Retirement Plan Management Option

THE PACIFIC FINANCIAL GROUP, INC.

Primary Benefits

Full acceptance of fiduciary responsibility

Active management

Relationships with largest retirement-plan providers

Turn-key and custom plan options

Risk-management optimization

No minimum

Our retirement plan option is ideal for a 401(k), 403(b), or 404(c) account that is held at various custodians. We offer turn-key and custom plans, and we accept full fiduciary responsibility for managing accounts and provide a legal safe harbor as defined by the applicable sections of the ERISA federal retirement law and the Internal Revenue Service Code.

We offer four retirement plan management options (see back). All options use diversified asset allocation strategies to control risk without inhibiting investment flexibility. Your representative, along with our portfolio management team, determines which of the various options should be offered based on the size of the plan, the goals of the trustees, and the needs of the participants.

Our retirement plan options are ideal for a wide range of plans and participants; whether it is a new plan and the participants are just beginning to save for their retirement, or it is an established plan whose participants have substantial retirement savings and are preparing to retire.

Retirement Plan Strategies

THE PACIFIC FINANCIAL GROUP, INC.

Lifestyle Portfolios

Conservative

For the investor seeking stability. The primary goal of this strategy is capital preservation, with capital appreciation being secondary. It has a low level of risk/volatility.

Conservatively Moderate

For the investor seeking capital appreciation and preservation. The primary goal of this strategy is long-term capital appreciation, with income being secondary. It has a low level of risk/volatility.

Moderate

For the conservative investor seeking capital appreciation and current income. The primary goal of this strategy is long-term capital appreciation, with some emphasis on current income. It has a moderate level of risk/volatility.

Moderately Aggressive

For the investor seeking capital appreciation through equities. The primary goal of this strategy is long-term capital appreciation. It has a moderately high level of risk/volatility.

Aggressive

For the aggressive investor seeking long-term capital appreciation. The emphasis of this strategy is on long-term capital appreciation. It has a high level of risk/volatility.

Managed Portfolios

Income

For the investor seeking an income stream and liquidity

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

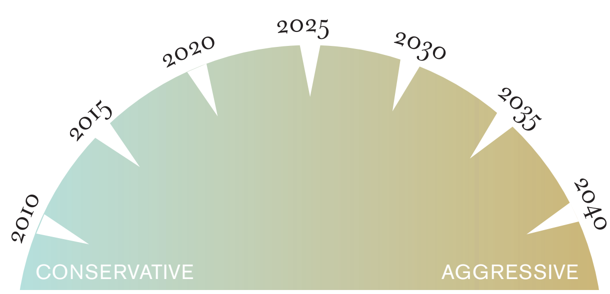
Equity

For the equity investor seeking a diverse mix of investments in the stock market

Global

For the aggressive investor seeking international exposure

Target Date Portfolios



Custom Retirement Plan Options

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

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