

Investments, like dogs, need discipline

Do you have time to recover from another financial crisis? Want to be able to protect your workplace retirement account even in ruff markets?

Now you can...and you don't have to do it alone.

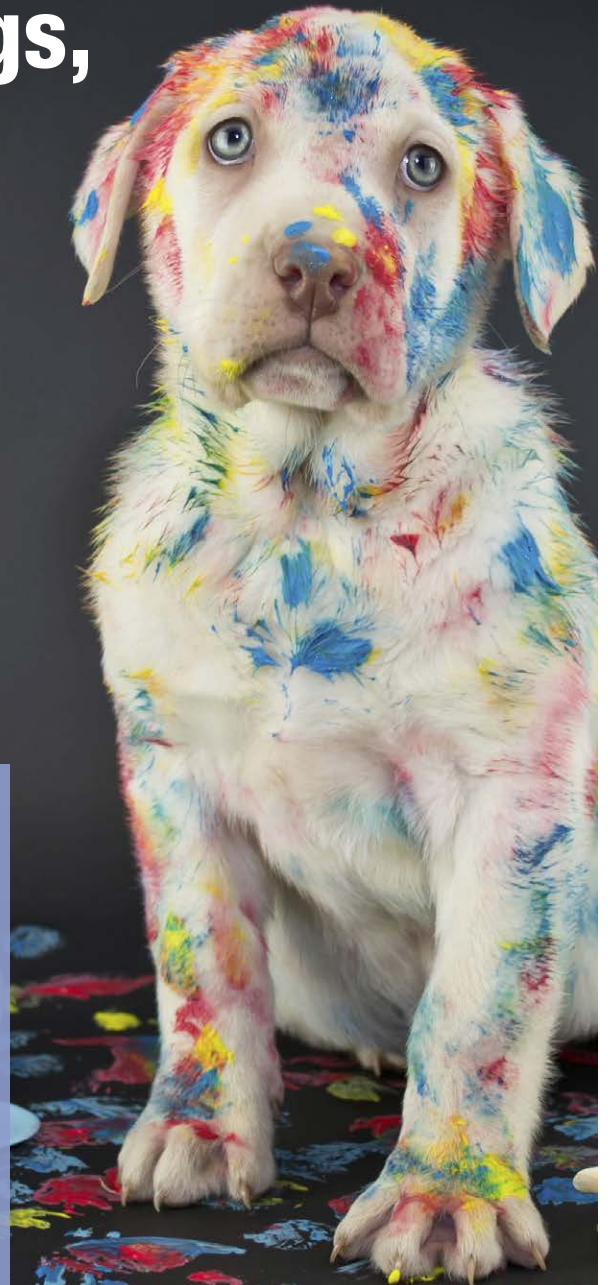
Passive investment strategies can be one-size-fits-all and are often left unmanaged, leaving your portfolio vulnerable to down markets. The mess that might result could take years to clean up.

Protect and grow your workplace retirement account with active management.

Mathematics of declines and gains

	Active management	Passive management
Bear Market year 1	\$100,000 -10%	\$100,000 -30%
Bull Market year 2	\$90,000 +15%	\$70,000 +35%
	\$103,500	\$94,500

Sources: Flexible Plan Investments



Who's watching your workplace retirement account?

CONTACT YOUR FINANCIAL ADVISER TODAY!

NAME:

EMAIL:

PHONE NUMBER:



Flexible Plan Investments, Ltd.

Your partner in active wealth management since 1981

DISCLOSURE — PAST PERFORMANCE DOES NOT GUARANTEE FUTURE RESULTS. Inherent in any investment is the potential for loss as well as profit.

A list of all recommendations made within the immediately preceding twelve months is available upon written request. Please read Flexible Plan Investments' Brochure Form ADV Part 2A carefully before investing.

GET STARTED

Actively managing your workplace retirement account in 3 easy steps



1

Talk with your financial adviser to discuss your options. Bring a copy of your plan statements to your meeting so your adviser can confirm if Flexible Plan Investments' (FPI) strategies are available with your workplace retirement account.

2

Discuss your options and decide which FPI strategies are right for you.

3

Fill out the forms provided by your adviser, and you're on your way! Flexible Plan Investments will manage your account and send you quarterly reports to show your progress.

Help protect your portfolio during down markets.
Contact your adviser to learn the benefits of dynamic risk management today!

**CONTACT YOUR FINANCIAL
ADVISER TODAY!**



Flexible Plan Investments, Ltd.
Your partner in active wealth management

Preserving & growing wealth through
dynamic risk management since 1981.

You Are Invited!



Protect and grow your workplace retirement account nest egg with dynamic risk management

Passive investment strategies are deadly for retirement assets. *Active management is essential to be able to protect and grow your retirement nest egg.*

Please join to learn about new opportunities to actively manage your workplace retirement account using disciplined, dynamic risk-managed strategies from Flexible Plan Investments.

Where 

When 

RSVP 



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About Flexible Plan Investments, Ltd.

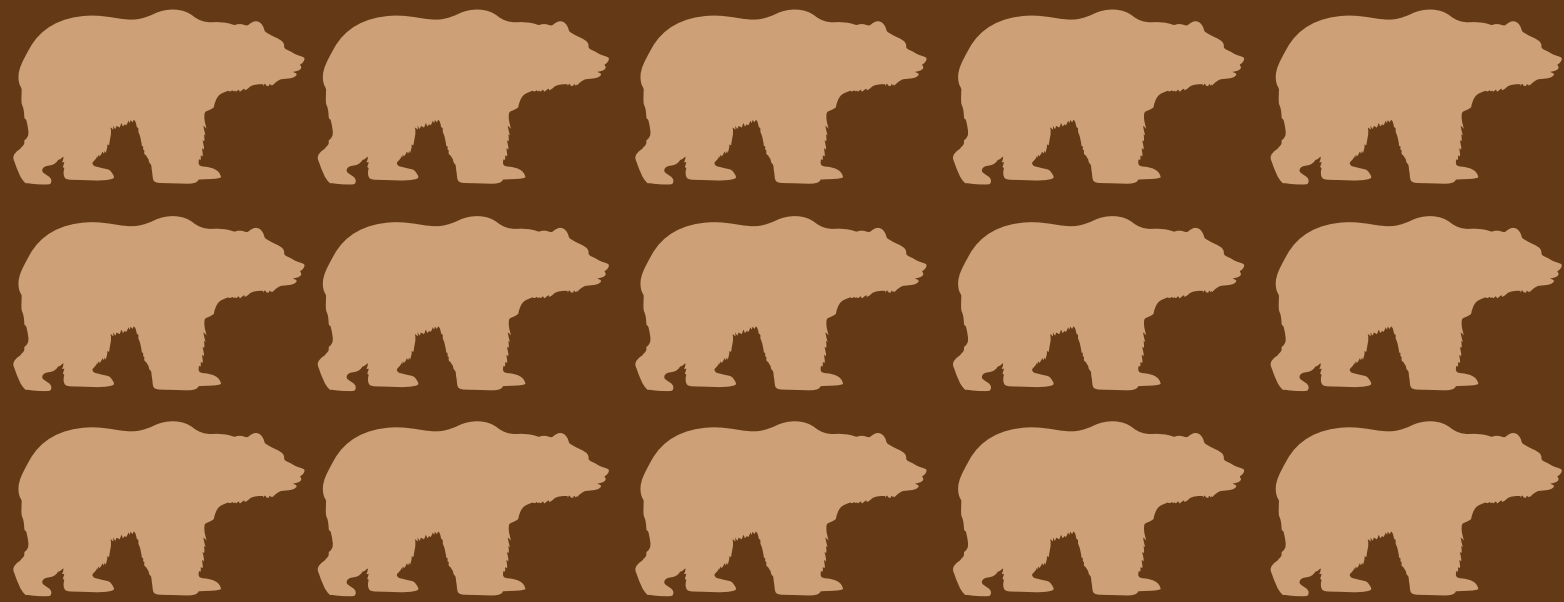
Since 1981, Flexible Plan Investments has been dedicated to preserving and growing wealth through dynamic risk management. We offer a fee-based investment-management approach that specializes in diversified portfolios of actively managed strategies within equity, debt, and alternative asset classes.

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THE WAITING GAME

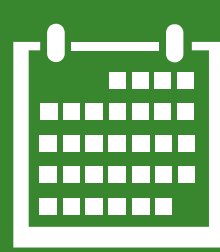
It takes longer than most investors think to recover from bear markets.

Between 1929 and 2009 there have been **15 bear markets**, defined as those periods when the S&P 500 has fallen at least 20%.



3.6 YEARS

On average, a new bear market begins every 5.5 years, with an average duration of 18.1 months. Omitting the distortion of the 1929 crash, the average time lost making up bear markets (zero earnings): **3.6 years**.



Major bear markets

Duration in months

Years needed to break even

Sept '29-June '32

33

25.2

Feb '66-Oct '66

8

1.4

Aug '87-Dec '87

4

1.9

Mar '00-Oct '02

31

4.7

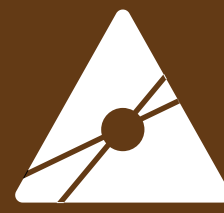
Oct '07-Mar '09

17

3.0

The average bear market slashed almost 39.4% from stock prices. Omit the '29 crash, when values declined 87%, and the result is still **an average loss of 36.1%**.

36% LOSS



Major bear markets

% of decline

% return needed to break even

Sept '29-June '32

86.7

652

Feb '66-Oct '66

22.2

29

Aug '87-Dec '87

33.5

50

Mar '00-Oct '02

49.2

97

Oct '07-Mar '09

56.8

131

Mathematics of declines and gains



Bear Market

year 1

Active management

\$100,000

-10%

\$90,000

Bull Market

year 2

+15%

\$103,500

Passive management

\$100,000

-30%

\$70,000

+35%

\$94,500

Active management makes our strategies possible. Using disciplined dynamic risk management allows Flexible Plan Investments to create separately managed account portfolios designed to smooth the investment road in bear-market environments.

Sources: Flexible Plan Investments