Jon Kagan, CFP®
Registered Principal

401(k) Management Program

It's a crazy world and 401(k) Investment Management is something that many have neither the time, aptitude, nor desire to take on. But in today's reality, with the traditional pension going the way of the leisure suit, we believe nothing is more important to the quality of your retirement lifestyle than the balance of your 401(k) which will likely make up the lion's share of your retirement nest egg. For this reason, we have opened up our financial planning and investment management practice to 401(k) management.

What we do: Using a detailed Discovery process, we uncover exactly what it is that you are trying to accomplish; what are your goals as well as your concerns, and we formulate an investment plan based on both. With our secure account aggregation software, we assume the controls of your 401(k) and maintain your allocation as needed according to your unique requirements uncovered in the discovery process.

How we do it: Unlike traditional static investment management, we use a strategic allocation along with a "tactical overlay" using Dorsey Wright's proprietary Relative Strength factors to evaluate all of the options in your 401(k). We monitor this on a daily basis and make adjustments as needed in order to always keep you on track. Additionally, we treat cash as an asset class and if conditions warrant, we don't hesitate to go there.

Our fees:

Account Value:	less than $500k	$500k to $1mm	over $1mm
	1.20 %	1.00%	0.85%

This is an annual fee that is billed quarterly in advance based on the account value at the beginning of the quarter. We are not tax advisors, so consult with your tax professional to determine the deductibility of the fee.

Continued on reverse…

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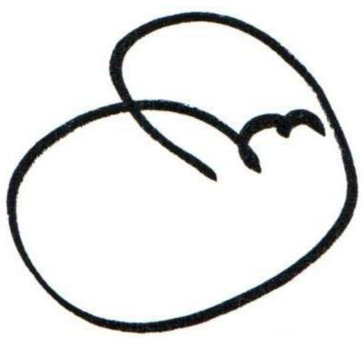
Our Promise: This contract is cancellable at any time, so if at any time you feel we are not providing a value, just let us know and the program will terminate. On the flip side, we're confident that most will find comfort in having someone at the controls, keeping a watchful eye on things on a daily basis. We believe our objective, process-driven design, more than justifies the fee and is the reason that we've established the program.

Warmest regards,



Disclosure:

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