



# Managed workplace retirement account options

	Core option	Self-directed brokerage account (SDBA)
Available platforms	<ul style="list-style-type: none"><li>• Fidelity Investments</li><li>• Charles Schwab</li><li>• TD Ameritrade</li><li>• TIAA</li></ul>	<ul style="list-style-type: none"><li>• Fidelity Investments</li><li>• Charles Schwab</li><li>• TD Ameritrade</li><li>• Vanguard</li><li>• Nationwide</li><li>• Voya</li></ul>
How it works	<ul style="list-style-type: none"><li>• Flexible Plan Investments (FPI) researches every fund that is available in the retirement plan lineup and chooses the funds to use.</li><li>• FPI creates portfolios using the available no-load funds.</li><li>• FPI accesses the account with a limited power of attorney (LPOA).</li><li>• FPI uses its dynamic risk-management approach to adjust the portfolio as needed based on current market environments.</li><li>• FPI is paid a management fee directly out of the plan when fee liquidation is allowed and FPI then pays the broker-dealer.</li><li>• When fee liquidation is not allowed on the plan, the client will be billed.</li></ul>	<ul style="list-style-type: none"><li>• Flexible Plan Investments (FPI) chooses the no-load funds to use from those available on the SDBA platform.</li><li>• FPI creates portfolios using the available funds.</li><li>• FPI accesses the account with a limited power of attorney (LPOA).</li><li>• FPI uses its dynamic risk-management approach to adjust the portfolio as needed based on current market environments.</li><li>• FPI is paid a management fee directly out of the plan when fee liquidation is allowed and FPI then pays the broker-dealer.</li><li>• When fee liquidation is not allowed on the plan, the client will be billed.</li><li>• When fee liquidation is not allowed on the plan, FPI will use the no-load, investor class share of the Quantified Funds.<ul style="list-style-type: none"><li>◦ FPI and the adviser receive their fee from the sub-advisory fee of the Quantified Funds.</li><li>◦ FPI is paid from the fund as a subadvisor to the funds.</li><li>◦ All client advisory management fees are offset by these subadvisor payments.</li></ul></li></ul>
Benefits	<ul style="list-style-type: none"><li>• The client receives professional management and the adviser is paid for managing workplace retirement accounts now before the plan rolls over.</li><li>• Dynamic risk management from FPI.</li></ul>	<ul style="list-style-type: none"><li>• The client receives professional management and the adviser is paid for managing workplace retirement accounts now before the plan rolls over.</li><li>• Dynamic risk management from FPI.</li><li>• Client pays no direct fees.</li><li>• Many more investment options.</li><li>• No trading restrictions.</li></ul>



**Flexible Plan Investments, Ltd.**

*Your partner in active wealth management since 1981*

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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 12 months is available upon written request. Please read Flexible Plan Investments' Brochure Form ADV Part 2A carefully before investing.

Flexible Plan Investments is the subadvisor to the Quantified Funds and the Gold Bullion Strategy Fund, for which it is paid a fee. The Quantified Funds (Investor Class shares) and the Gold Bullion Strategy Fund (Investor Class shares) are used by Flexible Plan as the sole building blocks for the Flexible Plan Self Directed Brokerage Account (SDBA) strategies. Advisory Fees are levied in an amount equal to the amount of fees received by Flexible Plan from the Quantified Funds. No further advisory fee will be levied by Flexible Plan directly against either the investments or the client in respect of Flexible's services rendered pursuant to the client's investment management agreement. Flexible Plan will remit a portion of its sub-advisory fee to your financial representative in an amount not exceeding 30 basis points annually.

Risks associated with the Quantified Funds include active frequent trading risk, aggressive investment techniques, small- and mid-cap companies risk, counter party risk, depository receipt risk, derivatives risk, equity securities risk, foreign securities risk, holding cash risk, limited history of operations risk, lower quality debt securities risk, convertible bond risk, non-diversification risk, investing in other investment companies (including ETFs) risk, shorting risk, asset backed securities risk, commodity risk, credit risk, interest risk, prepayment risk, mortgage backed securities risk, hedging and leverage risk, preferred stock risk, and MLP and REIT risks. For detailed information relating to these risks, please see prospectus.

The principal risks of investing in The Gold Bullion Strategy Fund are Risks of the Sub-advisor's Investment Strategy, Risks of Aggressive Investment Techniques, High Portfolio Turnover, Risk of Investing in Derivatives, Risks of Investing in ETFs, Risks of Investing in Other Investment Companies, Leverage Risk, Taxation Risk, Concentration Risk, Gold Risk, Wholly-owned Corporation Risk, Risk of Non-Diversification and interest rate risk. "Gold Risk" includes volatility, price fluctuations over short periods, risks associated with global monetary, economic, social and political conditions and developments, currency devaluation and revaluation and restrictions, trading and transactional restrictions.

An investor should consider the investment objectives, risks, charges, and expenses of each Quantified Fund and The Gold Bullion Strategy Fund before investing. This and other information can be found in the Funds' prospectus, which can be obtained by calling 1-855-647-8268. The prospectus should be read carefully prior to investing in the Quantified Funds or The Gold Bullion Strategy Fund.

There is no guarantee that any of the Quantified Funds or The Gold Bullion Strategy Fund will achieve their investment objectives.

Flexible Plan Investments, Ltd., serves as investment subadvisor to The Gold Bullion Strategy and Quantified Funds. Advisors Preferred, LLC, serves as the Funds' investment advisor.