

MGO Road to Wealth

Personal Portfolio Investing

Key Facts

What is Road to Wealth:	MGO Road to Wealth is the portfolio management program designed for personal assets, IRA's, IRA Rollovers, Roth IRA's, Trusts and other investment portfolios. Individuals can choose to have the many assets that comprise personal wealth actively managed by the professional investment advisors of MGO, Inc.
How it works:	MGO Investment Advisors conduct a thorough analysis of current assets and determine the best allocations and account registrations for an individual to capitalize on the market, tax law and their own personal income needs. The analysis includes MGO recommendations and a plan to achieve investment goals.
Fees & Expenses:	The annual investment advisory fee for service typically begins at 1% of portfolio assets and declines as assets increase.* The program offers retail mutual funds without front or back loads. Each portfolio has a weighted underlying fund expense ratio generally ranging from 0.32% to 1.37%. Please be aware that when portfolios are rebalanced the potential exists for nominal short term trading fees imposed by the mutual funds. An annual minimum contract maintenance fee of \$50 may apply.
Termination of Services:	A participant can terminate service at any time by submitting a written request to MGO Investment Advisors. There are no penalties associated with terminating services.
Portfolio Models:	There are 6 core portfolios ranging in risk tolerance from lower equity to higher equity allocations. There are also 7 themed portfolios.
Portfolio Management:	MGO personal portfolios are selected and monitored for change by the MGO investment committee, which meets periodically to discuss funds and allocations. The investment committee has over 100 years of combined investment experience and includes: Michael Moskal, Ronald Gross, Paul Orchosky, Ted Triska, Lisa Peterson, Scott Lepa and Richard Gross.
Portfolio Investments:	MGO invests through Trust Company of America. Trust Company offers over 10,000 mutual funds. MGO Portfolios managed through Trust Company of America offer purchases at Net Asset Value (no loads).
Communications:	A comprehensive communication plan is in place that will update investors on a regular basis relative to their portfolio and overall markets.
Portfolio Selection:	Investor assets can be divided between multiple portfolios to create a custom designed investment strategy that meets income and earnings needs.
About Trust Co. of America:	Since 1972 Trust Company of America has been protecting assets of investors worldwide. As an independent custodian, Trust Company ensures the safekeeping of client assets by managing, tracking, and holding title to actual securities. Trust Company custodies over \$3 billion in assets.

* Standard Advisory Fee Schedule is as follows: 1% of assets annually up to \$2,000,000 in assets, 0.75% of assets annually on assets between \$2,000,000.01 and \$3,000,000; 0.50% of assets annually on assets between \$3,000,000.01 and \$4,000,000; 0.25% of assets annually for assets over \$4,000,000.