GRADIENT INVESTMENTS 401K PLAN SERIES

401K INVESTMENT PLAN STRATEGIES

The Gradient Investments 401K Plan Series is an actively managed, diversified investment solution designed to empower participants with flexible, risk-adjusted portfolio options. The plan is designed for business owners and their employees as an innovative solution designed to transform the way they plan for retirement.

This series offers six distinct portfolio models; each crafted with unique risk and return tolerances for varying retirement goals. Managed by Gradient Investments and supported by industry-leading partners, the Gradient 401K Plan Series delivers professional portfolio management, robust technology, and personalized advisor support to help participants achieve their retirement objectives.

Our proprietary 401K Plan Series Portfolios are constructed to provide:

- Broad diversification across asset classes
- Cost-effective solutions with high liquidity
- Tailored risk exposures to align with individual participant goals

INVESTMENT APPROACH

The Gradient Investments 401K Plan Series leverages a disciplined investment process, utilizing exchange-traded funds (ETFs) to provide access to a broad range of asset classes. The series includes six portfolio models, each designed to cater to specific risk profiles:

Premium Income Model: Focuses on low volatility and targets higher levels of income through a mix of fixed income and equity holdings, with a goal of steady cash flows, ideal for participants prioritizing income generation.

Conservative Model: Targets low volatility with a conservative asset mix, suitable for risk-averse participants seeking stability.

Moderately Conservative Model: Balances moderate to low volatility, offering a slightly more dynamic approach for cautious investors.

Moderate Model: Aims for moderate volatility, appealing to participants seeking a balanced risk-reward profile.

Moderately Aggressive Model: Pursues moderate to higher volatility, designed for participants comfortable with increased risk for potential growth.

Aggressive Model: Seeks higher volatility for maximum growth, tailored for participants with aggressive investment goals.

The core of each model is built around equity and fixed income asset classes, utilizing ETFs to provide exposure to:

- Large, mid, and small-cap domestic equity markets
- Diverse U.S. fixed income asset classes
- International equity and fixed income markets (developed and emerging)

The Gradient Investments 401K Plan Series provides diversification and cost efficiencies, while maintaining liquidity through ETFs.

COMPREHENSIVE PLAN SUPPORT

The Gradient Investments 401K Plan Series is supported by a robust ecosystem designed to simplify plan management and enhance participant experience:

Investment Management: Provided by Gradient Investments, with model portfolios tailored to participant needs.

Recordkeeping & Administration: Managed by EPIC Retirement Plan Services, ensuring seamless plan operations.

Custody: Provided by Charles Schwab Trust Bank, offering secure and reliable asset custody.

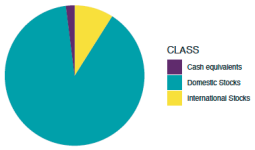
Technology: Participants benefit from intuitive online account access, a mobile app (available on Apple and Android), and tools like the “My Retirement Goal Tracker” and “Financial Wellness Tools”.

Advisor Support: Advisors serve as the quarterback, managing employer relationships, providing plan updates, and presenting educational materials to 401K plan participants. Advisors set their own advisory fees, remitted quarterly by Schwab.

Plan Setup: Streamlined onboarding with a dedicated EPIC RPS contact, sales support, and a 45-day setup process. Agreements are facilitated through DocuSign, with online employee enrollment via the Go-Retire platform or mobile app.

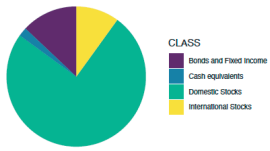
SELECT YOUR MODEL

Aggresive Allocation



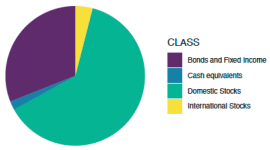
Seeks higher volatility for maximum growth, tailored for participants with aggressive investment goals.

Moderate Aggresive Allocation



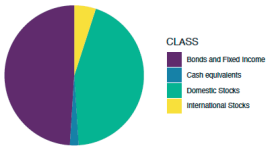
Pursues moderate to higher volatility, designed for participants comfortable with increased risk for potential growth.

Moderate Allocation



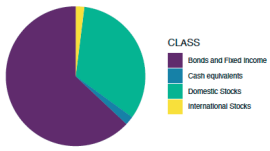
Aims for moderate volatility, appealing to participants seeking a balanced risk-reward profile.

Moderate Conservative Allocation



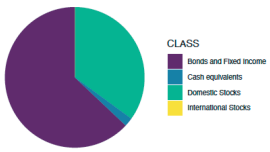
Balances moderate to low volatility, offering a slightly more dynamic approach for cautious investors.

Conservative Allocation



Targets low volatility with a conservative asset mix, suitable for risk-averse participants seeking stability.

Premium Income Allocation



Focuses on low volatility and targets higher levels of income through a mix of fixed income and equity holdings, with a goal of steady cash flows.

SUMMARY

The Gradient Investments 401K Plan Series bridges the gap between sophisticated institutional strategies and individual retirement planning. By offering six distinct portfolio models, from the income-focused Premium Income Model to the growth-oriented Aggressive Model, participants can select a portfolio that aligns with their risk tolerance and retirement goals. The use of ETFs ensures liquidity and cost efficiency, while the diversified asset allocation reduces risk and targets long-term performance. With comprehensive advisor support, cutting-edge technology, and a streamlined setup process, the Gradient Investments 401K Plan Series empowers employers and participants to build a secure financial future.

The information herein is for informational purposes only and should not be used as the sole basis for making an investment decision. Investing involves risk including the potential loss of principal. This information is not tax, legal, accounting, or estate planning advice and you should consult your own attorney, accountant, or tax professional. Please consult your independent investment advisor before making any investment decisions. For more information, please request a copy of Gradient Investments' ADV Part 2A. Gradient Investments, LLC is an SEC Registered Investment Advisor.

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