



ENCOMPASS

# 403b/457 Encompass Provider Exchange





# Ten Benefits of Working with **Encompass**

## **1. Expert Assistance**

Deeply experienced in managing retirement plan accounts.

## **2. A Targeted Approach**

Investment models you can match to your retirement income goals and risk tolerance.

## **3. Careful Monitoring**

Ongoing attention to asset allocation and informed adjustments to your portfolio as economic and market conditions change.

## **4. Expansive Opportunity Context**

“Drill down” analysis that attempts to identify attractive investment opportunities within particular asset classes, market sectors, and regions of the world.

## **5. Risk Management**

On-going professional evaluation and management of downside risks.

## **6. Genuine Diversification**

An approach that seeks where possible to build portfolios of investments which do not closely correlate.

## **7. Protection of YOUR Interests**

As representatives of a Registered Investment Advisor, our advisors have a fiduciary duty to act in your best interest.

## **8. Cost Transparency**

All costs are fully and clearly disclosed.

## **9. Cost Efficiency**

If available as an option, fees can be paid pre-tax from your account.

## **10. Time Savings**

Many people don't want to spend time or lack confidence in conducting their own investment research and making portfolio decisions. Delegating this time consuming and sometimes stressful activity may provide a valuable quality of life benefit.

**Imagine....** if there was a way to offer an investment platform for your retirement plan with multiple investment programs recognizing the diverse investment needs of your employees - introducing..



**E N C O M P A S S**



We offer a platform that works for **everyone**

### **Encompass Provider Exchange**

Target Date Funds | Model Portfolios | Mutual Fund Lineup | Fixed Accounts

With EPX, employees have the freedom to choose a service program that fits their particular needs.

#### **Self-Directed Account**

Employees who choose to self-elect their account can develop investment allocations from an investment menu. The online Resource Center contains a mutual fund performance data and research tools to assist with investment planning.

#### **Work with Financial Advisor**

Many employees may want or already have a relationship with a financial advisor to assist them with constructing an investment portfolio based on their individual needs or financial situation. Employees can select an advisor to help manage their account based on their needs.

# Target Date Retirement Funds

You worked hard to save for retirement.  
Now choose a fund that works just as hard for you.

## Get a complete portfolio in a single fund

Target Date Retirement Funds give you a straightforward approach to a sophisticated problem: how to invest successfully for retirement.

Each fund is designed to help manage risk while trying to grow your retirement savings.

## Less risk through broader diversification

Each of the Target Date Retirement Funds invests in index funds, giving you access to thousands of U.S. and international stocks and bonds, including exposure to the major market sectors and segments.

## A professionally managed asset mix

The funds' managers gradually shift each fund's asset allocation to fewer stocks and more bonds so the fund becomes more conservative the closer you get to retirement.

## Automatic rebalancing

The managers then maintain the current target mix, freeing you from the hassle of ongoing rebalancing.

## Which Target Date Retirement Fund fits your timeline

Find out by starting with either the number of years until you expect to retire or your current age. Then select the corresponding bar to get details about the Target Date Retirement Fund we believe best matches that time frame.

Years to retirement	About 45	About 40	About 35	About 30	About 25	About 20
Your current age	18-23	24-28	29-33	34-38	39-43	44-48

*Investments in Target Date Retirement Funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year (the target date) when an investor in the fund would retire and leave the workforce. The fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. An investment in a Target Date Retirement Fund is not guaranteed at any time, including on or after the target date.*

*All investing is subject to risk, including the possible loss of the money you invest. Diversification does not ensure a profit or protect against a loss. Investments in bonds are subject to interest rate, credit, and inflation risk.*



# Model Portfolios

## Professionally Managed Strategies

By design, our portfolios are not intended to track any index. We seek to go where the opportunities lie - to take what the market may be giving - using a disciplined process built on clear foundations.



### Conservative Asset Allocation

The objective is stable growth with limited risk. The first priority is management of risk. As a result, during some periods the strategy may hold a material percentage of assets in positions designed to provide yield without significant risk to principal.

### Balanced Growth

The objective is growth over time in coordination with careful management of downside risk. Risk is managed using diversification, tactical adjustments to selected asset classes, and adjustments to the percentage allocation to money market or fixed interest alternatives.

### Dynamic Growth

The objective is strong growth of capital. It will seek a lower level of risk than the U.S. equity market, but the priority is growth. As a result, it will assume greater risk than more balanced or conservative strategies.

### Focused Growth

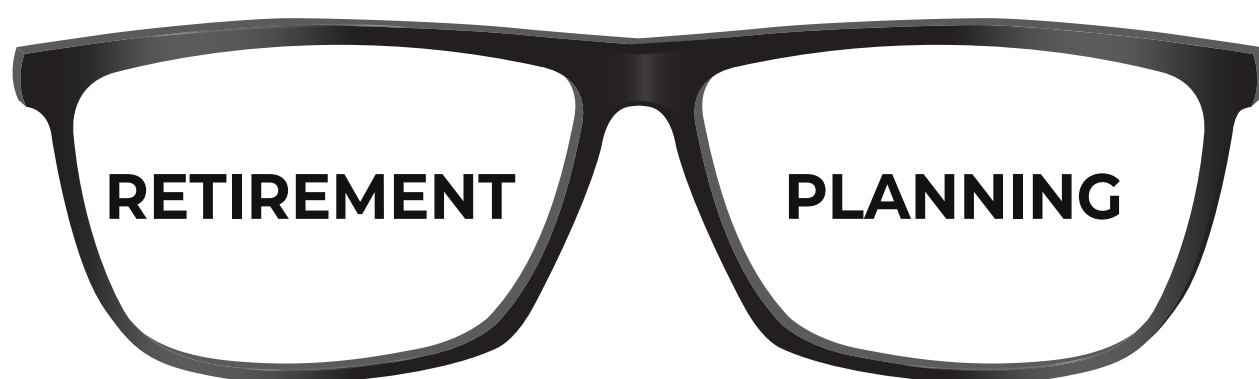
The objective is very aggressive growth of capital. Allocations may be concentrated in positions judged to have greater upside potential. By removing constraints to growth, the strategy assumes risk of significant loss.

*There is no guarantee that tactical allocation will be successful, and there is a risk that more frequent moves and more narrowly targeted positions may be detrimental, resulting in worse performance than a strategic asset allocation approach. Although broad diversification is employed with the intent to realize opportunity while limiting volatility, there can be no assurance that purchasing securities of diverse types, narrow market sectors, and individual emerging market countries will not result in greater risk of loss should the assessment of market conditions prove incorrect.*

*This material contains forward looking statements. There is no guarantee these outcomes will be achieved or that the principles and strategies illustrated will prove as successful in the future as they may have in the past. All investing involves risk of loss, and portfolio values will fluctuate with changing market conditions. Before investing in any strategy, please review the Verity Asset Management Form ADV Part 2 for more detailed information on investment strategies, risks, and fees.*

# Does your retirement plan seem blurry...

Pension Plan      Bonds  
Index Fund      Indexed Annuity      ETF  
Fixed Annuity      Self-Directed  
Mutual Funds      Managed Strategies



We put retirement planning into **focus**

For those who prefer to select their own funds, we provide a carefully selected and regularly monitored fund menu which provides access to a wide range of asset classes. Whether you are conservative, aggressive, or somewhere in between, this selection of funds will provide you the flexibility to tailor a diversified portfolio to your personal objectives, and to make changes whenever you feel they are appropriate.

# ENCOMPASS

## Features

Saving | Planning | Investing

Your participants access a feature rich website for account data and a wealth of information on financial planning.



### ENROLLMENT + ACCOUNT MANAGEMENT

#### Online Enrollment

In a few easy steps participants can register online and access information about the plan's investment programs, connect with an approved financial advisor for assistance or review educational tools to enroll in the plan.

#### Balances + Performance + Investments

Account balances by investment are displayed in user friendly graphical charts and tables listing investment name, shares and allocation percentages. To find out how their account is doing, participants can view a personalized rate of return for their investment portfolio.

With just a few quick clicks, participants can manage the direction of their investments, including elections for ongoing contributions, exchanges between investment options, and realignment and rebalancing of current portfolio allocations.

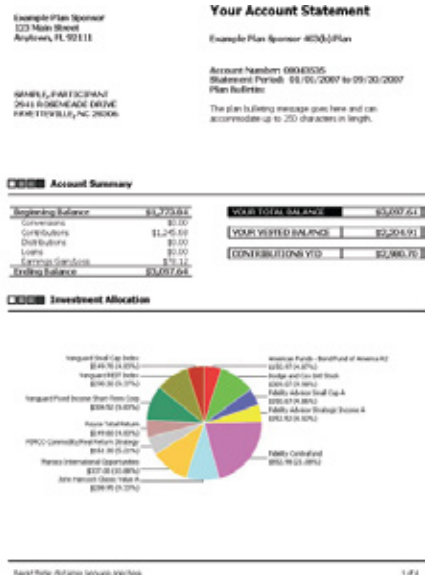
### STATEMENTS + ACTIVITY

#### Statements

Participants can easily generate an account report with variable date ranges on demand. In addition, the custodian will automatically send a quarterly statement to each participant's address of record.

#### Account History

Knowing the transactional history of their account is an important right of any participant. Within the "reports" module the history function provides access to all transactions by date, investment, and transaction type.



### EDUCATION CENTER

To meet the ongoing educational needs of participants, the Participant Gateway has a built-in Education Center to help participants with investing and saving for their retirement. The Education Center contains:

- Articles on the fundamentals of investing
- Guides to understanding retirement accounts
- Market and fund research, quotes and charts
- Suite of interactive calculators
- FAQs and Glossary of Terms
- Videos

### COMMUNICATIONS

#### Plan Library + Help Desk

Operational forms and important plan documents can be archived in the Library section of the plan. Participants have quick and easy access to view and download any relevant plan forms, notices, disclosures and application forms of the plan.

Participants seeking assistance with the website, administrative or investment-related questions can access the help desk feature.



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*Advisory services offered through Verity Asset Management  
[Registered Investment Advisor]  
[www.VerityInvest.com](http://www.VerityInvest.com)*

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