

Our 401(k) Solution

RETIREMENT PLAN SPECIALISTS

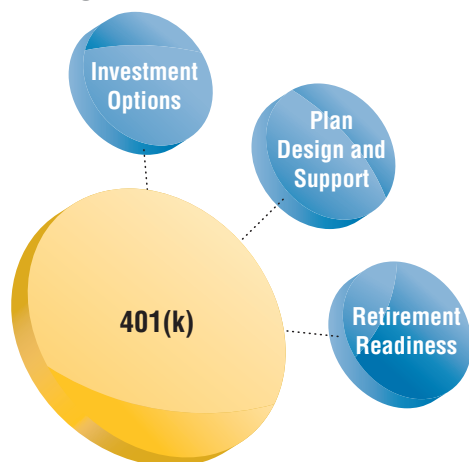
As an independent advisor, we partner with top 401(k) plan providers, allowing us to provide reduced investment costs, increased transparency and greater investment options. We act as a fiduciary to your retirement plan and help you navigate a rapidly changing regulatory landscape.

THE ETF STORE DIFFERENCE

Investment Options

We help you select the right investment options for your plan.

- » ETFs and index funds are excellent investment options in 401(k)s due to their low costs, removal of active manager risk, transparency and ability to provide a wider range of investment alternatives.
- » We offer a broad selection of low-cost funds for those participants who prefer to select their own investments. We screen and analyze all available funds to find what we believe are the best and most appropriate for long-term success.
- » Additionally, we include access to our proprietary asset allocation models for those participants desiring professional management.



Plan Design and Support

Plan sponsors and trustees are held to significantly higher standards and expectations, including legal accountability of plan oversight. This includes accountability for plan costs, investment options and plan administration. As an RIA, we act as a fiduciary to your plan and help you navigate the ever-changing 401(k) landscape. We provide guidance to plan sponsors, as well as investment advice to individual participants. This includes:

- » A Commitment of Services Agreement customized to the specific needs of your company
- » A sample Investment Policy Statement to be reviewed, tailored and implemented by your company
- » Ongoing review of the plan's investment options
- » Robust support for HR with ongoing administration and educational responsibilities

Retirement Readiness

With the declining use of traditional pension plans and the uncertainty surrounding Social Security, a 401(k) account is now more important than ever to securing an individual's financial future, as it is often the most significant asset of a participant. We help your employees become retirement ready.

- » We provide clear and direct education to participants regarding the plan, as well as personalized projections of retirement readiness delivered to all employees annually.
- » We also offer plan design advice geared towards increasing participation and contribution levels.

CONTACT US

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