



**Institutional Advisors<sup>SM</sup>**

*A Division of Lifetime Income Store Advisors, LLC*



**AN INTRODUCTION TO INSTITUTIONAL ADVISORS  
VALUE ADVANTAGE<sup>TM</sup> 401(K) PLAN**

*A TRUE FIDUCIARY APPROACH TO RETIREMENT*

Jeffrey Hale AIFA<sup>®</sup> - Vice President

## Institutional Advisors Value Advantage™ 401(k) Plan



As complicated as the world of investing has become with its myriad of choices, levels of risk, and high fees often hidden in an investment or contractual fine print, the call for clarity, simplicity, and earnings effectiveness has never been higher in ERISA Benefits. Lifetime Income Store brings Fiduciary protection and Money Management with decades of experience in delivering market upside while beating market dips, corrections, and crashes within a seamless plan delivering maximum Fiduciary coverage for Employers.

### **MAXIMUM FIDUCIARY PROTECTION FOR EMPLOYERS**

Institutional Advisors believes that an actively managed diversified portfolio of multiple asset classes can deliver better risk-adjusted long-term performance than other investment styles such as mutual funds, ETF managers, and managers of managers.

We never use mutual funds which contain hidden fees employees often do not understand, and which diminish earning power. Nor do we invest Client assets in ETF or bond funds, or use funds of funds, or managers of managers. Our sophisticated strategies are free of 3<sup>rd</sup> party influence or obligation.

Our Money Managers have an 80 year track record of sophisticated Value Investing that outperforms market dips, corrections, and crashes, *and* consistently meets or beats Benchmarks. Only a handful of Money Managers in the industry can make the claim of consistently meeting or beating their Benchmarks over the last 15 years, and we deliver those results for one transparent fee.

*Bottom line...*our sophisticated Institutional investing approach and methods provide the Employee with a time-tested, efficient investment path, and the Employer with the highest degree of Fiduciary protection available in the market today.



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## **Institutional Advisors Value Advantage™ 401(k) Plan**

### **PLAN DEVELOPMENT**

We assign one of our Professionals to lead the effort to design and construct a model retirement plan that will maximize efficiencies, results, and costs for you as the Employer, and for each individual Employee. Our focus will be solely on creating a plan that provides operating efficiencies and investment returns that make your new plan the most wholly profitable operating model your team has ever experienced.

In the fact finding and design process, Lifetime Income Store Advisors will accomplish the following:

- Develop channels of communication with key stakeholders in your organization
- Identify all expenses related to plan management, operation, and investments, including hidden fees inside many mutual, allocation, and ETF funds.
- Perform a financial audit on the actual performance of Employee investments
- Develop an understanding of Employer business operations, goals, and benefit objectives
- Design a plan that maximizes efficiencies, ease of implementation, and results for Employer and Employees

### **PLAN EDUCATION & COMMUNICATION**

Institutional Advisors believes education is an integral part of any successful retirement plan, and we are fully vested in making sure your Employees become knowledgeable to all that goes into making them successful in saving for their retirement, and beyond. Our commitment involves personal and electronic methods of training to increase Employee knowledge and understanding of their plan and options, as well as their responsibilities as an Investor.

As part of our commitment to Education & Communication will include the following:

- Involve key Employer stakeholders throughout design and implementation
- Provide integrated plan education and customer service contact training
- Deliver specific investment strategy info and risk assessment to each employee
- Coordinated educational training with groups and/or individual Employees
- Provide access to Employee plan account info 24/7
- Deliver investment training and market information on a monthly basis
- Provide Quarterly plan reviews to key Employer stakeholders
- Provide Employees with a personalized financial plan and Roadmap to Retirement that can be updated on an annual basis
- A dedicated Portfolio Counselor as a resource for ongoing account questions



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## **Institutional Advisors Value Advantage™ 401(k) Plan**

### **PLAN MANAGEMENT**

Institutional Advisors manages your plan to the specific needs of your organization, and Employees. We recognize every plan is as different as the Company and people it serves. We are committed to remaining focused on driving out costs, and always looking to improve the deliverables you offer your Employees. A retirement plan is an important benefit of an Employee's association with you. Our job is to make it an extraordinary selling point for you to attract and keep the best people.

Our Plan Managers will provide the following on an ongoing basis:

- Continuous monitoring of design, function, and cost/benefit ratios
- Top shelf Fiduciary and Compliance technical guidance and documentation
- Employee Investment and Plan education individually and in seminars
- Personalized Employee Financial Analysis and Road to Retirement plan
- Separate Managed Account (SMA) status for qualified 401(k) accounts
- Plan merger studies in the event of merger or acquisition
- Quarterly and annual updates/reviews of all aspects of your plan
- Real time regulatory and legislative guidance and support on all things related to ERISA, IRS, DOL, and PBGC

### **INVESTMENT METHODS & APPROACH**

We believe managing all equity investing processes in-house benefits our Clients. All asset investment operations including research, management, and trading, are performed under one roof, by one team. Managing all functions in-house not only produces consistency in all phases, but it creates economic efficiencies that benefit our Clients in the form of lower and transparent fees, and superior service.

The investment strategies available through Institutional Advisors have verifiable statistical results that include the following:

- Sophisticated strategies that adhere to the principles of the Graham/Buffet Value model
- Outperformed the last 2 Market Crashes by a composite average of 50%
- Equaled or outperformed the respective Benchmarks over the last 10 years
- 10 year historical returns that have vastly outperformed the Dalbar 12 Month, 5 Year, and 10 Year measurements for the Average Equity Fund Investor, the Average Asset Allocation Fund Investor, and the Average Fixed Income Fund Investor.
- A single transparent fee that is significantly less than Morningstar's average measure of mutual fund Total Cost of Ownership

For more information on our Core Beliefs and Institutional style, please visit:

***<https://www.lifetimeincomestore.com/Investment-Strategies.2.htm>***



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## Institutional Advisors Value Advantage™ 401(k) Plan

### Roster of Investments

#### **Proprietary Managed Strategies**

Institutional Advisors Global Equity (85% – 100% Equities)	N/A
Institutional Advisors Global Growth (75% – 84% Equities)	N/A
Institutional Advisors Global Moderate Growth (60% – 74% Equities)	N/A
Institutional Advisors Global Balanced Growth (40% – 59% Equities)	N/A

#### **Large-Cap Domestic Equity**

SPDR S&P 500	SPY
PowerShares QQQ	QQQ

#### **Mid-Cap Domestic Equity**

SPDR S&P Midcap 400	MDY
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#### **Small-Cap Domestic Equity**

iShares Russell 2000 Index	IWM
SPDR S&P 600 Small-Cap	SLY

#### **Non-U.S. Equity - Developed**

Vanguard FTSE All World ex-US	VEU
Vanguard Europe FTSE	VGK
Vanguard FTSE Pacific	VPL

#### **Non-U.S. Equity - Emerging Markets**

Vanguard FTSE Emerging Markets	VWO
SPDR S&P China	GXC
iShares MSCI India	INDA

#### **Supplemental Asset Classes**

iPath Bloomberg Commodity Index	DJP
Vanguard Real Estate	VNQ
Vanguard Global ex-US Real Estate	VNQI

#### **Fixed Income**

iShares Core US Aggregate Bond	AGG
iShares iBoxx Investment Grade Corporate Bond	LQD
SPDR Bloomberg Barclays Short-Term High Yield	SJNK
iShares Ultra Short-Term Bond	ICSH

#### **Cash**

TD Bank USA, Money Market Deposit (FDIC Insured)	MMDA
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*The Roster of Investments is subject to change based on performance and market conditions.*



## **Institutional Advisors Value Advantage™ 401(k) Plan**

### The Power of our Platform Partner



- 24/7 access to support via website and phone
- Experienced participant Call Center
- Personalized rates of return
- Rebalancing of accounts
- A retirement calculator to help participants understand how much to save by analyzing current assets, income sources, and more
- Daily performance reporting and transactions, easy-to-read-statements, and helpful educational materials through an interactive website
- Comprehensive website for enrollment, easy updating of deferral percentage/dollar amounts, investment selections, and requesting additional transactions as allowed by the plan
- Ability to export information to Quicken
- Straight-forward rollover process to a Lifetime Income Store Advisors/TD Ameritrade IRA
- Ability to model and request distributions and/or loans online as allowed by the plan
- Access to the sophisticated Institutional Investing strategies managed by Institutional Advisors<sup>SM</sup>, a Division of Lifetime Income Store Advisors, LLC.



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