



The GWN Custodial Advantage program, through GWN's private custodian, allows you to plan for your retirement by investing with some of the most popular mutual fund companies. Additionally, the funds in this program have no up-front or back-end sales loads or transaction fees, which results in a higher percentage of your initial money being invested directly into the funds. Custodial Advantage also offers benefits beyond just the investments, including options such as dollar cost averaging and quarterly automatic rebalancing to help ensure that your portfolio investments stay aligned to your desired allocation.



PRODUCT TYPE:

403(b)(7); Roth 403(b)(7); 457(b); IRA; IRA SEP; IRA Simple; IRA Roth, Solo K

PRODUCT DETAIL:

This is a Custodial Program offering mutual fund families with over 200 load waived/no transaction fee mutual funds

FUND FAMILIES:

American Funds, Blackrock, Franklin Templeton, Heartland, Invesco, Ivy, Janus, Keeley, Pimco, Putnam, Rydex, Sierra Funds, T Rowe Price, The Standard, Virtus

LOANS:

403(b)(7) & 457(b) Loans not available in Roth 403(b)(7)

PROGRAM FEE:

Annual Program Fee of 100 basis points taken quarterly (0.25%) in arrears based on account asset value at quarter-end

PORTFOLIO OPTIONS

DOLLAR COST AVERAGING (DCA):

DCA is available as a 6 or 12 month schedule occurring on the 15th of the month. This option allows the participant to purchase a fixed dollar amount from the Program's default money market on the schedule elected

AUTO-REBALANCING:

Auto-Rebalancing is available on a quarterly basis. This option allows the participant to realign their portfolio to maintain the desired allocation

A DISTRIBUTION FROM A ROTH IRA IS TAX-FREE AND PENALTY-FREE PROVIDED THAT THE FIVE-YEAR AGING REQUIREMENT HAS BEEN SATISFIED AND ONE OF THE FOLLOWING CONDITIONS IS MET: AGE 59 1/2, DEATH, DISABILITY.

DOLLAR COST AVERAGING DOES NOT ASSURE A PROFIT OR PROTECT AGAINST LOSS IN A DECLINING MARKET, AND INVOLVES CONTINUOUS INVESTMENT IN SECURITIES REGARDLESS OF FLUCTUATING PRICES. AN INVESTOR SHOULD CONSIDER HIS/HER ABILITY TO CONTINUE INVESTING THROUGH PERIODS OF LOW PRICE LEVELS.

ACCOUNT REBALANCING AS AN INVESTMENT STRATEGY NEITHER ENSURES A PROFIT NOR GUARANTEES AGAINST LOSS IN DECLINING MARKETS, BUT CAN BE A HELPFUL TOOL IN MONITORING YOUR INVESTMENT MIX.

INVESTORS SHOULD CAREFULLY CONSIDER THE INVESTMENT OBJECTIVES, CHARGES AND EXPENSES OF ANY MUTUAL FUND BEFORE INVESTING. FOR A PROSPECTUS CONTAINING THIS AND OTHER INFORMATION CONTACT YOUR FINANCIAL REPRESENTATIVE. PLEASE READ PROSPECTUS CAREFULLY BEFORE INVESTING.