



Trade Association Plan (TAP) 401(k) Information Sheet

Client interests first, always

A **trade association** is an organization founded and funded by businesses that operate in a specific industry. We tailored the **TAP** for independently owned businesses that may have different 401(k) needs or may already have a 401(k) plan, but could benefit from the cost savings of being in a larger plan.

The problem - Smaller plans suffer from high fees that rob growth. While large plans often provide lower fees all members are limited to conform to a plan that may not suit them.

The solution - The Trade Association Plan (Copyright pending) from International Research Securities. We provide the lower cost structure of a larger plan while allowing each owner to bespoke their own plan. Owners needs may be zero setup cost, zero annual cost to the employer, etc...

Since 1982 we have been:

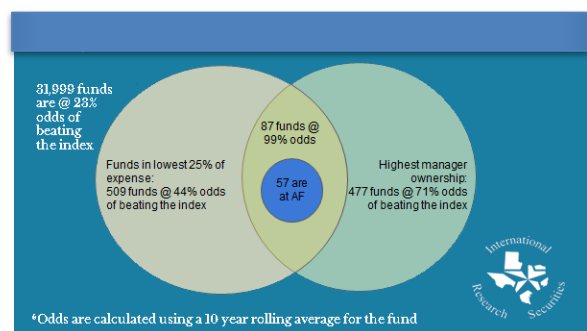
1. **Cutting costs.**
2. **Mitigating DOL compliance risk**
3. **Improving results**

A **TAP** can help lower employee turnover, create more efficient tax strategies, fulfill Due Diligence responsibility, and provide historically better results. Bringing the highest level of investing efficiency to every dollar invested with us at every price point.

Your capital is our capital. You depend on us to have researched the financial industry thoroughly and understand all of your options. Our fee structure is secondary to account performance.

We find options that are not advertised. Typical advisors have a certain set of products they are most comfortable selling. We are not bound nor hold allegiance to any one investment family. We are free to select the products that suit our clients' risk tolerance, performance and goals.

Why Use Us?



We focus on finding funds which are in **both** the lowest 25% cost group **and** have the highest manager ownership. These funds have a **99% chance of beating the index**

calculated in a 10-year historical rolling average.

We put Trade Association Plan members in the lowest possible fee situations. We propose to treat all members as one large group, while allowing each owner independence of plan structure and plan contents. This autonomy **does not increase fees**. We understand **the number one cause of missed financial targets is high fees**.

Each Trade Association needs a strategy to meet **each** individual business owner's objectives while benefiting **all** business owners; both owners who have 401(k) plans today and those hoping to provide this benefit to their employees in the future.

Owners with a current plan: We will provide a written side-by-side comparison between their current plan and the proposed plan. This will provide a clear diagram for analyzing cost reduction to the owner and/or better returns to the employees. (If your plan is performing we will recommend that you don't change plans!)

Owners without a current plan: A new plan can be tailored with or without plan costs for the owner. Plans can be modified as needed. Employees will be given the ability to access high return investments or minimize risk. (Remember: We offer funds **with 99% odds of beating the index and are lower cost.**) We work with each owner to develop their strategy.

Owners only plan: A plan can be tailored for just the business owner. (Note: Ask for the latest details on this plan.)

Our goal: Clients First - We work with the members' employees to meet their financial goals and to realize a long financial life. Our "bundled" services include:

- Retirement plan administration;
- Recordkeeping and Customer service (Including: One-on-one human discussions - Secure 24-hour website
- Online educational tools
- Account summary and breakdown, personal rate of return and transaction history.
- Review or change contributions
- Learn about the investments in your plan with prospectuses and investment overviews.
- Paycheck Contributions
- Loans (Including a request for a loan) and Withdrawals.
- Access plan forms and documents.
- Vast additional features.

We are a Broker Dealer and as such we have direct buy/sell of any publicly traded mutual fund. This eliminates several middlemen, such as an RIA, who typically adds costs and reduces return.

We ask the Trade Association for an agreement rather than a contract, and we plan to earn the owners' and employees' business daily, based on performance.