Flexible Plan Investments, Ltd.

Your partner in active wealth management since 1981

No time to focus on your Workplace Retirement Investments?

Do you want someone who can do it for you?

We can!

Talk to your financial adviser about self-directed brokerage accounts (SDBA) and Flexible Plan Investments

Do you really want to go it alone—*again?*

BEAR MARKET FACTS

15

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

36% LOSS

The average bear market slashed almost 39.4% from stock prices. Omit the 1929 crash, when values declined 87%, and the result is still **an average loss of 36.1%**.

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**.

Mathematics of declines and gains

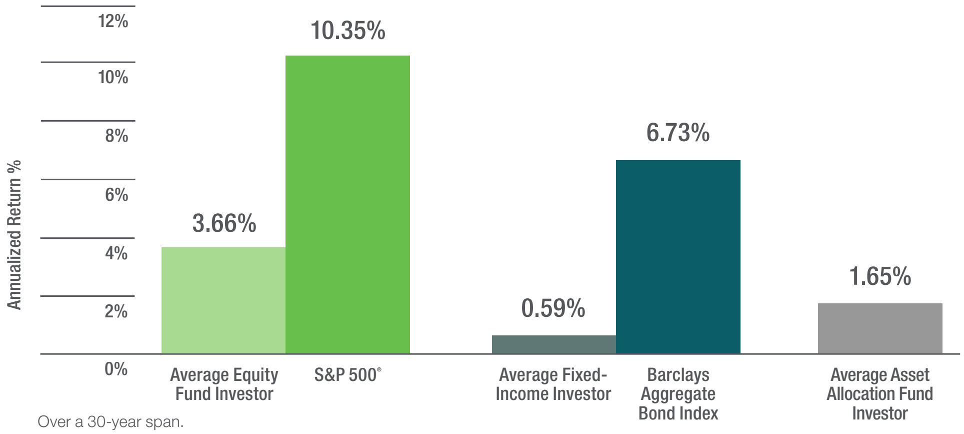
Amount of market decline	Gain needed to break even
-5%	5.3%
-10%	11.1%
-25%	33.3%
-33.3%	50%
-50%	100%
-75%	300%
-90%	900%

Bear Market	Duration in months	% of decline	Years needed to break even
Sept '29–June '32	33	86.7	25.2
July '33–Mar '35	20	33.9	2.3
Mar '37–Mar '38	12	54.5	8.8
Nov '38–Apr '42	41	45.8	6.4
May '46–Mar '48	22	28.1	4.1
Aug '56–Oct '57	14	21.6	2.1
Dec '61–June '62	6	28.0	1.8
Feb '66–Oct '66	8	22.2	1.4
Nov '68–May '70	18	36.1	3.3
Jan '73–Oct '74	21	48.2	7.6
Nov '80–Aug '82	21	27.1	2.1
Aug '87–Dec '87	4	33.5	1.9
July '90–Oct '90	3	19.9	0.6
Mar '00–Oct '02	31	49.2	4.7
Oct '07–Mar '09	17	56.8	3.0

Source: Flexible Plan Investments research

Poor asset allocation and doing it yourself can lead to subpar investor returns

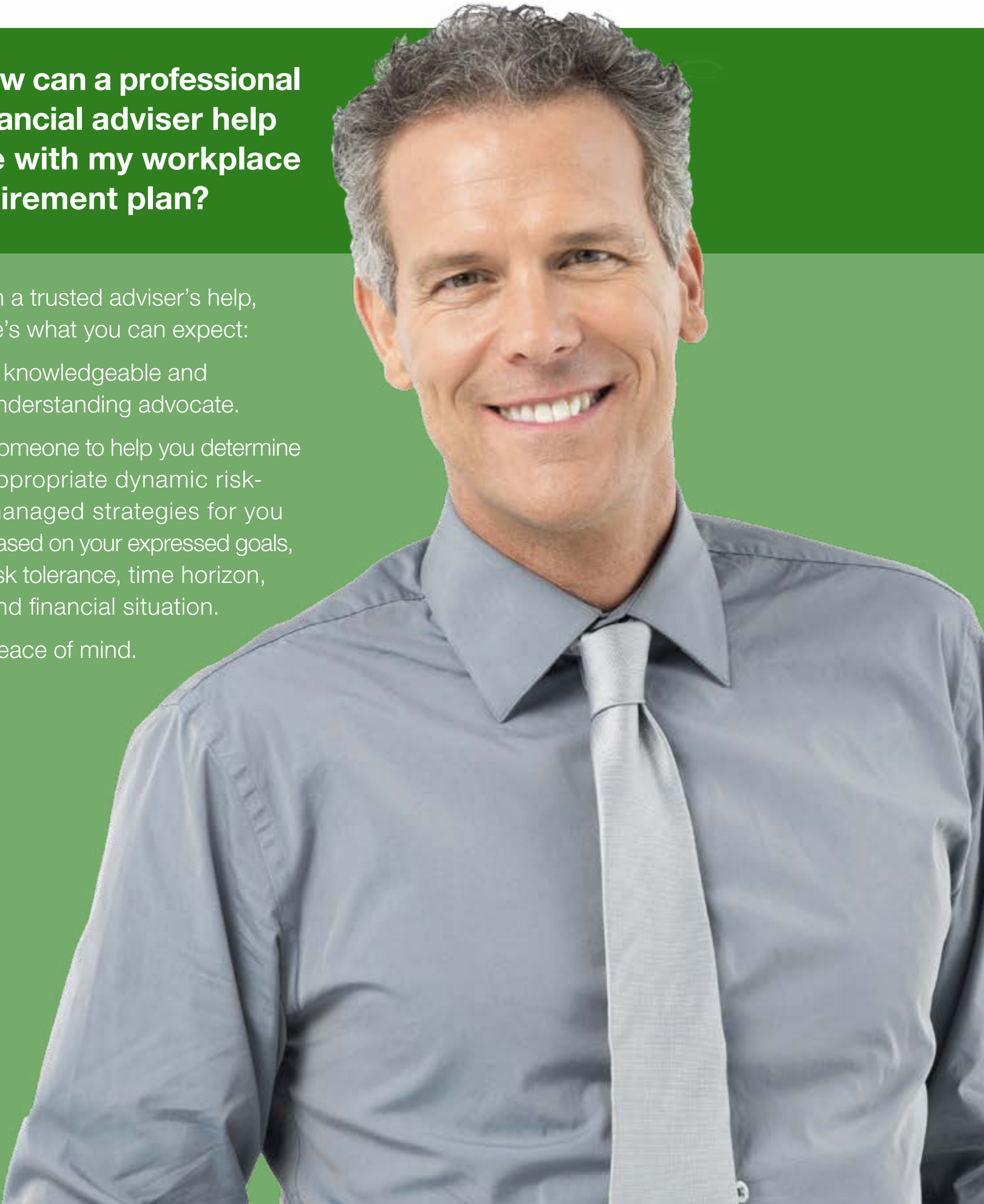
Summary of Investor Returns as of 12/31/15* vs. S&P 500 and Barclays Aggregate Bond Index



Over a 30-year span.

IMPORTANT DISCLOSURES Data Sources: Investment Company Institute, Standard & Poor's, Barclays Capital Index Products and the Bureau of Labor Statistics Average stock investor, average fixed income investor, and average asset allocation investor performance results are calculated using data supplied by the Investment Company Institute. Investor returns are represented by the change in total mutual fund assets after excluding sales, redemptions, and exchanges. This method of calculation captures realized and unrealized capital gains, dividends, interest, trading costs, sales charges, fees, expenses, and any other costs. After calculating investor returns in dollar terms, two percentages are calculated for the period examined: Total investor return rate and annualized investor return rate. Total return rate is determined by calculating the investor return dollars as a percentage of the net of the sales, redemptions, and exchanges for each period. The equity market is represented by the Standard & Poor's 500, an unmanaged index of common stock. The fixed income market is represented by the Barclays Aggregate Bond Index. Indexes do not take into account the fees and expenses associated with investing, and individuals cannot invest directly in any index. Past performance cannot guarantee future results.

How can a professional financial adviser help me with my workplace retirement plan?



With a trusted adviser's help, here's what you can expect:

- A knowledgeable and understanding advocate.
- Someone to help you determine appropriate dynamic risk-managed strategies for you based on your expressed goals, risk tolerance, time horizon, and financial situation.
- Peace of mind.

Get professional management using your retirement plan's best-kept secret

Did you know that by using the managed account option that is already a part of your workplace retirement plan you can unlock a new world of investment choices beyond the basic core and target-date investments offered by the standard workplace retirement plan—and a professional team that includes your financial adviser to help you manage it all?

With help from Flexible Plan Investments and your financial adviser, you can use this option to add a dynamically risk-managed separate account to your workplace retirement account. This separate account provides a gateway to the same management styles as high-net-worth investors, institutions, and foundations, giving you more tools and professional guidance to help your reach your retirement funding goals.

Create a managed workplace retirement account in 3 easy steps

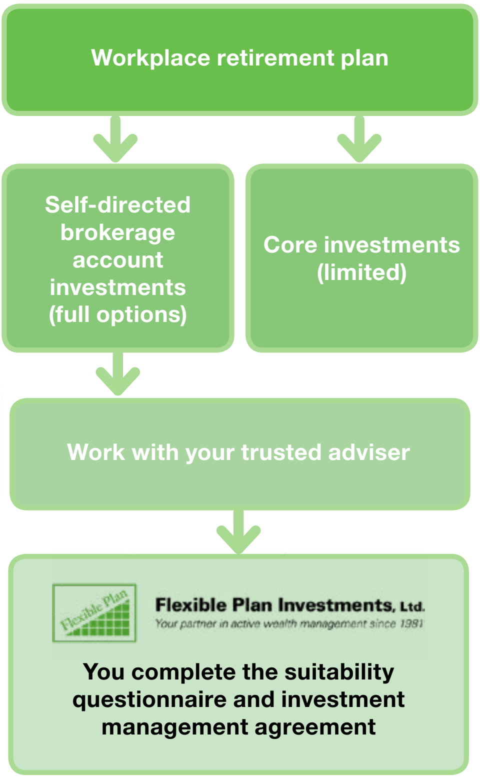
STEP 1

You open a self-directed brokerage account (SDBA).

STEP 2

STEP 3

You partner with Flexible Plan Investments to gain access to turnkey, risk-managed investment solutions.



Benefits of the SDBA option

- Help with managing your workplace retirement account before the plan rolls over, giving you more time to benefit from professional guidance.
- You pay no direct advisory fees after affilated fund credits.
- Many more investment options.
- No trading restrictions.

Benefits of the core option

Dynamic risk management from Flexible Plan Investments.

- Within each actively managed Quantified mutual fund.
- Among the funds used in each QFC strategy.
- Between the QFC Strategies.

OnTarget Investing

Once you have created a managed workplace retirement account, we can work with you and your adviser to get your investments on track ... and give you tools to help them stay there.

- OnTarget Investing helps you set an investment goal and monitor progress toward meeting it.
- A short suitability questionnaire leads to the creation of a personal portfolio of strategies designed to meet your expressed needs.
- You and your adviser will receive an investment proposal describing the management process, current allocations, and investment expectations. Based on the expectations outlined in the investment proposal, Flexible Plan will work with your adviser and will continually manage your account.
- A personal benchmark is provided to set expectations and monitor progress quarterly.
- Quarterly statements, progress reports, daily account balances, and weekly commentary will be provided electronically to you.

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Established in 1981, Flexible Plan Investments, Ltd., partners with your financial adviser to offer you dynamically risk-managed investment strategies. Our research and trading teams continuously manage, maintain, and work to improve these investment strategies. Our client services team responds to your questions and can assist with your account, including facilitating deposits or withdrawals. We make sure you stay informed with weekly market and strategy updates, and quarterly statements and newsletters.

Flexible Plan Investments Headquarters

3883 Telegraph Rd, Suite 100
Bloomfield Hills, MI 48302

800-347-3539
