

Part 2A of Form ADV: Firm *Brochure*

Firm Brochure
Part 2A of Form ADV
Brokered Benefits, Inc. Dba Sykes Financial Services
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This brochure provides information about the qualifications and business practices of Sykes Financial Services. If you have any questions about the contents of this brochure, please contact us.

The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Sykes Financial Services is a Registered Investment Advisor. The title of "registered investment advisor" does not imply a certain level of skill or training.

March 23, 2022

Sykes Financial Services

Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

Added Timothy Batog as a Registered Investment Advisor Representative

Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: 503.699.9556 or by email: info@sykesfinancial.com

Table of Contents

Material Changes	i
Annual Update	
Material Changes since the Last Update	
Full Brochure Available	
Advisory Business	1-5
Firm Description	
Principal Owner	
Types of Advisory Services	
Tailored Relationships	
Types of Agreements	
Financial Planning Agreement	
Advisory Service Agreement	
Hourly Planning Engagements	
Asset Management	
Termination of Agreement	
Fees and Compensation	5-6
Description	
Fee Billing	
Other Fees	
Expense Ratios	
Past Due Accounts and Termination of Agreement	
Performance-Based Fees	7
Sharing of Capital Gains	
Types of Clients	8
Description	
Account Minimums	
Methods of Analysis, Investment Strategies and Risk of Loss	9-10
Methods of Analysis	
Investment Strategies	
Risk of Loss	
Disciplinary Information	11
Legal and Disciplinary	
Other Financial Industry Activities and Affiliations	11
Financial Industry Activities	
Affiliations	
Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	11
Code of Ethics	
Participation or Interest in Client Transactions	
Personal Trading	
Brokerage Practices	12
Selecting Brokerage Firms	
Best Execution	
Soft Dollars	
Order Aggregation	

Review of Accounts	13
Periodic Reviews	
Review Triggers	
Regular Reports	
Client Referrals and Other Compensation	13
Incoming Referrals	
Referrals Out	
Other Compensation	
Custody	14
SEC "Custody	
Account Statements	
Performance Reports2	
Net Worth Statements	
Investment Discretion	14
Discretionary Authority for Trading	
Limited Power of Attorney	
Voting Client Securities :	15
Proxy Votes	
Financial information	15
Financial Condition	
Business Continuity Plan	16
General	
Disasters	
Alternate Offices	
Loss of Key Personnel	
Information Security Program	16
Information Security	
Privacy Notice	17
Education and Business Standards	18
Professional Certifications	19
R. Gordon Sykes	19

Advisory Business

Firm Description

Sykes Financial Services was founded in July 1984.

Sykes Financial Services provides personalized confidential financial planning as well as investment management to individuals, pension and profit sharing plans, trusts, estates, charitable organizations and small businesses.

Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning.

Sykes Financial Services is strictly a fee-only financial planning and investment management firm. The firm does not receive commissions for purchasing or selling bonds, mutual funds, stock. The firm is not affiliated with entities that sell financial products or securities. No commissions in any form are accepted. No finder's fees are accepted.

Investment advice is an integral part of financial planning. In addition, Sykes Financial Services advises clients regarding cash flow, college planning, retirement plans, tax planning and estate planning.

Investment decisions are made by the client with the investment advisor's advice. Sykes Financial Services does not act as a custodian of client assets. The client always maintains asset control. Sykes Financial Services places trades for clients as a discretionary advisor.

Periodic reviews are communicated to provide reminders of the specific courses of action that need to be taken. More frequent reviews occur but are not necessarily communicated to the client.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

The initial meeting, which may be by telephone, is free of charge and is considered an exploratory interview to determine the extent to which financial planning and investment management may be beneficial to the client.

Principal Owners

R. Gordon Sykes and Karen E. Sykes are the Principals of the firm, each owning 50%.

Types of Advisory Services

Sykes Financial Services provides investment supervisory services, also known as asset management services; manages investment advisory accounts not involving investment supervisory services; furnishes investment advice through consultations and issues, charts, graphs, formulas, or other devices which clients may use to evaluate securities.

On more than an occasional basis Sykes Financial Services furnishes advice to clients on matters not involving securities, such as financial planning matters, taxation issues, and trust services that often include estate planning. In areas that other professionals are required, recommendations are made.

As of March 23, 2022, Sykes Financial Services managed approximately \$24 Million in assets for approximately 101 clients. All assets are managed on a discretionary basis.

Tailored Relationships

The goals and objectives for each client are documented in our client relationship management system. Investment policy statements are created reflecting the stated goals and objectives. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned.

Types of Agreements

The following agreements define the typical client relationships:

Financial Planning Agreement

A financial plan is designed to help the client with all aspects of financial planning without ongoing investment management after the financial plan is completed.

The financial plan may include, but is not limited to a net worth statement, a cash flow statement; a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans including recommendations; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations.

Detailed investment advice and specific recommendations are provided as part of a financial plan. Implementation of the recommendations is at the discretion of the client.

Work on a financial plan is billed at \$200 per hour, with a minimum fee of \$500. This "startup fee" is only for financial planning services, not for advisory services. Since financial planning is a discovery process, situations occur wherein the client is unaware of certain financial exposures or predicaments.

In the event that the client's situation is substantially different than disclosed at the initial meeting, a revised fee will be provided for mutual agreement. The client must approve the change of scope in advance of the additional work being performed when a fee increase is necessary.

After delivery of a financial plan, future face-to-face meetings may be scheduled as necessary for up to one month. Follow-on implementation work is billed separately at the rate of \$200 per hour.

Advisory Service Agreement

Most clients choose to have Sykes Financial Services manage their assets in order to obtain ongoing in-depth advice and life planning. All aspects of the client's financial affairs are reviewed, including those of their children/dependents.

Realistic and measurable goals are set and objectives to reach those goals are defined. As goals and objectives change over time, suggestions are made and implemented on an ongoing basis.

The scope of work and fee for an Advisory Service Agreement is provided to the client in writing prior to the start of the relationship. An Advisory Service Agreement includes cash flow management; insurance review; investment management (including performance reporting); education planning; retirement planning; estate planning; and tax planning, as well as the implementation of recommendations within each area.

The annual Advisory Service Agreement fee is based on a percentage of the investable assets according to the following schedule.

1.40 - on the first \$750,000;
.80 - on the next \$750,001 and above

The minimum account size is generally \$75,000. Fees are negotiable. Current client relationships may exist where the fees are higher or lower than the fee schedule above.

Although the Advisory Service Agreement is an ongoing agreement and constant adjustments are required, the length of service to the client is at the client's discretion. The client or the investment manager may terminate an agreement by written notice to the other party. At termination fees will be billed on a pro rata basis for the portion of the month completed. The portfolio value at the completion of the prior full billing month is used as the basis for the fee computation, adjusted for the number of days during the billing month prior to termination.

Hourly Planning Engagements

Sykes Financial Services provides hourly planning services for clients who need advice on a limited scope of work. The hourly rate for limited scope engagements is \$200.

Asset Management

Assets are invested primarily in no-load or low-load mutual funds and exchange-traded funds, usually through discount brokers or fund companies. Fund companies charge each fund shareholder an investment management fee that is disclosed in the fund prospectus. Discount brokerages may charge a transaction fee for the purchase of some funds.

Stocks and bonds may be purchased or sold through a brokerage account when appropriate. The brokerage firm charges a fee for stock and bond trades.

Sykes Financial Services does not receive any compensation, in any form, -from fund or platform companies, i.e. TD Ameritrade and SEI.

Investments may also include; equities (stocks) warrants, corporate debt securities, commercial paper, certificates of deposits, municipal securities, investment company securities (variable life insurance, variable annuities, and mutual funds shares), U.S. government securities, options contracts, and interests in partnerships.

Initial public offerings (IPOs) are not available through Sykes Financial Services.

Termination of Agreement

A Client may terminate any of the aforementioned agreements at any time by notifying Sykes Financial Services in writing and paying the rate for the time spent on the investment advisory engagement prior to notification of termination. If the client made an advanced payment, Sykes Financial Services will refund any unearned portion of the advance payment.

Sykes Financial Services may terminate any of the aforementioned agreements at any time by notifying the client in writing. If the client made an advanced payment, Sykes Financial Services will refund any unearned portion of the advanced payment.

Fees and Compensation

Description

Sykes Financial Services bases its fees on a percentage of assets under management or hourly charges. Financial plan pricing is estimated according to the degree of complexity associated with the client's situation. Fees are negotiable.

Fee Billing

Investment management fees are billed monthly, in arrears, meaning that we invoice you after the month has ended. Payment in full is expected upon invoice presentation. Fees are usually deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account.

The annual Advisory Service Agreement fee is based on a percentage of the investable assets according to the following schedule.

1.40 - on the first \$750,000;
.80 - on the next \$750,001 and above

Fees for financial plans are billed hourly at \$200 per hour, billed 1/3 in advance, with the balance due upon delivery of the financial plan.

Other Fees

Custodians may charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security. Sykes Financial Services, in its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

New Advisory Service Agreement fees are calculated on a formula basis and adjusted for complexity of individual situations.

Expense Ratio

Mutual funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 0.50 means that the mutual fund company charges 0.5, annually, taken daily for their services. These fees are in addition to the fees paid by you to Sykes Financial Services.

Performance figures quoted by mutual fund companies in various publications are after their fees have been deducted.

Past due Accounts and Termination of Agreement

Sykes Financial Services reserves the right to stop work on any account that is more than 60 days overdue. In addition, Sykes Financial Services reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in Sykes Financial Service's judgment, to providing proper financial advice. Any unused portion of fees collected in advance will be refunded within 60 days.

Performance- Based Fees

Sharing of Capital Gains

Fees are not based on a share of the capital gain or capital appreciation of managed securities.

Sykes Financial Services does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

Types of Clients

Description

Sykes Financial Services generally provides investment advice to individuals, high net worth individuals. "Individuals" includes trusts, estates, 401 (k) plans, 403b7 plans, IRAs, this includes all types of retirement plans and college savings plans of individuals and their family members.

Client relationships vary in scope and length of service.

Account Minimums

The minimum account size is \$75,000 of assets under management.

Sykes Financial Services has the discretion to waive the account minimum. Accounts of less than \$75,000 may be set up when the client and the Advisor anticipates the client will add additional funds to the accounts bringing the total to \$75,000 within a reasonable time. Other exceptions will apply to employees of Sykes Financial Services and their relatives, or relatives of existing clients.

Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

- Security analysis methods may include charting, fundamental analysis, technical analysis, and cyclical analysis.

The main sources of information include utilizing the Morningstar Office and Steele systems, which offer thorough and comprehensive research on mutual funds, stocks, bonds, ETF's and other investments. Additionally, we subscribe to a number of analytical reports, read corporate releases and annual reports, use research materials prepared by others, including fund companies and filings with the Securities and Exchange Commission.

Investment Strategies

The primary investment strategy used on client accounts is strategic asset allocation utilizing a core and satellite approach. This means that we use actively-managed funds and exchange-traded funds as the core investments, stocks and bonds where there are greater opportunities to make a difference.

Portfolios are globally diversified to control the risk associated with traditional markets.

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time. Each client executes an Investment Policy Statement that documents their objectives and their desired investment strategy.

Other strategies may include long-term purchases, short-term purchases, trading, short sales, and margin transactions, rarely.

Risk of Loss

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.

- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business operation increases risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value

Disciplinary Information

Legal and Disciplinary

Sykes Financial Services and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

Other Financial Industry Activities and Affiliations

Financial Industry Activities

Sykes Financial Services has no other industry activities.

Affiliations

Other than a custodial relationship with TD Ameritrade Institutional and SEI Private Trust Company, Sykes Financial Services has no arrangements or affiliations that are material to its advisory business.

Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics

The employees of Sykes Financial Services have committed to a Code of Ethics that is available for review by clients and prospective clients upon request. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

Participation or Interest in Client Transactions

Sykes Financial Services and its employees may buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades.

Personal Trading

The Chief Compliance Officer of Sykes Financial Services is R. Gordon Sykes. He reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets, and that clients of the firm receive preferential treatment. Since most employee trades are small mutual fund trades or exchange-traded fund trades, the trades do not affect the securities markets.

Brokerage Practices

Selecting Brokerage Firms

Sykes Financial Services does not have any affiliation with product sales firms. Specific custodian recommendations are made to Clients based on their need for such services. Sykes Financial Services recommends custodians based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable commission rates.

Sykes Financial Services recommends discount brokerage firms and trust companies (qualified custodians), such as TD Ameritrade Institutional and SEI Private Investment Trust Co.

Sykes Financial Services does not receive fees or commissions from any of these arrangements.

Best Execution

Sykes Financial Services reviews the execution of trades at each custodian periodically. Trading fees charged by the custodians is also reviewed periodically. Sykes Financial Services does not receive any portion of the trading fees.

Soft Dollars

Sykes Financial Services does not receive soft dollar benefits.

Order Aggregation

Most trades are mutual funds or exchange-traded funds where trade aggregation does not garner any client benefit.

Review of Accounts

Periodic Reviews

Account reviews are performed quarterly by R. Gordon Sykes, Principal. Account reviews are performed more frequently when market conditions dictate.

Review Triggers

Other conditions that may trigger a review are changes in the tax laws, new investment information and changes in a client's own situation.

Regular Reports

Investment Advisory Clients receive periodic communication on at least a quarterly basis. The written updates may include a net worth statement, portfolio statement, and a summary of objectives and progress towards meeting those objectives.

Client Referrals and Other Compensation

Incoming Referrals

Sykes Financial Services has been fortunate to receive many client referrals over the years. The referrals came from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other similar sources. The firm does not compensate referring parties for these referrals.

Referrals Out

Sykes Financial Services does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

Other Compensation

None

Custody

SEC "Custody"

Sykes Financial Services does not maintain custody of client funds.

Account Statements

All assets are held at a qualified custodian, which means the custodians provide account statements directly to clients via US Mail or Electronic via email at least quarterly.

Performance Reports

Clients are urged to compare the account statements received directly from their custodians to the performance report statements provided by Sykes Financial Services.

Investment Discretion

Discretionary Authority for Trading

Sykes Financial Services has discretionary authority to manage securities accounts on behalf of clients. Sykes Financial Services has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold.

The client approves the custodian to be used and the commission rates paid to the custodian. Sykes Financial Services does not receive any portion of the transaction fees or commissions paid by the client to the custodian on certain trades.

Voting Client Securities

Proxy Votes

Sykes Financial Services does not vote proxies on securities. Clients may vote their own proxies. When assistance on voting proxies is requested, Sykes Financial Services will provide recommendations to the Client. If a conflict of interest exists, it will be disclosed to the Client.

Financial Information

Financial Condition

Sykes Financial Services does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because Sykes Financial Services does not serve as a custodian for client funds or securities and does not require prepayment of fees of more than \$500 per client, and six months or more in advance.

Business Continuity Plan

General

Sykes Financial Services has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, and services or key people.

Disasters

The Business Continuity Plan covers natural disasters such as snowstorms, hurricanes, tornados, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure; fire, bomb treat, nuclear emergency, chemical event, biological event, T-1 communications line outage, Internet outage, railway accident and aircraft accident. Electronic files are backed up monthly and archived offsite.

Alternate Offices

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

Loss of Key Personnel

Sykes Financial Services has a Business Continuation Agreement with another financial Advisory firm to support Sykes Financial Services in the event of R. Gordon Sykes serious disability or death.

Information Security Program

Information Security

Sykes Financial Services maintains an information security program to reduce the risk that your personal and confidential information may be breached.

Privacy Notice

Maintaining the security and confidentiality of information we accumulate about our clients is a top priority at Sykes Financial Services. We will protect all information collected about you, and we will restrict access to your nonpublic personal information by maintaining physical, electronic, and procedural safeguards.

The policy presented below covers Client Information. Client Information means information personally identifiable with a specific client or about a client's current or former relationship with Sykes Financial Services. This policy is provided to you in accordance with the Federal Financial Privacy Laws and applies to the following entities:

Brokered Benefits, Inc., DBA Sykes Financial Services, a Registered Investment Advisory Firm.

PROTECTING YOUR INFORMATION: SYKES FINANCIAL SERVICES DOES NOT SELL OUR CLIENT INFORMATION TO ANYONE. WE WILL ONLY SHARE CLIENT INFORMATION WITHIN OUR ORGANIZATION, UNLESS WE PROVIDE YOU WITH ADDITIONAL NOTICE OR ASK FOR YOUR PERMISSION, OR AS DIRECTED BY LAW. ABOVE ALL, WE VALUE YOUR TRUST AND CONFIDENCE IN OUR ABILITY TO MANAGE AND PROTECT YOUR IMPORTANT PERSONAL INFORMATION. YOU HAVE OUR WORD THAT WE WILL PROTECT YOUR INFORMATION AS IF IT WERE OUR OWN.

INFORMATION WE COLLECT:

Sykes Financial Services collects and uses various types of information to service your accounts, save you time and money, and better understand your needs. We strive to help you learn more about Sykes Financial Services and our products and services that may be of interest to you. The Client Information we collect and-store generally consists of the following:

1. Information gathered from applications, forms and other information you provide us, whether in writing, in person, by telephone, electronically or by any other means, such as your name, address, social security number, assets, income and debt;
2. Information about your transactions and your account experience with Sykes Financial Services, such as your account balances, trading activity, investment history, and parties to transactions.

MAKING SURE INFORMATION IS ACCURATE:

Keeping your account information accurate and up to date is very important. We will provide you with update opportunities at least one time each year. If your account information is ever inaccurate, incomplete or in need of updating, please contact us via the means listed above. If you have questions or ever feel that we have not handled your information properly, you may always contact us, and we will provide an answer or investigate your complaint.

DISCLOSING INFORMATION IN OTHER SITUATIONS:

We may also disclose Client Information we maintain about you to your attorney, CPA or tax preparer, with your permission (either oral or written), or as authorized by law.

OUR FORMER CLIENTS:

Even if you are no longer a Sykes Financial Services client, our privacy policy will continue to apply to you.

It is our privilege to assist you with your life planning needs. Your comments and suggestions are encouraged, so that we may better serve you.

Education and Business Standards

Sykes Financial Services requires that advisors in its employ must pass the Series 65 or 7 exam or have a bachelor's degree, along with further coursework demonstrating knowledge of financial planning and tax planning. Examples of acceptable coursework include: an MBA, CHFC, CPA, CFA, or Bachelor's degree plus graduate work in Financial Science at an accredited college or university. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management. Advisors must also successfully pass a background check.

R. Gordon Sykes
Chief Compliance Officer

Personal

Date of birth: June 17, 1942

Educational Background:

BA in University Scholars Program 1976 - Portland State University
MA, Staatliches Hochschulinstitut fur Leibeserziehung, (Johannes Gutenberg Universitat)
Mainz, Germany 1967
Life & Health Insurance License September 1981 State of Oregon
FINRA Series 7 1987

Investment Advisor Representative State of Oregon 1998
FINRA Series 63 2000

Business Experience:

Started in the Financial Planning industry in 1981 as an insurance agent with Benjamin
Franklin Savings and Loan.

Incorporated Brokered Benefits, Inc. in July 1984, as a general insurance agency.

Disciplinary Information: None
Other Business Activities: None
Additional Compensation: None

Timothy J Batog
Registered Investment Advisor Representative

Personal:

Date of birth: July 5, 1969

Educational Background:

Bachelors of Landscape Architecture 2003 – University of Oregon

Investment Advisor Representative State of Oregon -- 2021

FINRA Series 65 – 2021

Business Experience:

Managed a small wholesale tree nursery since 2012

Operated a freelance fine gardening business since 2003

Disciplinary Information: details can be found at www.finra.org/brokercheck

Other Business Activities: currently managing a wholesale tree nursery and operating a fine gardening business (both part-time)

Additional Compensation: None