

A smart solution for your 401(k), 403(b), 457, or 401(a) account

Your retirement money should work as hard as you do

If you are like many investors, your workplace retirement account is composed of a variety of traditional asset classes meant to provide diversification in the event the market declines. While this type of passive, simple diversification may be enough to keep your retirement savings on track during a short and shallow market decline, you may also need something more powerful—an active, responsive defense—to keep a severe and long-lasting bear market from derailing your financial plan.

In our nearly 40 years of managing investor accounts, we've learned a lot about creating portfolios for today's ever-changing market. We've learned that most traditional asset classes tend to all go down together during severe bear markets.

As a result, simple asset-class diversification may provide limited benefits when markets decline—and could reduce equity gains when the market goes back up. This can result in a “heads the market wins, tails the investor loses” scenario.

For most investors, the ups and downs of the financial markets are daunting, to say the least. But as professional investors, we've learned that volatility doesn't have to be scary. Profitable opportunities exist in all market environments—even bear markets—if *your investment portfolio is equipped to take advantage of them.*



Flexible Plan Investments, Ltd.
Your partner in active wealth management since 1981

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FUSION

POWERED BY FLEXIBLE PLAN INVESTMENTS

QFC Fusion 2.0: A turnkey, strategically diversified portfolio, where the whole is superior to the sum of its parts

QFC Fusion 2.0 portfolios offer more than traditional diversification. Simply determine your risk profile, and your QFC Fusion 2.0 portfolio will dynamically allocate across multiple market indexes, trading strategies, and investment managers—giving your portfolio tools designed to manage risk and take advantage of opportunities in every market environment.

QFC Fusion 2.0 portfolios manage risk and opportunity on **3 levels**, helping you get closer to your retirement goals

1. The dynamic risk management employed **within** the Quantified Funds used in each strategy.
2. The active management **between** the funds required by the strategies themselves.
3. The dynamic allocation employed **among** the core strategies by the turnkey strategy itself.

QFC Fusion 2.0

- Multi-market
- Multi-strategy
- Multi-manager

Talk to your financial adviser about how you can take advantage of QFC Fusion 2.0 turnkey portfolios using a self-directed brokerage account, and how Flexible Plan Investments can help you get closer to your retirement funding goals.

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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.