



Management Options and Investment Strategies

THE PACIFIC FINANCIAL GROUP, INC.

We offer four distinct management options.

\$500,000 minimum

9 investment strategies

ACAT's accepted

Custom transition solutions

Separately Managed Accounts (SMA's)

This option is a highly custom portfolio that contains investment options (see back) designed for specific client needs – and one that can be tuned for particular tax sensitivities. Though it can accommodate a minimum investment of \$500,000 many advisors find this option ideal for clients with investable assets of more than \$1,000,000.

\$10,000 minimum

5 investment strategies

ACAT's accepted

Consolidated diversification

Managed Portfolios (MP's)

This option leverages our proprietary mutual funds to minimize fees – but without compromising any investment discipline. Each mutual fund represents a specific investment strategy (see back) and directly reflects any changes made to that strategy by our portfolio-management team. Because these funds consolidate multiple and like transactions, they are a perfect blend of top-of-the-line active money management and cost-effective investing.

\$10,000 minimum

2 investment strategies

Relationships with top insurance companies

Actively managed for current market conditions

Variable Annuity Optimization (VAO)

This option uses sophisticated analytical processes to accurately define variable annuity sub-accounts that are notorious for style drift. We then use these results to rebalance our variable-annuity portfolios with greater clarity and precision. Because most annuity companies offer only a small universe of investment choices, we use our equity and balanced strategies (see back) to support this option.

No minimum

5 investment strategies

Relationships with largest retirement plan providers

Turn-key and custom plan options

Retirement Plan Management (RPM)

This option is ideal for 401(k), 403(b), or 404(c) plans that are held at various custodians. We offer turnkey and custom plans using the mutual funds and asset classes offered by the sponsoring company. We accept full fiduciary responsibility for managing accounts. Further, we provide a legal safe harbor as defined by the applicable sections of the ERISA federal retirement law and the Internal Revenue Service Code.



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Management Options

SMA Separately Managed Accounts

MP Managed Portfolios

VAO Variable Annuity Optimization

RPM Retirement Plan Management

Investment Strategies

Brokerage Accounts, IRAs, Variable Annuities

SMA MP VAO

CONSERVATIVE		Custom Bond For the investor seeking income and principal preservation
		Income For the investor seeking an income stream and liquidity
MODERATE		Absolute Return For the risk-averse investor seeking some market participation with downside protection
		Balanced For the investor seeking less volatility and returns competitive with a blend of fixed-income and equity holdings
		Equity For the equity investor seeking a diverse mix of investments in the stock market
AGGRESSIVE		Tax Managed For the tax-sensitive equity investor seeking capital appreciation
		Targeted Equities For the longer-term investor seeking individual stock positions who can tolerate greater volatility
		Global / International For the aggressive investor seeking international exposure

Retirement Plans

We make a variety of different retirement plan investment options available

Managed Portfolios

- Income
- Absolute Return
- Balanced
- Equity
- Global

Lifestyle Portfolios

- Conservative
- Conservatively Moderate
- Moderate
- Moderately Aggressive
- Aggressive

Target Date Portfolios

- 2010
- 2015
- 2020
- 2025
- 2030
- 2035
- 2040

Custom Retirement Plan Options

A custom selection of mutual funds that are chosen and actively monitored to insure the highest caliber offerings.

