



THE
PACIFIC
FINANCIAL
GROUP
INC.

NEW RULES OF ENGAGEMENT FOR YOUR RETIREMENT PLAN

The SDBA, available on over 100,000 retirement plans, allows employees to transfer a portion of their investments from their Core account for greater investment choices.

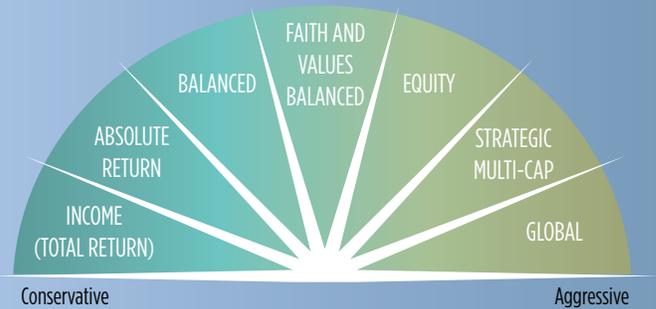
Core Investment Options

Pre-selected investment choices are restrictive and limited.



Self-Directed Brokerage Account (SDBA)

Additional options available; including professional management.



- Custom investment solution
- Incorporates age, years to retirement, risk/reward assessment
- Minimizes overlap
- Participant can move back and forth between Core and SBDA without penalty. Assets stay in the plan at all times

Brokerage Window Opportunity

Over the past few years, many employers have enhanced their retirement plans to include a brokerage window opportunity so that plan participants have more choice and greater flexibility with their retirement investments. This option, known as the Self Directed Brokerage Account (SDBA), exists in 401(k), 403(b) and 457 plans where participants will have access to professional management, stocks, bonds, mutual funds, and ETFs.

How It Works

Employees' retirement plans exist in the Core account that offers limited, pre-selected investment choices. Plans that offer the SDBA option provide the opportunity for employees to take full control of a portion of their current retirement account by linking it to the existing Core account. In doing so, participants expand the range of investment choices beyond the Core investments and will have access to the same management style as high net worth investors, institutions and foundations.

How TPFG Can Help

As an industry leader in Brokerage Window Accounts, TPFG has partnered with local Independent Investment Advisor Representatives for over 30 years to offer client solutions for all three phases of wealth management: Accumulation, Preservation and Distribution.

By incorporating both traditional and non-traditional asset classes via ETFs and mutual funds, TPFG's experienced team mathematically and methodically builds and monitors portfolios that are focused on risk management. This time-tested, dynamic asset allocation approach is well suited to navigate today's exceedingly volatile financial markets.

This educational brochure was prepared by The Pacific Financial Group, Inc. a Registered Investment Advisor. Investing in any security involves a risk of loss.