



Institutional Advisors Value Advantage 401(k)

A TRUE FIDUCIARY APPROACH TO RETIREMENT



Institutional AdvisorsSM

A Division of Lifetime Income Store Advisors, LLC

An Introduction to ... The Value Advantage 401(k) Plan

Our Company was founded with one simple primary mission ... providing elite level investment advice to average Investors across the country.

In its quest for operating efficiencies and maximum profit, Wall Street has developed entire classes of investments such as mutual funds, ETFs, and others, that exist solely to serve the masses. That approach can make the entire investment process confusing and stressful, particularly for a typical 401(k) investor.

Our investing approach is different and involves building and managing very diverse portfolios allocated to multiple asset classes for each individual Investor. These classes include domestic and foreign equities, fixed income vehicles or bonds, real estate, and alternative investments. Each asset class plays a distinct and defined role in the portfolio, and the Investor can easily understand their portfolio and results.

What you will not find in our Value Advantage 401(k) plan are mutual funds, funds of funds, managers of managers, commission generating investments, and high fees. We manage our proprietary strategies in-house in the fundamental style Dr. Benjamin Graham developed, and that continues to this day to serve the world's wealthiest individual investors, institutions, endowments, and foundations. To every Investor in one of our managed 401(k) plans, we bring elite level investment advice and portfolio design, a consistent history of delivering upside earnings, and a verifiable record of outperforming market dips, corrections, and crashes that is second to none in the industry. In the process, we are redefining 401(k) and Fiduciary protection.

We look forward to sharing with you our unique approach to investing and 401(k) plan management.

Many happy returns!



Jeffrey Hale, AIFA®
Senior Vice President



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Key Features of Institutional Advisors Value Advantage 401(k) Plan

Institutional Advisors Value Advantage 401(k) Plan Delivers Real Value

Value is a word that is seemingly attached to everything in the marketplace, so much so the word has lost some of its weight and luster. We want to restore the power of the word and have created a 401(k) plan with so many benefits to Employers and Participants, it redefines value in the industry.

Comprehensive Risk Analysis and Investor Policy Guideline

Prior to establishing a Separately Managed Account, each Participant is provided online access to our Risk Analysis to develop a profile we use to recommend a strategy based on their own risk analysis. As a Fiduciary, we are bound by DOL regulations to build an asset portfolio that fits each Participant's investing personality, objectives, and timeline. The profile questionnaire we provide is the most in depth and detailed in the industry.

Once the profile is completed, one of our Portfolio Counselors will meet with each Participant to develop an Investor Policy Guideline (IPG) where we will establish investing guidelines for the Participant and develop consensus on how their assets will be invested.

Both the Risk Analysis and the IPG are standard benefits of our Value Advantage 401(k) Plan.

A Classic Investment Style Truly Focused on Participant Wealth

Our investment approach follows the value methodology first developed by Benjamin Graham, and employed by the world's most successful individual investors, institutional investors, endowments, and foundations. Our investment approach and methodology are usually reserved for elite level investors, but we believe every Investor deserves the best advice and management. Warren Buffet has never owned a mutual fund, but he has utilized the Graham method to become one of the world's most successful investors.

We build custom Separately Managed Accounts of multi-asset class individual equities for each Plan Participant, and actively manage the portfolio inside the 401(k) to the Participant's specific risk tolerance, timeline, and objectives. Ours is a very simple, straightforward, and classic investing approach. This is a standard benefit of our Value Advantage 401(k).

A Separately Managed Account for All

The Wall Street way typically includes a prepackaged array of group managed funds, funds of funds, and 3rd party managers. Our Value Advantage 401(k) Plan utilizes only individual equities in a Separately Managed Account built specifically to the risk tolerance, objectives, and timeline of the participant, and wholly managed by our team under one roof without 3rd party influence. This style of management allows us operating efficiencies that translate into lower fees, and better long-term risk adjusted results than mutual and bond funds, ETF managers, and managers of managers.

Traditionally, Wall Street has reserved Separately Managed Accounts for the wealthiest of investors. We believe every investor deserves the highest level of advice and asset management, and our Money Managers have an extensive track record delivering elite level results. This is a standard benefit in our Value Advantage 401(k) plan.



A True Fiduciary Approach to Retirement

Unlimited Investment Advice

We are the only 401(k) provider in the industry that features Separately Managed Accounts AND unlimited access to investment advice as standard benefits under a single transparent fee. The plan comes with a dedicated toll-free number each Participant can call to speak with an Institutional Advisors Portfolio Counselor for investment advice during active business hours.

A Focus on Outperforming Down Markets

Our investment process is driven by the simple principle of...upside grows rich, but downside grows wealth! Our Money Managers have a significant history of superior upside capture with industry leading downside results. In 2008, when the average 401(k) investor lost 46% of their portfolio value, our composite strategies capped our Client losses at 21%. In 2018, our Global Equity capped losses at 1.18% when, according to Dalbar's 2020 Quantitative Analysis of Investor Behavior, the Average Equity Fund Investor lost 9.42%. While any investment manager can make money in the good times, our downside capture truly separates us from the rest.

Active Financial, Tax, and Estate Trust Advisory

Each individual Plan Participant will be assigned a primary Retirement Income Specialist who will perform a comprehensive financial analysis that is used to create a living document to function as the Participant's roadmap to a successful retirement. We provide optional income tax and estate trust (including healthcare directives) advisory services for each Participant as standard benefits of the Plan. We perform annual reviews of these documents with Participants to measure progress towards retirement objectives and timeline, and determine if investment path changes should be considered, and if changes need to be made in tax strategy and existing estate documents. These services are standard benefits of the Plan, and not subject to additional fees.

Easy to Understand Investment Strategies

We never use mutual or bond funds, Common Collective Trusts, Collective Investment Trusts, or other group managed investments. We believe these passively managed products diminish earning power, and they allow for abusive fees which ultimately throttle the earnings potential of the Participant.

Participants often do not understand the layered and complicated investment vehicles inside a standard 401(k), nor can most identify any of the underlying equities inside their mutual funds. With our portfolio management, they will be able to see the equities they own, and the asset management activity being made on their behalf in real time, 24/7 via their own account portal on TD Ameritrade's website.

Maximum Fiduciary Protection for Everyone

As complicated as the world of investing has become, we operate with a streamlined investment roster that is straightforward, easy to understand, and free of structure that can hide potentially abusive fees, hidden costs, and the contractual fine print, that can decrease Participant returns, and increase Employer Fiduciary risk exposure. With a Separately Managed Account built with individual equities specifically for the Participant, and the administrative power of TD Ameritrade, Institutional Advisors Value Advantage 401(k) delivers maximum Fiduciary protection for all involved.



A True Fiduciary Approach to Retirement

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 Participant 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 Participants**

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:

- **Involvement of key Employer stakeholders throughout design and implementation**
- **Integrated plan education and customer service contact training**
- **Delivery of comprehensive Risk Assessment, and specific investment strategy info, to each Participant**
- **Coordinated educational training with groups and/or individual Participants**
- **24/7 access to Participant Plan SMA values and trading activity**
- **Delivery of investment training and market information on a monthly basis**
- **Quarterly plan reviews to key Employer stakeholders**
- **Free of additional fees, a personalized Financial/Retirement Income Plan updated annually**
- **A dedicated Portfolio Counselor for each Participant for account and investment quest**



A True Fiduciary Approach to Retirement

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 Employer and people it serves. We will remain focused on driving out costs, and capturing superior upside, so your plan consistently delivers the best-in-the-industry results to your Participants. 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 a continuous and 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 Participant Financial Analysis and regular reviews
- 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 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.

A few key points of information regarding our asset management methodology and results:

- Our Multi-Asset Class methodology adheres to the principles of the Graham/Buffer Value model within a Separately Managed Account (SMA) for each Participant
- Our Global Equity Strategy outperformed the S&P 500 in four consecutive years (2017-2020)
- Our composite SMA Multi-Asset Class strategies outperformed the last three market crashes by an average of 50%
- Our Global Equity Strategy has consistently outperformed the Benchmark MSCI AWCI for two decades
- Our composite Multi-Asset Class historical returns 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

For more information on our asset management methodology, please visit:
<https://www.lifetimeincomestore.com/Asset-Classes-and-Base-Portfolios.13.htm>



**A CUSTOM WAY
TO WEALTH**

We craft individual SMA equity strategies to beat managed funds, and their hidden fees.*

Disclaimer: Our Global Equity Strategy beat Lipper's Top 100 mutual fund 2-year performance (1-1-2018 to 1-1-2020). Investing involves risk. Past performance does not guarantee future results.



Institutional Advisors Value AdvantageSM 401(k)

Roster of Investments

Proprietary Actively Managed Strategies

Institutional Advisors Global Equity (85% - 100% Equities)
Institutional Advisors Global Growth (75% - 84% Equities)
Institutional Advisors Global Moderate Growth (60% - 74% Equities)
Institutional Advisors Global Balanced Growth (40% - 59% Equities)
Institutional Advisors Global Income (0 - 39% Equities)

Optional Non-Proprietary Passively Managed Strategies

Large-Cap Domestic Equity

SPDR S&P 500
PowerShares QQQ

Mid-Cap US Equity

SPDR S&P Midcap 400
Small-Cap US Equity
iShares Russell 2000 Index
SPDR S&P 600 Small-Cap

Non-U.S. Equity – Developed

Vanguard FTSE All World ex-US
Vanguard Europe FTSE
Vanguard FTSE Pacific

Non-U.S. Equity - Emerging Markets Vanguard FTSE Emerging

Markets SPDR S&P China
Supplemental Asset Classes
iPath Bloomberg Commodity
Index Vanguard Real Estate
Vanguard Global ex-US Real Estate
Fixed Income iShares Core US Aggregate Bond
iShares iBoxx Investment Grade Corporate Bond
SPDR Bloomberg Barclays Short-Term High Yield
iShares Ultra Short-Term Bond

Annuity Strategies

Fixed Index Annuities
Index Annuities

Institutional Advisors Stable Value Fund

Cash

The Roster of Investments is subject to change based on performance and market conditions.



A True Fiduciary Approach to Retirement

Institutional Advisors Value AdvantageSM 401(k)

Our goal is to have each Participant in an actively managed strategy as historical results indicate those strategies outperform passively managed mutual and bond funds, and ETF managers, particularly in down market environments. Beating market dips is an important focus of our methodology, and one we quantify as an exponential gain in a long-term investment strategy. Our history of beating market downturns is a strength that sets us, and our Clients, apart.

If a Participant chooses one of the passively managed ETF options, the embedded fee of that investment will be offset by Lifetime Income Store Advisors and/or Institutional Advisors to maintain the integrity of the total asset management fee of the Plan. No Participant in the Plan will pay more in fees than any other Participant, regardless of investment choice.

Our commitment to leveling the 401(k) landscape in every aspect with our low and transparent fees, elite level advice and returns, and world class service and administration, are the defining factors that truly set us apart, and make our Value Advantage 401(k) the Industry standard in Qualified Retirement.



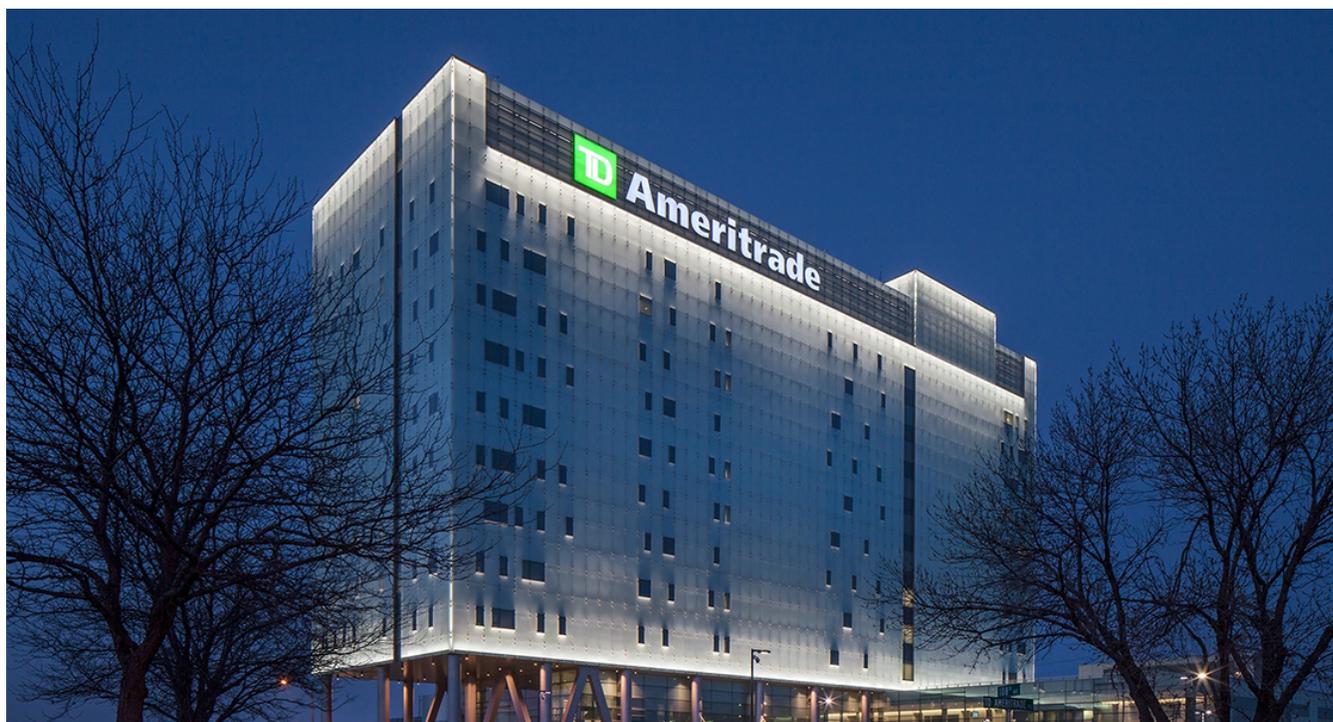
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The Power of our Platform Partner:



- 24/7 access to account support via website and phone
- Experienced Call Center for Participant service requests
- Personalized rates of return in real time for each Participant
- Automatic rebalancing of accounts
- 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 IRA
- Ability to model and request distributions and/or loans online as allowed by the plan
- Access to the custom Institutional Investing Strategies managed by Institutional AdvisorsSM, a Unit of Lifetime Income Store Advisors, LLC.





Institutional AdvisorsSM
A Division of Lifetime Income Store Advisors, LLC

Lifetime Income Store Advisors, LLC | A Registered Investment Advisor

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