



Why should you hire a professional reserve provider, and specifically why should you hire Complex Solutions?

- 1) Complex Solutions is a local professional reserve provider.
 - a. The Utah office is currently located in Midvale Utah.
 - b. This is an actual office with local employees.
 - i. Multiple other companies, who claim to be local, have no local employees and their "office" is only a mailbox office.
- 2) Association Attorney's recommend using a professional reserve study company.
 - a. We work with local HOA specific attorneys.
 - b. Dale Gifford is an expert in the industry.
- 3) Association Insurance Agents recommend using a professional reserve study company.
 - a. We work with local HOA specific insurance agents.
- 4) A professional company is a third party unbiased entity that is outside the scope of community politics.
 - a. We give you the information based upon the actual data.
- 5) A professional company has the proper insurance coverage just in case there are any issues, or lawsuits that come up later.
- 6) A professional company has the experience.
 - a. Dale Gifford has been personally preparing reserve studies in Utah since 2010.
 - i. He has personally prepared over 1900 reserve studies.
 - b. Dale Gifford worked in association management from 2002 to 2010.
- 7) A professional company has the certifications, and education.
 - a. Dale Gifford is a member of APRA, Association of Professional Reserve Analysts, and has earned their PRA, Professional Reserve Analyst, designation.
 - b. Dale Gifford is a member of CAI, Community Associations Institute, and has earned their AMS, Association Management Specialist, PCAM, Professional Community Association Manager, and RS, Reserve Specialist designations.
 - c. Dale Gifford has also earned the CMCA, Certified Manager of Community Associations, designation from the NBC-CAM, National Board of Certification for Community Association Managers.
- 8) A professional company participates in continuing education.
 - a. Dale Gifford attends the APRA Annual Symposium each year to help stay educated and informed on the reserve industry.
 - b. Dale Gifford attends continuing education classes through CAI on a regular basis.
- 9) A professional company participates in local and national advocacy organizations in order to stay informed on reserve topics, and to help others be educated about reserve topics.
 - a. Dale Gifford is a member of APRA, Association of Professional Reserve Analysts.
 - b. Dale Gifford is a member of UCCAI, Utah Chapter of the Community Associations Institute.
 - i. He is a current member of the UCCAI Legislative Action Committee.
 - ii. He is also a past UCCAI President, past UCCAI Board member, and a regular UCCAI committee member.
- 10) Mortgage companies, lending banks, and the FHA all like to see a professional study performed, because they do not trust studies performed by other sources.
- 11) A reserve study, performed by a professional reserve provider, is an inexpensive method of transferring risk, which is part of the risk management that every association deal with.