



ETF Advisor k

The Open Architecture MEP Plan

Participant Plan Enrollment Guide

EMPLOYER NAME



Advisor Information here

DISCLOSURE INFORMATION HERE IF REQUIRED

Reasons to Start Saving Today

1. Payroll deferrals are pre-tax for federal and state income purposes
2. Social Security
3. Free Money!
4. Tax Deferral
5. Compound Interest

Some Statistics:

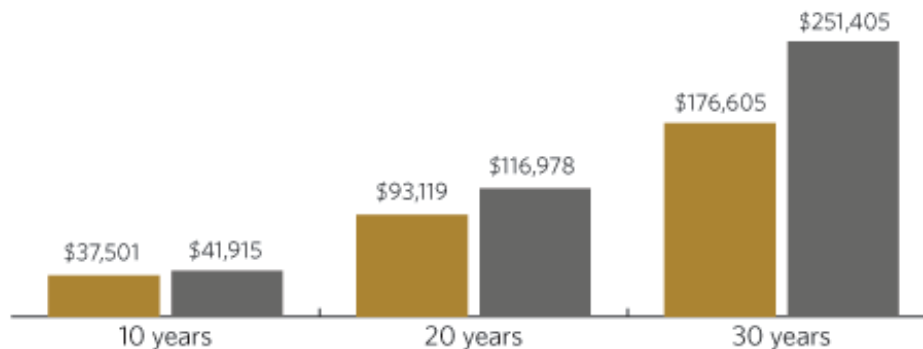
Statistic Verification	
Source: U.S. Census Bureau, Saperston Companies, Bankrate	
Research Date: July 13th, 2014	
Retirement is the point where a person stops employment completely. A person may also semi-retire by reducing work hours. Many people choose to retire when they are eligible for private or public pension benefits, although some are forced to retire when physical conditions no longer allow the person to work anymore (by illness or accident) or as a result of legislation concerning their position. In most countries, the idea of retirement is of recent origin, being introduced during the late 19th and early 20th centuries. Previously, low life expectancy and the absence of pension arrangements meant that most workers continued to work until death. Germany was the first country to introduce retirement, in 1889.	
Retirement Statistics	Data
Average retirement age	62
Average length of retirement	18 years
Average savings of a 50 year old	\$43,797
Total cost for a couple over 65 to pay for medical treatment over a 20 year span	\$215,000
Percentage of people ages 30-54 who believe they will not have enough money put away for retirement	80%
Percentage of Americans over 65 who rely completely on Social Security	35%
Percentage of Americans who don't save anything for retirement	36%
Total Number of Americans who turn 65 per day	6,000
Percentage of population that is 65 years of age or older	13%
Out of 100 people who starts working at the age of 25, by the age 65:	
Will be considered wealthy	1%
Have adequate capital stowed away for retirement	4%
Will still be working	3%
Are dependent on Social Security, friends, relatives or charity	63%
Are dead	29%

Benefits of Tax Deferral

- Investment earnings such as interest, dividends, or capital gains accumulate tax free until the investor withdraws and takes possession of them.
 - The most common types of tax-deferred investments include those in retirement accounts (401k's, IRAs), and deferred annuities.
 - Roth IRAs can be used to pay the income tax upfront, and distributions in retirement will be tax free.
- Money is allowed to compound without the eroding effects of taxes
- You could benefit from a lower tax bracket during you retirement

The Advantage of Tax Deferral

Consider a diversified portfolio that allocates assets across stocks, bonds and cash.



■ Investor A invests \$3,000 per year at 6% and pays 33% in taxes on earnings each year

■ Investor B invests \$3,000 per year at 6% but earnings are tax-deferred

Source: Ned Davis, Inc.

This example is hypothetical and for illustrative purposes only and is intended to show the effects of tax deferral on two investments over 10, 20 and 30 years. It assumes a 6% annual return and a 33% overall income tax rate. Withdrawals from the tax deferred account are subject to current income tax as well as a 10% federal penalty tax and 20% withholding tax if withdrawn prior to age 59½. The imposition of taxes and penalties will reduce accumulated amounts. Actual results will vary.

So How Much Do I Need to Save for retirement?

Financial Planners estimate that you'll need 70 – 80% of your current income to maintain your current lifestyle in retirement. Even though some costs such as medical care and insurance may increase after you retire, other expenses may decrease because you may no longer be making mortgage payments, paying for education, commuting, or incurring other work related expenses.

Amount Needed in Savings For Retirement		
Monthly income need	Savings Needed for 20 Years	Savings Needed for 30 Years
\$1,000	\$166,696	\$212,150
\$2,000	\$333,392	\$424,300
\$3,000	\$500,087	\$636,450
\$4,000	\$666,783	\$848,601
\$5,000	\$833,479	\$1,060,751
\$6,000	\$1,000,175	\$1,272,901
\$7,000	\$1,166,871	\$1,485,051
\$8,000	\$1,333,567	\$1,697,201
\$9,000	\$1,500,262	\$1,909,351
\$10,000	\$1,666,958	\$2,121,501
<i>The above sums assume your portfolio will earn a 6 percent annualized return during the course of your retirement and endure 2 percent annual inflation erosion.</i>		

Listed below are the IRS 2016 contribution limits for your 401k plan. The catch-up provision is applicable to those participants over the age of 50.

401k Elective Deferrals	\$18,000
Annual Defined Contribution	\$53,000
Annual Compensation Limit	\$260,000
Catch-Up Contribution Limit	\$6,000
Highly Compensated Employees	\$120,000

What Kind of Investor Are You?

Are you perfectly comfortable picking your funds and managing your own investments? Or would you prefer a ready-made portfolio you could just slip into? People have different preferences. That's why the [ETF Advisor](#) [k savings plan](#) has a range of options to fit your level of experience, knowledge, and interest. Here are your options:

Pick your investments

If you like:

- To be in control
- To pick and manage your investment mix
- Keep on top of your account

Consider:

The Plan's Core Funds Line-up – Choose a mix of available funds to design your own portfolio. These include stock, bond, cash, and alternative investments. You create a strategy that you think best fits your investment time horizon, and risk tolerance, and then manage your portfolio over time.

Manage it for me

If you like:

- An alternative to the buy-and-hold philosophy of investing
- Investment strategies based on positive back-tested or trend based strategies
- The ability for your investments to adjust to varying market conditions

Consider:

Risk Managed Models – You are hiring a money management firm(s) to manage the money for you. The objective of these funds is to achieve returns similar or better than the market over the long term, but with less volatility.

"Pick-a-date" keeping it simple

If you like:

- The convenience of having a professional choose and manage the fund mix
- Not spending your time focused on investing

Consider:

The Target Date Funds – These "Keeping it Simple" funds are a professionally designed diversified mix of investments managed by a professional money manager who automatically adjusts the risk/return exposure of the fund as you get closer to retirement. You simply choose the fund with the date and risk tolerance that most closely matches your circumstance.

Build it your way – Mix and Match

If you like:

- The idea of using any combination of the above investment options

Consider:

Any combination using Asset Specific Funds, Aged Based Funds and/or Risk Managed Models.

Investment Fund Lineup

A diverse lineup of investment options is listed below. The choices cover many asset classes both domestic and international stock and bond markets. All investments are monitored on a quarterly basis and benchmarked against their peer group. None of the investments have 12b-1 or revenue sharing/rebate charges.

Asset Class	Name	Ticker	Expense	YTD	1 Year	3 Year	5 Year	10 Year
Large Value	DFA U. S. Large Cap Value Portfolio (I)	DFLVX	0.37%	-3.49%	-3.49%	14.23%	12.00%	6.67%
Large Blend	Guggenheim S&P 500 Equal Weight ETF	RSP	0.40%	-2.57%	-2.57%	14.63%	11.90%	7.93%
Large Growth	PowerShares QQQ ETF	NDQ	0.20%	9.54%	9.54%	21.25%	16.84%	11.60%
Mid-cap Value	WisdomTree Midcap Dividend ETF	DON	0.38%	-0.97%	-0.97%	14.93%	12.88%	
Mid-cap Blend	WisdomTree MidCap Earnings ETF	EZM	0.38%	-4.63%	-4.63%	13.18%	11.61%	
Mid-cap Growth	iShares S&P MidCap 400 Growth Index	IJK	0.26%	1.81%	1.81%	13.16%	10.89%	8.69%
Small Value	iShares Morningstar Small Value Index ETF	JKL	0.30%	-8.77%	-8.77%	10.68%	9.41%	7.49%
Small Blend	DFA U.S. Small Cap Fund (I)	DFSTX	0.37%	-3.29%	-3.29%	12.83%	10.49%	7.62%
Small Growth	SPDR S&P 600 Small Cap Growth ETF	SLYG	0.25%	2.78%	2.78%	14.95%	12.46%	9.51%
Real Estate	Vanguard REIT ETF	VNQ	0.12%	2.37%	2.37%	10.96%	11.79%	7.56%
Foreign Large Value	DFA International Core Equity Fund (I)	DFIEX	0.40%	-0.21%	0.21%	5.01%	3.14%	3.63%
Foreign Large Blend	Federated International Leaders Fund R6	FGRSX	1.12%	-1.87%	-1.87%	6.18%	4.88%	6.17%
Foreign Small/Mid Blend	DFA International Small Company Fund	DFISX	0.56%	5.91%	5.91%	8.14%	4.94%	5.18%
Diversified Emerging Markets	DFA Emerging Markets Fund Class I	DFEMX	0.61%	-15.81%	-15.81%	-7.10%	-4.63%	3.95%
Health	PowerShares Dynamic Pharmaceuticals ETF	PJP	0.58%	11.05%	11.05%	30.33%	27.02%	17.29%
Intermediate-Term Bond	Vanguard Inter. Term Invest. Grade Fund (Adm)	VFIDX	0.10%	1.63%	1.63%	2.05%	4.55%	5.45%
Intermediate Government	DFA Intermediate Govt. Fixed Income Fund (I)	DFIGX	0.13%	1.77%	1.77%	1.08%	3.22%	4.77%
Short-Term Bond	Vanguard Short-Term Corporate Bond ETF	VCSH	0.15%	1.25%	1.25%	1.53%	2.64%	
Short Government	Vanguard Short-Term Government Bond ETF	VGSH	0.15%	0.51%	0.51%	0.43%	0.63%	
Multi-Sector Bond	Lord Abbett Bond Debenture Fund Class I	LBNYX	0.61%	-1.59%	-1.59%	3.70%	5.72%	6.60%
Inflation-Protected Bond	SPDR Barclays Capital TIPS ET	IPE	0.18%	-1.87%	-1.87%	-2.51%	2.46%	
Moderate Allocation	American Funds Balanced Fund (R6)	RLBGX	0.27%	2.03%	2.03%	10.81%	10.18%	7.05%
Stable Value	Met Life Stable Value Class J	971803143	0.47%	2.29%	2.29%	2.19%	2.43%	3.26%
		<i>Average</i>	0.34%					

Risk Managed Portfolios

The plan offers all participants in the plan, regardless of their account balance, access to a series of separately managed portfolios. This allows each participant to hire a 3rd party money manager to handle all the asset allocation decisions for their retirement assets. This choice, while a main stream option for high net worth investors for non-retirement assets, is a relatively new offering in the 401k market.

The ETF Plan offers 6 models; created and managed by 2 independent money managers. Each firm brings a unique approach to the asset allocation question. All believe investment management begins with risk management, and all of the strategies and tactics employed in the service of its clients are founded on strong risk management employing objective, quantifiable, and rules-based, leaving no room for emotional subjectivity. All actively managers offer three risk-based strategies tactically tilting the portfolios toward the asset classes with the highest relative strength and other trends favoring - Domestic Equity, International Equity, Fixed Income, Commodities, Currency and Cash among other asset classes. The favored asset class buckets are then populated primarily with ETFs demonstrating favorable relative strength characteristics within their respective universe. Each strategy has the ability to allocate a significant percentage to cash.

Each portfolio strategist has provided detailed investment fact sheets on the 401k web based system. This allows each participant to compare and contrast. One of the great capabilities of this plan is that all participants can mix and match all investment options as there is no minimum account balance required to do so.



Portfolio Strategist Options - "Manage It For Me"

The investment choices below are asset allocation portfolios that have been constructed by money management firms. Each company utilizes their proprietary research to build a model based on extensive forecasts and statistics. All these models are actively managed and rebalanced periodically to maintain the portfolio's risk/reward characteristics. There are no 12b1 fees or rebates received from any funds.

Manager/Strategist	Portfolio Name	Model Expense #	YTD	1 Year	3 Year	5 Year	10 Year
Alpha Investments	Bonds Strategy	0.50%	1.58%	1.58%	3.43%	4.45%	
Alpha Investments	Mid-Cap Power Index	0.50%	1.73%	1.73%	9.55%	8.14%	
Alpha Investments	The Formula	0.50%	2.19%	2.19%	7.81%	7.28%	
Q3 Asset Management	EA-6 Sector Conservative	0.50%	-0.65%	-0.65%	7.49%	9.58%	
Q3 Asset Management	EA-6 Sector Moderate	0.50%	-0.74%	-0.74%	10.95%	12.52%	
Q3 Asset Management	EA-6 Sector Growth	0.50%	-4.43%	-4.43%	14.25%	14.14%	

Performance as of December 31, 2015.

The cost of the underlying ETF's and mutual funds are not included in the model expense fee. This material has been prepared solely for informative purposes. The information contained herein includes information that has been obtained from third party sources and has not been independently verified. It is made available on an "as is" basis without warranty. Some of the performance data listed above is hypothetical and uses backtesting to produce the performance record. Participants should refer to the individual fact sheets for additional information.

Target Date Funds

A target date portfolio is structured and managed to address some date in the future, such as retirement. These portfolios are a mix of equities and fixed income securities whose composition (stocks, bonds, cash equivalents) is automatically set according to a selected time frame that is appropriate for the particular investor. As the participant needs change, they can move between the portfolios below to better address their own unique situation.



Manager/Strategist	Portfolio Name	Ticker	Model Expense #	YTD	1 year	3 Year	5 Year	10 Year
Vanguard	Target Date 2015	VTXVX	0.17%	-0.46%	-0.46%	6.22%	6.31%	5.36%
Vanguard	Target Date 2020	VTWNX	0.17%	-0.68%	-0.68%	7.21%	6.85%	
Vanguard	Target Date 2025	VTTVX	0.18%	-0.85%	-0.85%	7.88%	7.22%	5.55%
Vanguard	Target Date 2030	VTHRX	0.18%	-1.03%	-1.03%	8.52%	7.59%	
Vanguard	Target Date 2035	VTTHX	0.19%	-1.26%	-1.26%	9.16%	7.92%	5.75%
Vanguard	Target Date 2040	VFORX	0.19%	-1.59%	-1.59%	9.46%	8.11%	
Vanguard	Target Date 2045	VTIVX	0.19%	-1.57%	-1.57%	9.47%	8.12%	5.73%
Vanguard	Target Date 2050	VFIFX	0.19%	-1.58%	-1.58%	9.47%	8.12%	
Vanguard	Target Date 2055	VFFVX	0.19%	-1.72%	-1.72%	9.41%	8.15%	

Performance through December 31, 2015



ETF Advisor k

The Open Architecture MEP Plan

How Do I Get Started?

Enrolling in your retirement plan is very easy.

By logging into the website below, you will be asked several questions to walk you through the process. You will have the opportunity to make your own choices or you can utilize the help of a risk profile questionnaire.

This will give you a list of questions that will determine what type of investor you are. Based on the answers to your questions, it will give you guidance to help you choose an investment option that is right for you.

Information on the investment choices will also be available to you.

Website access: www.fb401k.com

Initial login will be your social security number.

Your password will be the last 4 digits of your SSN. A change is required.



FUTUREBENEFITS OF AMERICA

Enrollment Progress:	Start	My eDelivery	My Information	My Contributions	My Investments	Finish
----------------------	-------	--------------	----------------	------------------	----------------	--------

Welcome to Online Enrollment

1. The enrollment wizard will guide you through all the steps to ensure you have fully completed the enrollment process. You may choose to complete the steps in any sequence.

2. A check mark appears when you successfully complete each task. You must complete the entire enrollment process before your request s are processed.

3. Before you submit your enrollment request, you will have the opportunity to view and/or change each request on the Online Enrollment Summary page.

4. Before selecting your investment options visit the Investment Performance page, at the top of the screen, for additional fund information.

Note: Your Password or PIN change will take effect immediately.

Step 1	<u>My eDelivery</u>	<input type="checkbox"/>
Step 2	<u>My Information</u>	<input checked="" type="checkbox"/>
Step 3	<u>My Contributions</u>	<input type="checkbox"/>
Step 4	<u>My Investments</u>	<input type="checkbox"/>

Education & Advice



Congratulations! You are now eligible to join your company's 401K plan. Saving for your future is one of the most important steps you can take for your financial security. Here are the steps to guide you in this process.

FutureBenefits of America's website, www.fb401k.com allows participants to access information about their 401K retirement plan account. This web based account is designed to help you stay informed about your balance, transactions, and performance of your investments.

On the home page you login as a participant using your social security number and your assigned PIN (Initially set up as the last four digits of your SS#). This is known as the default setting and you may change this format once enrolled.

Example: Login: 123-45-6789 PIN: 6789

Follow the easy step by step prompts to complete your online enrollment. Note you must complete each step before you are considered "enrolled". Simply click on the step you wish to complete or select enroll now. Answer all the questions fully and move step by step through the process.

After you have enrolled, your information will be processed (usually within 24 hours) you will then be able to view your current account balance, fund performance, fund prices, summary plan document, participant summary information, fee disclosures, quarterly statements and the detail of each transaction that has been made to your account. You may also change your investment elections and transfer funds among your investment options.

Please take some time to familiarize yourself with the features of the website. If you have questions about your investments please contact your financial advisor for this plan. The advisor can help you enroll and help you make the best possible choice for investing. This website is the primary tool you will use to track your investments, performance, and maintain the status of your personal data. You will want to monitor and update this site as things change in your life. Once again, welcome aboard and we look forward to helping your investment grow.



ETF Advisor k

I acknowledge that I have received a copy of the Enrollment Guide for the ETF Advisor k MEP Plan.

Name

Signature

Date

After careful review, I have decided that:

_____ Yes, I would like to participate in the Plan.

_____ No, I would not like to participate in the Plan at this time.

Signature

Date