401(k)
PRE-RETIREMENT SOLUTIONS

Self-Directed Brokerage Account Management

Offering unique investment management strategies

Self-Directed Brokerage Account (SDBA) management is ideal for participants of 401(k), 403(b), or 457 accounts. The relationships listed below give advisors access to nearly every retirement platform in the country. We accept fiduciary responsibility 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 a combination of three unique investment management strategies (see back). All options use diversified asset allocation strategies to control risk without inhibiting investment flexibility. Your financial professional, 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 is ideal for a wide range of clients. Designed for both a participant who is just beginning to save for retirement as well as a participant with an established account who is preparing to retire.

- **BOK Financial –** Self-Directed Brokerage Account
- **Empower -** Empower Brokerage Services
- **Fidelity –** BrokerageLink®
- **Pershing –** Self-Directed Brokerage Account
- **Princor (Principal) –** Self-Directed Brokerage Account
- **Prudential Brokerage –** Self-Directed Brokerage Account
- **Schwab –** Personal Choice Retirement Account (PCRA)
- **TD Ameritrade –** Self Directed Brokerage Account
- **TIAA –** CREF - Brokerage Services
- **TRowe Price -** Tradelink®
- **Vanguard -** Vanguard Brokerage Option (VBO)

* Common platforms are listed above. Additional platforms are available.
Please contact your local representative at The Pacific Financial Group, Inc.

Primary Benefits

- ✓ Acceptance of co-fiduciary responsibility
- ✓ Active Management
- ✓ Relationships with largest retirement plan providers
- ✓ Risk management optimization
- ✓ Featuring RISKPRO®

THE PACIFIC FINANCIAL GROUP INC.
Enhanced by RISKPRO®

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The Evolution in Diversification

We've all heard the expression, you don't put all your eggs in one basket and that's why savvy investors seek diversification. In years past that could be accomplished with stocks, bonds and cash, but in today's global and technology friendly environment, this is no longer sufficient to endure the emotional rollercoaster that the stock market can evoke. Grounded in several research papers by leading mathematicians, diversification has evolved from solely asset allocation to now include a three strategy approach that includes Market Movement, Dynamic and Active Alternative Strategies. It is through the combination of three unique investment management strategies/styles that we can achieve greater diversification, execute more effective risk management and enhance investor returns.

Our Three Strategy Approach

Strategy 1: Market Movement

- Strategic/Traditional Management Style
- Core positioning seeking pure and full participation
- Effectively manage longevity and inflation risks

Strategy 2: Dynamic Asset Allocation

- Active and tactical management style that seeks Alpha* or productive risk adjusted returns
- Asset class flexibility to actively adjust portfolios to changing global market conditions
- Adjust risk in portfolios while opportunistically allocating to attractive asset classes

Strategy 3: Active Alternatives Allocation

- Strategies designed to provide a source of risk and return that is independent of overall stock and bond market movements
- Provide sources that may have low correlation to other strategies in a portfolio
- Can incorporate nontraditional asset classes to provide risk management in volatile and adverse market conditions

*Alpha is the measurement of excess returns of an investment relative to the return of a benchmark or index.

**Diversification does not ensure a profit or protect against loss. There is no guarantee that investing across three mandates will be successful. It is not possible to invest directly in an index. Results may vary based on time periods and allocations. Past performance is not indicative of future results.

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