



Retirement Account Management

THE PACIFIC FINANCIAL GROUP, INC.

Primary Benefits

Full acceptance of fiduciary responsibility

Active management

Relationships with largest retirement plan providers

Risk-management optimization

No minimum

- **Schwab – Personal Choice Retirement Account (PCRA)**
- **Fidelity 401(k) – BrokerageLink**
- **TD Ameritrade – Self Directed Brokerage Account (SDBA)**
- **Hewitt Financial – Self Directed Option**
- **State Street – Self Directed Option**
- **Chase Investment Services – Self Directed Option**
- **TIAA-CREF – Self Directed Option**

Our retirement account option is ideal for a 401(k), 403(b), or 457 accounts held at various custodians. 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.

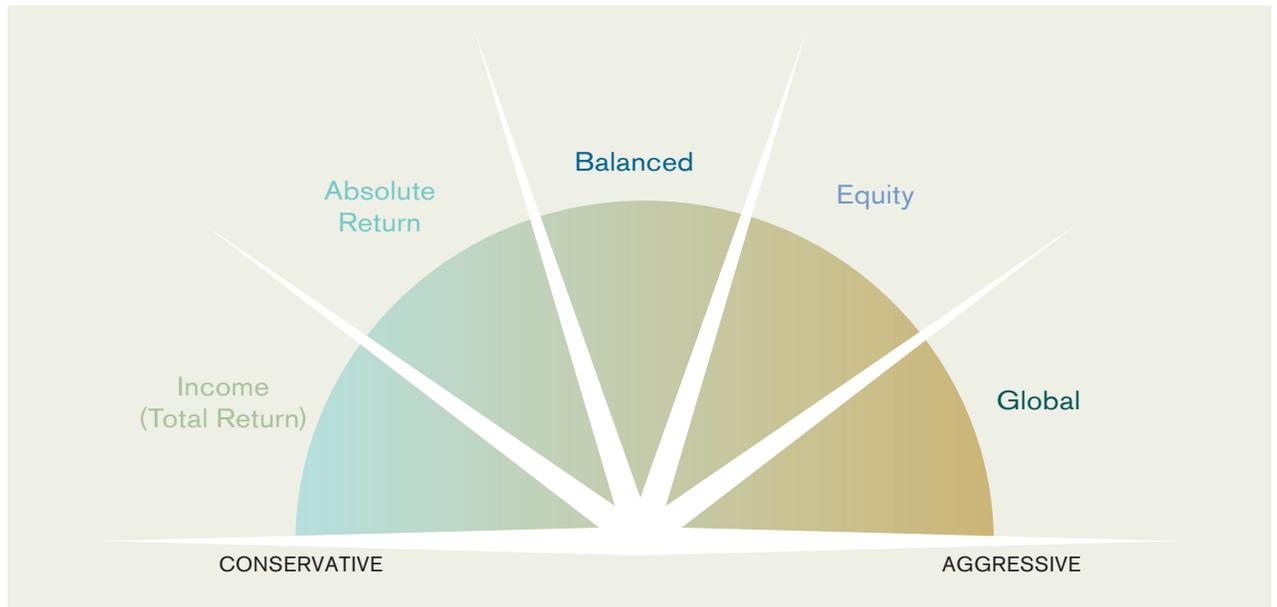
We offer five retirement account management strategies (see back) and five blends. All options use diversified asset allocation strategies to control risk without inhibiting investment flexibility. Your representative, along with our portfolio management team, determines which of the various options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

Our retirement account management options are ideal for a wide range of participants; whether it is a new participant who is just beginning to save for their retirement, or it is an established account for the participant who has substantial retirement savings and is preparing to retire.



Self-Directed Option (SDO) Retirement Plan Strategies

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Income (Total Return) This strategy is for the growing pool of investors who seek an income stream, but also want 100% liquidity. A low-risk strategy, it uses a variety of investment tools. It is also an excellent complement to illiquid investments.

Absolute Return This strategy is for the risk-averse investor who wants some participation in the market. Its guiding principle is to attempt to avoid a negative return in any rolling 12-month period. A defensive portfolio, it may experience high turnover and may build high proportions of cash as dictated by market pressures.

Balanced The Balanced Portfolio is for the investor who would like to have stock market exposure, but not at the risk of significant portfolio declines. This blended strategy proactively adjusts the stock-bond ratio (30%/70% to 70%/30%) in response to the market environment to better manage risk in down markets and take advantage of opportunities in up markets.

Equity This go-anywhere portfolio uses a multi-cap strategy that has an ability to overemphasize sectors and capitalization bonds that are economically advantaged and is designed to outpace the stock market over a longer time horizon.

Global This strategy is for the investor comfortable with the potential volatility of international markets, who wants broader diversification and who seeks to capture returns from faster-growing foreign sectors. Benchmark: MSCI EAFE Index.

The Standard & Poor's 500 Stock Index consists of 500 stocks chosen for market size, liquidity and industry grouping, among other factors. This market value-weighted index is designed to be a leading indicator of the U.S. equities and is meant to reflect the risk/return characteristics of the large cap universe. The Morgan Stanley Capital Int'l Europe, Australia and Far East Index (MSCI EAFE Index) is a widely recognized benchmark of non-U.S. stock markets. It is an unmanaged index of 20 European and Pacific Basin countries and includes the reinvestment of all dividends. Indexes are unmanaged and cannot be invested into directly. Investing in limited sectors may increase overall volatility of your portfolio.

