

Introducing the 401K GPS™ Service

This innovative, web-based retirement allocation platform enables you and your advisor to better address the on-going management needs of your employer-sponsored retirement plan.

Did you watch your 401(k) retirement plan dramatically decline during the last market downturns?

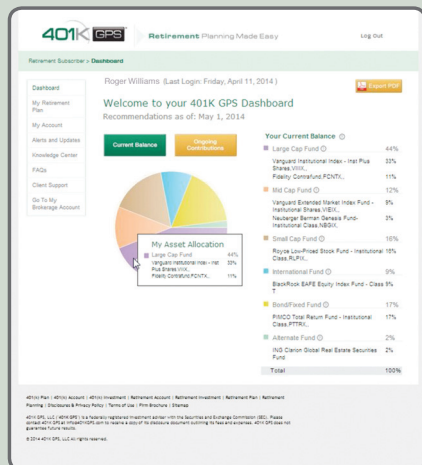
Do you wish there was an easier way to figure out how to choose the right 401(k) investments?

It's time you and your financial advisor took control of your retirement plan with the power and expertise of 401K GPS™ Retirement Allocation Navigation.

401K GPS™ helps take the guesswork out of 401(k) retirement investing, allowing you and your advisor to manage your 401(k) with knowledge, confidence and timely insights and recommendations.



CLIENT DASHBOARD



401(k) INVESTMENT CONFIDENCE DOUBLES WITH ADVISOR HELP

“According to a recent Schwab survey, a majority of respondents said they would like guidance on everything from asset allocation to risk tolerance and retirement income planning.”

(Source: Financial Advisor, “401(k) Investment Confidence Doubles With Advisor Help, Survey Finds,” 2013)

- Independent and unbiased investment allocation recommendations sent directly to your email and personalized dashboard.

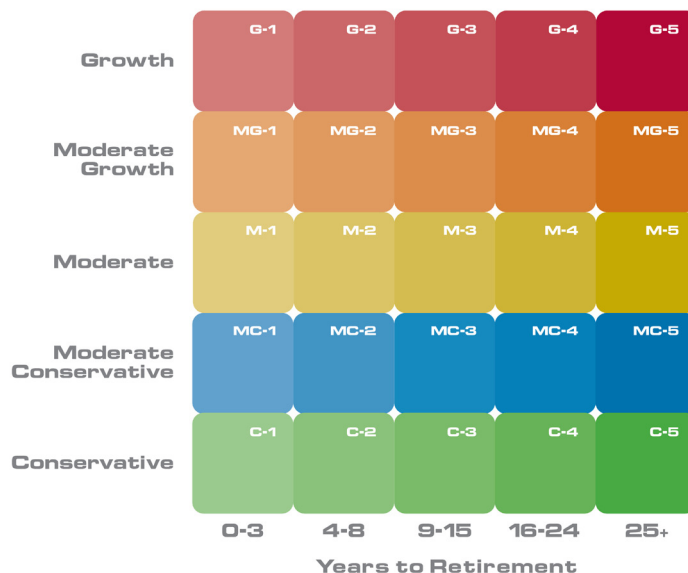
**NOW YOU AND YOUR ADVISOR CAN
HARNESS THE POWER OF 401K GPS™
FOR YOUR RETIREMENT PLAN.**

PERSONALIZED RISK ANALYSIS

Our service offers personalized 401(k) fund analysis and recommendations for your unique retirement plan. We provide you with disciplined guidance through our Protactical™ investment process.

Our proprietary approach utilizes fundamental research and the Efficient Frontier Theory with tactical overlays to make timely and tactical adjustments. Our 25 asset allocation models, which are based on your personal risk tolerance and years to retirement, provide you with a more personalized asset allocation. The results of our Protactical™ Models have been voluntarily verified and are compliant with the Global Investment Performance Standards (GIPS®).

RISK PROFILE - 25 Protactical™ Asset Allocation Models



Sign-up Today...

It's fast, easy and takes less than 10 minutes



1 You & Your Advisor

Sign-up with 401K GPS™:

You will receive an email invitation from your advisor to sign-up for the service. You will use a secure link provided in the email to access the 401kgps.com website, complete your risk profile (with assistance from your advisor if necessary) and create your online account.



2 You & Your Advisor

Select Your 401(k) Plan Fund Options:

Your advisor may have provided your plan funds to 401K GPS™ already. If not, you can select your plan from our database of thousands of employers, or provide your company's 401(k), 403(b) or 457 retirement plan fund options to 401K GPS™ by via email, fax or uploading during the enrollment process.



3 Our Team & Your Advisor

Review Your Plan and Send Your Recommendations:

We assess your plan with fundamental research and our proprietary Protactical™ process. We then align these results with your risk profile to arrive at a personalized set of investment recommendations which you can access and view through your secure web dashboard.



4 You & Your Advisor

Manage Your 401(k) Account Using Our Recommendations:

An email alert will be sent when your 401(k) recommendations are available. Login to review your recommendations via your personal dashboard. Your advisor will also be notified and can assist you in implementing your recommended 401(k) plan changes.



5 Our Team & Your Advisor

Continue to Send You Our Timely Recommendations:

You will receive quarterly investment recommendations (and occasional intra-quarter alerts) via your personalized dashboard. Your advisor can assist you with those recommendations and adjust your risk tolerance to meet your retirement objectives if warranted.



6 You & Your Advisor

Enjoy Peace of Mind:

Gain confidence knowing your 401(k) is being managed with expert, investment advice from 401K GPS™. You and your advisor should work together frequently to ensure your 401(k) plan stays on track and protect you from market downturns.

Frequently Asked Questions

Q. How often will I receive 401K GPS™ investment recommendations?

A. 401K GPS™ will provide you with an initial investment recommendation via your personalized dashboard upon joining, based on your confidential investor risk profile and your retirement plan's available fund options. You will receive emailed communications from us every 3 months with recommendation changes. You may also receive emergency intra-quarter communications from our 401K GPS™ team with timely, market-driven recommendations based on significant economic events or market corrections.

Your advisor is notified of your initial 401K GPS™ investment recommendations, quarterly updates and other communications as well. Your advisor can then assist you in implementing your recommended 401(k) plan changes, or may suggest modifying your risk profile (more conservative or more growth oriented) to help you meet your retirement objectives.

Q. How do I implement my recommendations?

A. We recommend you talk with your advisor before implementing your 401K GPS™ investment recommendations so they can guide you through the process. You can then simply login to your plan provider's website via the secure link on your personalized dashboard and make the necessary changes.

Q. Is my account information secure?

A. Absolutely. We use the latest 128-bit encryption methods to keep your personal information safe. We also guarantee complete confidentiality and will not share your information with anyone without your express consent. For more information, please review our 401K GPS™ privacy policy.

Q. Can I cancel my 401K GPS™ membership?

A. Yes, at any time. We recommend you work with your advisor to discuss any concerns you may have (implementing recommendations, employer changes, risk tolerance changes, or payment issues) to ensure you are getting all the value of the 401K GPS™ service. If you are still not satisfied with the services and benefits offered by 401K GPS™, please contact us at support@401kgps.com or call us at 855.225.4986 to cancel your membership.