // 2

Once a pre-med/chemistry major and a phlebotomist working in the emergency room, Robert Bowers, Chief Operating Officer and Chief Human Resources Officer, knows chaos. As COO and CHRO, it is expected that he would deal with a fair amount of chaos as a leader in a large organization with multiple entities.

However, "Though important, the decisions I make in my current position are not life and death—and maybe having seen that has given me a unique perspective. Nothing ever overwhelms me," Robert said of dealing with the fast-paced environment of TDC. In fact, it's the pace of the organization that invigorates Robert.

"I love the fact that it is so fast-paced," Robert said. "When I am interviewing people, I always state if you're not a pace person, this probably is not the right culture for you." But, it is what Robert refers to as "pace with purpose." He explained that because every colleague throughout TDC understands and practices the core values of the organization, it allows them to embrace change and move with agility through an ever-changing business landscape.

One might say that Robert himself has moved with agility and pace since starting at TDC. Before coming to TDC, Robert was the Director of Global Operations for an engineering firm, servicing clients as far away as China—even consulting those clients on their own organizational structure and development. Then, at the behest of two friends from his church that he and Cleves, the Chairman/CEO of TDC Investment Advisory, unknowingly had in common, Robert applied for an office manager position at TDC. Though his friends both thought he was over-qualified, they knew that TDC was the perfect place for Robert to "create his own opportunity."

There were really a few different areas in need of leadership at TDC, so Robert describes his first few months at TDC as "trying to

find the right seat on the bus." Robert explained that while being technically proficient is always an integral part of the equation, we "hire for character and train for competency," looking for "great people with grit and a genuine curiosity." TDC is built to feed these attributes and create a very personal path for each of its colleagues. And, Robert's journey is no exception. From interviewing for an office manager position that unearthed experience in finance and operations with a degree in organizational development that led to being the COO to a simple question from Cleves regarding "those letters at the end of your name on your resume," that led to executive oversight for all TDC entities as it relates to HR.

Then, only a few months into his role as CHRO, Robert was asked to join the executive committee. The transition of a few other folks, plus Robert's skills and the growing needs of the organization, created a variety of opportunities for Robert to provide value.

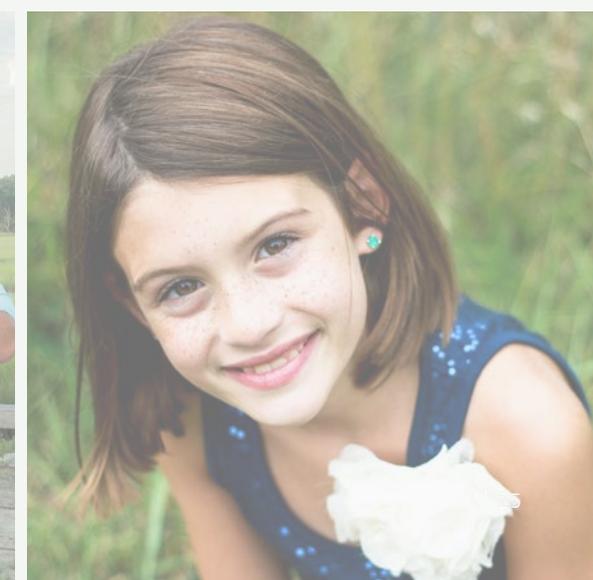
It has always been Robert's intent to never change simply for change's sake or just to put his stamp on things, though certainly things have changed since his arrival. "Whatever part I may have played in those changes, I always look for efficiency AND effectiveness," which he explains the first as "team to team" and the latter as "across the entire organization." He encountered pushback early on with some of his proposed changes, stating "as with anything new, there is a healthy dose of skepticism. But, like it is stated, I think it was (and still is) healthy." But, now those changes feel like that is the way they have always been done, and Robert sees this to be a victory of sorts.

Robert feels incredibly blessed by this opportunity and thinks the position he holds in the organization is "right in his wheelhouse." But, never one to rest on his laurels, Robert continues to seek out ways to make TDC better—and to "protect what the (Delp) family has built."



”

We hire for character and train for competency, looking for great people with grit and a genuine curiosity.





Our Workspace

TDC LIVING OFFICE: A NEW WAY TO WORK



Our Workspace

TDC Living Office: A New Way to Work

TDC is re-imagining the financial services workplace. We began the construction of a 28,000 sq. foot expansion onto our existing headquarters to better serve our clients, provide better opportunities for our colleagues, and to expand the resources and tools our business needs now and in the future through a new approach to design, technology, and innovation.

TDC has partnered with Herman Miller, a well-renowned office manufacturer, to create the TDC "Living Office," a blueprint for an elevated colleague and client experience where our surroundings, furnishings, and tools work in concert to help create greater efficiency and a more enjoyable work environment.

- Open Concept Work Environment
- No Private Offices
- Various Collaborative Spaces and Team Meeting Rooms
- TDC Café
- Microsoft Surface Hub Technology
- Standing Desk for Each Workstation
- Coffee Lounge
- Courtyard
- And More



Professional Growth

LEARN2LEAD

Professional Growth

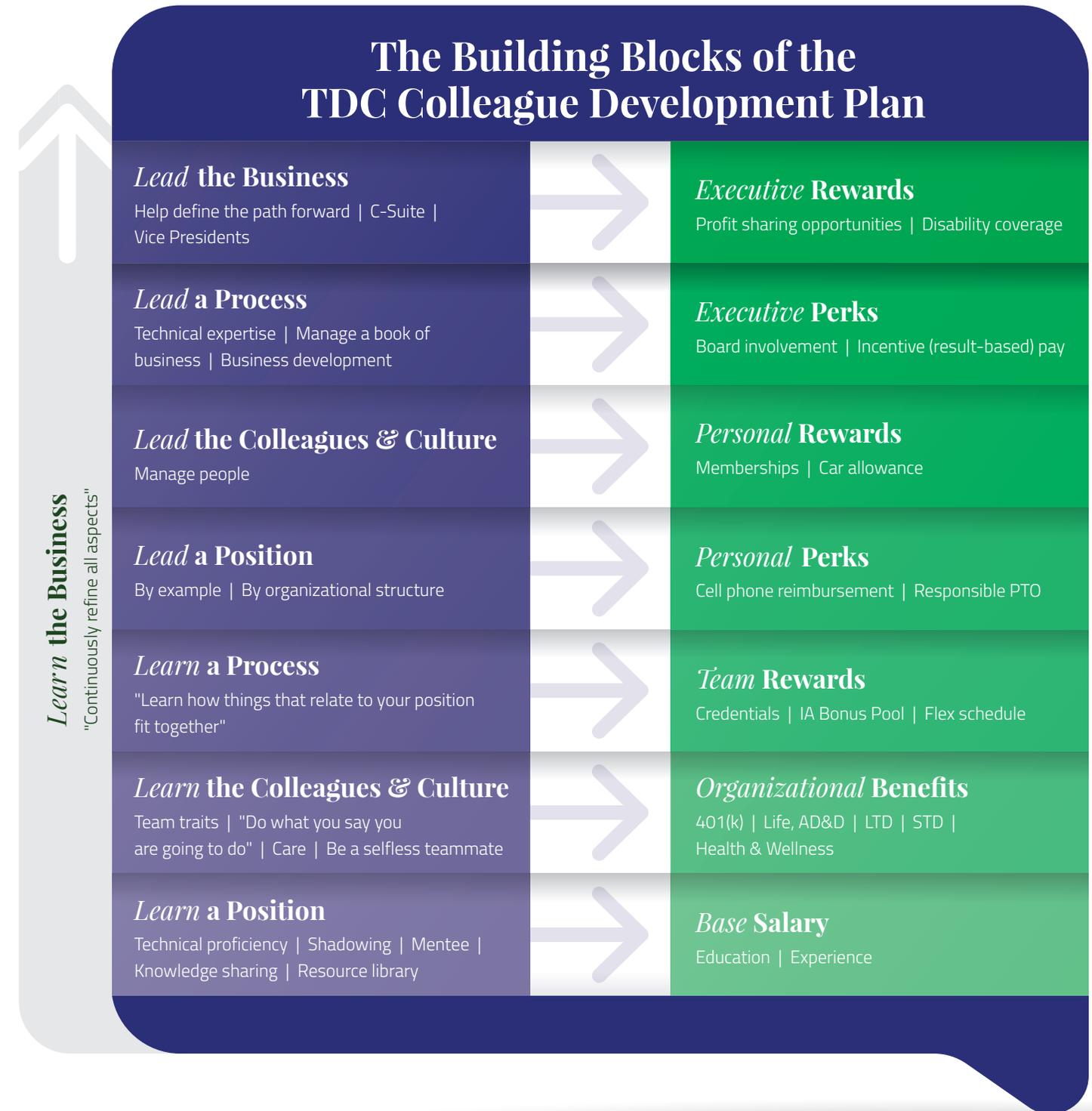
Learn2Lead

Committed to attracting and retaining the best and the brightest talent in our industry, TDC supports the ambitions of each individual member of its corporate family with initiatives like Learn2Lead, which is as much a process as it is a deeply-held belief that every person's career path and trajectory is personal and should be without preconceived constraints.

You will notice there are NO JOB TITLES shown or organizational charts accompanying this process. Learn2Lead works symbiotically with our purpose-driven compensation structure, both of which are rooted in the tenets of what it means to be a TDC Colleague, an individual who is caring, technically proficient, does what they say they are going to do, and works at being a truly selfless teammate.

Presented to every colleague, either during the on-boarding process or annual review, Learn2Lead is aptly named, as TDC believes you need to "learn" something before you can "lead" something. What may seem simple and straightforward is profound in its application and impact on colleagues who seek an organization that matches their individual attributes and aspirations with practical and tangible opportunities for growth.

TDC is known for being loyal and promoting from within those who are invested in the process and embrace the underlying philosophy of Learn2Lead.





Cool Job Perks

IMPROVING LIFE INSIDE AND
OUTSIDE THE OFFICE

Happy Team Members Are Our Top Priority.

At TDC, we don't just want team members; we want team members for life. We understand our most important asset is our people, which is why we're proud to offer access to the following job perks to our amazing team members to maximize their happiness both inside and outside of the office.

Perks to improve life inside the office

We believe being comfortable at work can help improve work flow and stamina. Therefore, we offer comfortable seating, standing desks, and a dress code that is relaxed yet professional. We hope to create an in-office experience that helps you wake up and get excited about coming to work each and every day.

Perks to improve life outside the office

A great colleague experience also means offering our team members access to a plethora of additional benefits for use outside of normal working hours. Whether it's access to better health or help with a degree or program that can take your career to the next level, TDC is here.



Flex Time

Flexible hours for those situations requiring you to be out of the office.



Dress for Your Day

New dress code policy allowing you to maximize comfort while maintaining a professional image.



Complimentary Standing Desk

Sit or stand. It's up to you! Each TDC team member gets his or her own standing desk.



Beer Is Always Near

Our fridge is stocked with various types of beer for team members looking to unwind after a long day.



Gym Memberships

We give you access to a number of local area gyms for free as a major part of our health and wellness initiative.



Healthy Living Points

Earn points toward cool gift items for each health and wellness initiative you complete as part of our wellness program.



Cell Phone Reimbursement

\$55/month reimbursement of your personal cell phone bill in recognition of your hard work.



HSA Contributions

Meaningful contributions to your health savings account for successful completion of various wellness requirements.



Tuition Reimbursement

Possibility of tuition reimbursement for degrees and programs that will help you take your career to the next level.



Health Insurance

Robust health insurance programs to help protect you and your family.



Responsible PTO

No more counting days off. We trust you. Do what you say, and take the time you need.



Car Allowance & Mileage Reimbursement

Mitigating wear and tear on your personal vehicle when servicing our valued clients.



**Work Hard.
Play Harder.
Give Generously.**

TDC OUTSIDE OF THE OFFICE



Work Hard. Play Harder. Give Generously.

TDC Outside of the Office

Creating a family can't happen inside the office alone. It's important to spend time together outside of our walls as well, which is why we dedicate time to various social and community events to build our work family and, in turn, make the greater Toledo area a better place.

Because of this commitment, TDC Companies, Inc. (TDC) has recently been recognized for its workplace experience. TDC was named a Top Workplace by the Toledo Blade for its dedication to a collaborative, fun, and committed team environment. TDC was also recognized as the Outstanding Corporate Philanthropist by the Association of Fundraising Professionals of Northwest Ohio¹. We believe these are two examples of our never-ending commitment to our people.



Important Disclosures

¹ 2018 Outstanding Corporate Philanthropist by the Association of Fundraising Professionals Northwest Ohio Chapter – TDC Companies, Inc.

This award honors a corporation or its corporate foundation that demonstrates outstanding commitment through financial support and through encouragement and motivation of others to take leadership roles toward philanthropy and community involvement. TDC Companies, Inc. is an affiliated management company of TFO-TDC, LLC. Regarding the methodology and criteria for winning the award TDC Companies was nominated and did not pay to participate for this award. The Nomination Committee of the chapter reserves the right to select winners in all or some of the categories each year based on the nominations received.

Together 



TDC Life
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