

# MGO Road to Retirement Managed Account Service

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<b>What is Road to Retirement:</b>	MGO Road to Retirement allows retirement plan participants to have their retirement plan assets actively managed by the professional advisors of Moskal Gross Orchosky.
<b>How it works:</b>	Participants can sign up for MGO Road to Retirement managed account service by completing the Investor Profile, signing the Advisory Agreement, and electing Managed Accounts on their initial enrollment form. MGO Investment Advisors uses the completed Investor Profile in conjunction with personal consultations with participants to place participants in the proper portfolio model.
<b>Minimums:</b>	There is no minimum dollar amount required for participation in the program.
<b>Fees &amp; Expenses:</b>	The annual fee for service is 0.80% of plan assets (\$80.00 per \$10,000 of invested assets). One quarter of the fee is deducted from participant plan assets quarterly. There is no cost to the plan sponsor.
<b>Termination of Services:</b>	A participant can terminate service at any time by submitting a written request to MGO Investment Advisors. There are no penalties for terminating services.
<b>Portfolio Models:</b>	<p>There are 9 portfolios ranging in risk tolerance from conservative to aggressive</p> <ul style="list-style-type: none"><li>▪ <b>Portfolio #1 Conservative:</b> approx. 90% bonds &amp; cash and 10% equities</li><li>▪ <b>Portfolio #2 Moderate Conservative:</b> approx. 70% bonds &amp; cash and 30% equities</li><li>▪ <b>Portfolio #3 Moderate:</b> approx. 45% cash &amp; bonds and 55% equities</li><li>▪ <b>Portfolio #4 Moderate Aggressive:</b> approx. 30% cash &amp; bonds and 70% equities</li><li>▪ <b>Portfolio #5 Aggressive:</b> approx. 10% cash &amp; bonds and 90% equities</li><li>▪ <b>Portfolio: Socially Responsible:</b> holding socially conscious investments</li><li>▪ <b>Portfolio: Speculative Growth:</b> concentrating on sector and foreign investments</li><li>▪ <b>Portfolio: Government Bond:</b> approx. 95% government bond investments</li><li>▪ <b>Portfolio: Income Portfolio:</b> approx. 50% cash &amp; bonds and 50% equities</li></ul>
<b>Portfolio Management:</b>	MGO Managed account 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 and Scott Lepa.
<b>Portfolio Investments:</b>	MGO Managed accounts are not limited to the investment menu of a particular plan. There are more than 1,000 mutual funds available for investment within each portfolio, allowing MGO to capitalize on market sectors that may not be offered through the plan's core menu of funds.
<b>Communications:</b>	A comprehensive communication plan is in place that will update participants on a regular basis relative to the portfolios and overall markets.
<b>Plan Participation:</b>	Participants can decide to utilize this service on an individual basis. There is no minimum or maximum number of participants per plan that must sign up.
<b>Total Account Management:</b>	Participants who elect the service are electing to have their entire account balance managed by MGO Investment Advisors. It is not possible to split balances between professional management and personal investment selections; however, there are restrictions involving the Fixed Account that can be detailed by a MGO representative.

