

# **INNOVATIVE & STRESS-FREE RETIREMENT PLANS**

**POWERED BY BROOKSTONE CAPITAL MANAGEMENT & DREAM FORWARD**



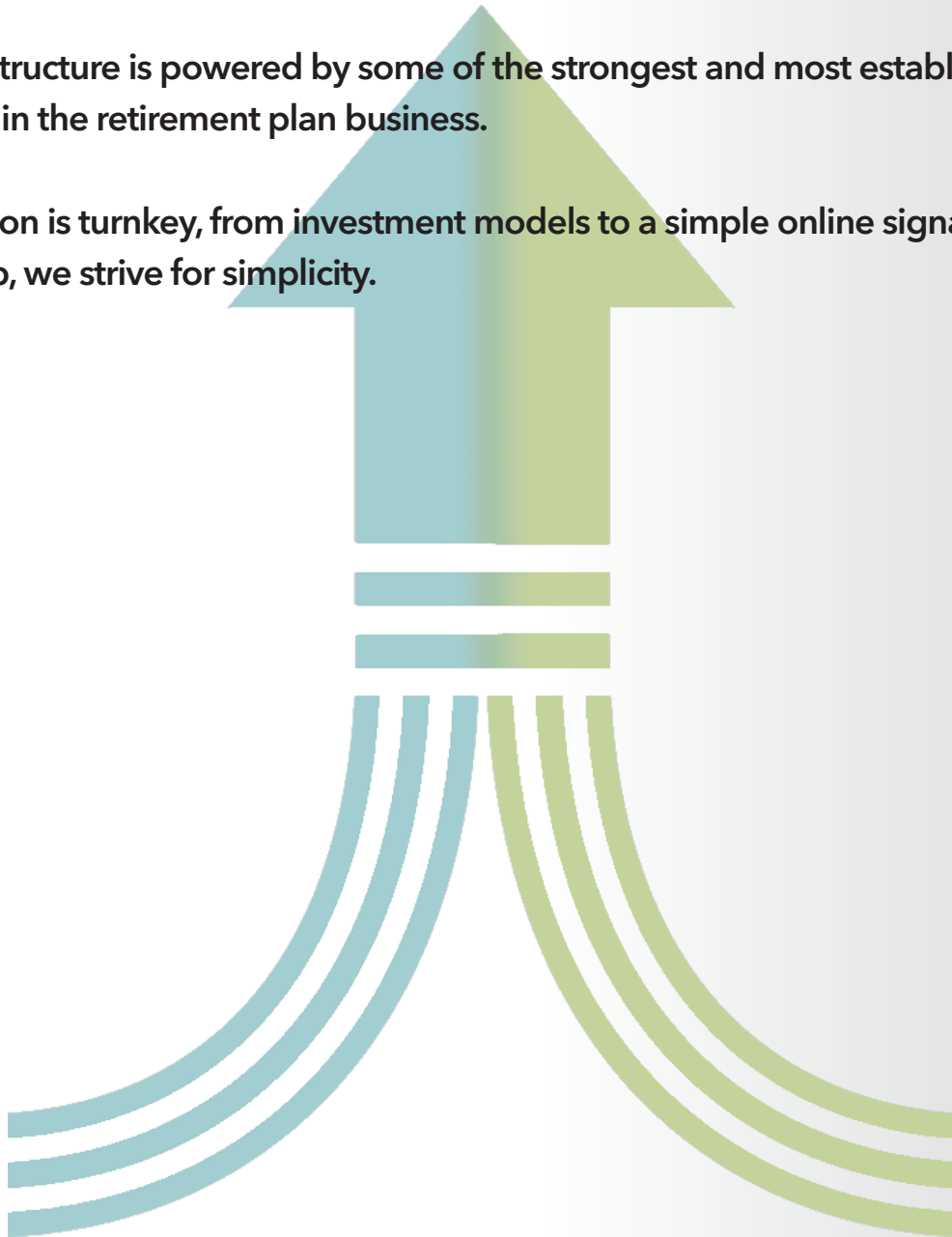
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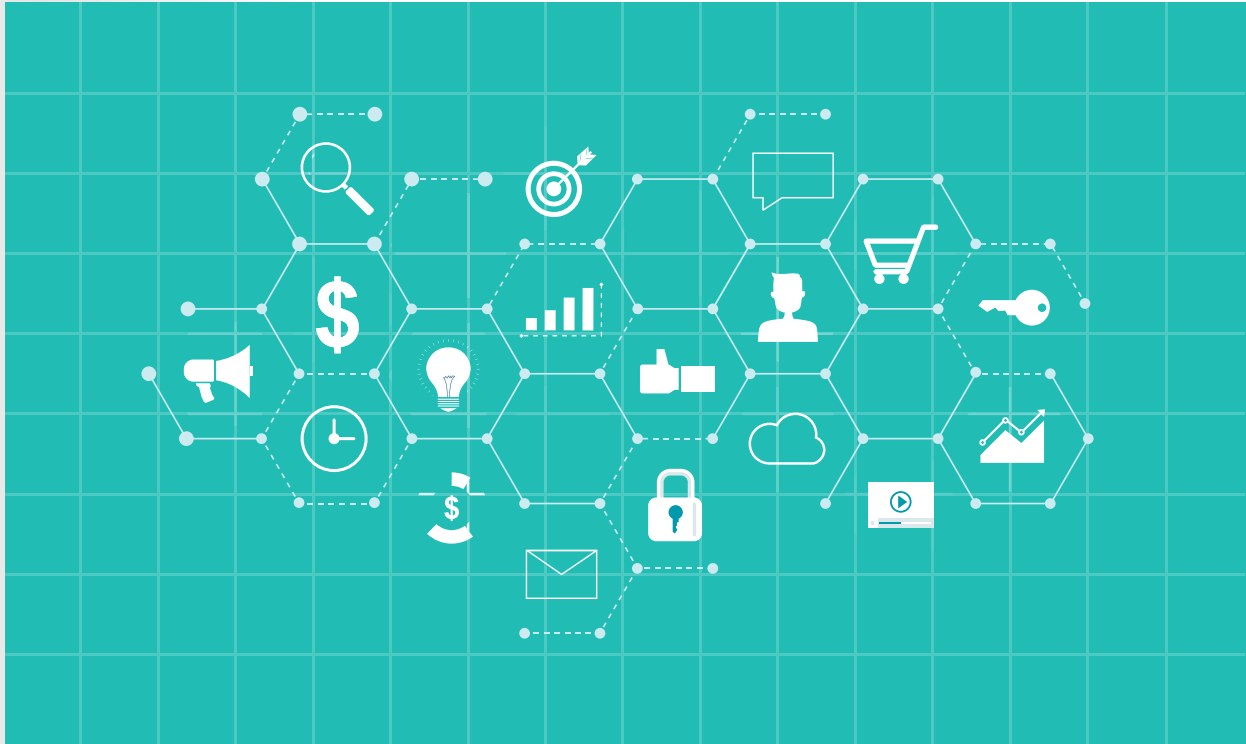
We have combined Brookstone Capital Management's investment expertise with Dream Forward's retirement plan expertise for a fresh approach to retirement plan solutions.

Our infrastructure is powered by some of the strongest and most established providers in the retirement plan business.

Our solution is turnkey, from investment models to a simple online signature for plan setup, we strive for simplicity.



## The Brookstone Retirement Plan



### Brookstone Capital Management Retirement Plans offer:

- Turnkey solutions that streamline implementation.
- An Investment Fiduciary relationship which means we commit to the clients best interests.
- Plan Level Fiduciary removes DOL responsibility from you the employer.
- Recordkeeping, TPA & Compliance services provide up to the minute expertise for this complex industry.
- Artificial Intelligence & Technology answers questions to enhance investor understanding.
- Cost Conscience Investments offer share classes that reduce fees.
- Detailed Review highlights opportunities within your current plan.
- Transparent Comparisons which show your current plan vs. a BCM plan with all expenses identified.

Brookstone Capital Management's advisors combine years of investment knowledge and experience, with a commitment to the highest standards of honesty and integrity. We have a fiduciary standard to uphold, which means all of our decisions reflect our client's best interests.

We are experts in helping our clients understand the importance of planning for their long-term financial health. Market losses play a role in the success of achieving retirement savings goals. With this in mind, we work with your employees to further their understanding of market conditions and the investments we offer.

Many of our investment offerings are offered in share classes that provide the lowest cost to the client.

Our investment offerings also cover many asset classes and fund families. Numerous 401(k) plans restrict the amount of asset classes and fund families that they offer which can affect the growth of an account.

## Dream Forward

Brookstone Capital Management advisors use Dream Forward as their 401(k) vendor. Employees will interact with the Dream Forward web, email, and call center for support.

Dream Forward's 401(k) website includes new artificial intelligence (A.I.) technology to answer employees questions. To an employee, it looks like they are talking to a customer service representative, but the answers are all programmed behind the scenes and access is available 24/7.

Employees can ask about any confusing terms - e.g., "What's an "Emerging Market?" or ask about the plan itself- e.g., "Can I borrow from my 401(k)? What are the terms?" Our technology knows the specifics of each plan, so your HR administrators are not burdened with finding the answers.

Finally, our technology can help employees stay on track with their savings by overcoming their excuses for not saving for retirement, e.g., "I don't make enough money to save for retirement," "I'll save more when I'm older," or "I need to buy a new house first."

Over 90% of employees primarily use the simple, A.I.-driven experience. Our retirement plan also includes numerous advanced features for "power users".



*Dream Forward*

## Low Costs & Total Transparency

Brookstone offers a simple pricing package for a small plan with under \$1M in assets. Additional fees (like employee loan processing) are rare. All of these charges are at-cost.

According to the 2016 edition of the *401(k) Averages* book, the average employee fee for small plans with less than \$1M in A.U.M. is 1.6% - 4%. Our costs are significantly lower.

### Pricing for Plans with Under 100 Employees

- > Your business pays \$2,500 annual fee. This covers all of the compliance tasks.
- > Your business pays \$36.00 annually per active employee participating in the plan.
- > Employees pay a 1.5% annual fee for assets under management (A.U.M.).
- > Pricing is billed quarterly - e.g., if you start your plan on October 1st, you will not pay for the 1<sup>st</sup> three quarters of the year.
- > There is no separate billing or faxing of invoices around - all quarterly billing is done through one party.
- > Average internal fund expense ratio is 0.2% annually

### As your plan grows, your pricing will drop

- > Once your plan has over \$2M in assets, the annual fee is reduced by 50% to \$1,250.00
- > Once your plan has over \$4M in assets, the annual fee is waived.
- > Note that this pricing is for plans with under 100 employees.

## Investment Lineup

Brookstone's retirement plan includes a wide selection of fund families, asset classes, and Brookstone Strategist model portfolios. To reduce the administrative burden on you, we use a third-party investment manager (referred to as a 3(38)) called Expand Financial and their eFiduciary Advisor™ (eFA).

eFA's lineup includes best-in-class low-cost funds. Below is their fund lineup. Financial advice is offered through eFiduciary Advisor, an SEC Registered Investment Adviser.

Name	Fund Expense	Performance		
		2014	2015	2016
American Funds American Balanced R6 (RLBGX)	0.29%	9.22	2.03	8.9
American Funds Capital Income Bldr R6 (RIRGX)	0.30%	6.93	-2.64	7.23
American Funds New Perspective R6 (RNPGX)	0.45%	3.56	5.63	2.19
American Funds New World R6 (RNWGX)	0.65%	-3.29	-5.62	4.31
Brookstone Strategist Model Portfolios	0.17%	Performance varies by risk level		
Columbia Small Cap Index R5 (CXXRX)	0.20%	5.49	-2.27	26.25
DFA Global Real Estate Securities Port (DFGEX)	0.24%	22.74	0.69	6.56
DFA World ex US Government Fxd Inc I (DWFIX)	0.20%	12.28	0.85	5.55
Fidelity® Four-in-One Index (FFNOX)	0.11%	6.70	0.13	8.31
Invesco Equally-Wtd S&P 500 R6 (VADFX)	0.16%	14.19	-2.37	14.53
MassMutual Premier Short-Duration Bd I (MSTZX)	0.40%	1.60	0.77	2.97
PIMCO Income Instl (PIMIX)	0.45%	7.18	2.64	8.72
SPDR S&P 500 ETF (SPY)	0.09%	13.46	1.25	12.00
TIAA-CREF Bond Instl (TIBDX)	0.31%	5.84	0.72	4.21
TIAA-CREF Lifecycle Index Instl 2020-2060 funds are available	0.10%	Performance varies based on the target date		
TIAA-CREF Lifecycle Index Ret Inc Inst (TRILX)	0.10%	6.15	-0.03	5.50
Vanguard 500 Index Inv (VFINX)	0.16%	13.51	1.25	11.82
Vanguard High-Yield Corporate Inv (VWEHX)	0.23%	4.58	-1.40	11.19
Vanguard Mid Cap Index Inv (VIMSX)	0.20%	13.60	-1.46	11.07
Vanguard REIT Index Adm (VGSLX)	0.12%	30.32	2.39	8.50
Vanguard Wellesley® Income Inv (VWINX)	0.23%	8.07	1.28	8.08
Voya Investment Grade Credit SMA (ISCFX)	0.00%	8.66	0.2	7.70

**Average fee 0.19%**



Setting up a new retirement plan is easy if you follow Brookstone's best practices for plan design. If your company already has a retirement plan, let us provide a free analysis to determine if your company is receiving appropriate investment options with the lowest possible fees.

Plan design is essential to acquiring the maximum participation from employees and to minimize administrative complexity. Unnecessary features like loans and confusing waiting periods can create frustration for you, the HR department, and the recruiting team.

### A Perfect Sample of the Brookstone Plan:

- All employees are automatically enrolled in target date funds at a 6% contribution rate.
- Employees are eligible for the plan on day one - no confusing waiting periods.
- If a match is offered, employees are eligible after six months of employment.
- Brokerage window options are not available.
- In-service distributions and loans are not available - keeping retirement savings on track.

Recruiting is an often overlooked but key reason employers want to keep their plan design very simple. The recruiting team needs to feel comfortable explaining this valuable benefit to potential employees.

An overly complex retirement plan can intimidate recruiters. They will be leery to delve too deeply into the retirement plan benefit for fear of not being able to answer technical questions about the plan.

A simple retirement plan design will provide clarity, allowing your employees to truly understand the benefits of what you are offering.

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