

**NEW**

**ENHANCE FINANCIAL WELLNESS**  
**using TRI-SIGNAL**  
**Equity Portfolio Analytics**

- *Customize and maximize your 401(k) portfolio return with TRI-SIGNAL investment analytics today and into retirement.*
- *TRI-SIGNAL investment analytics are best-in-class insights to take your 401(k) portfolio to the next level by analyzing 8,300+ equities.*
- *TRI-SIGNAL is machine learning / artificial intelligence based enabling anyone to become an investment expert in as little as 15 mins.*



## Executive Summary

### Financial Wellness / Retirement Security:

Employees are the captains of their 401(k) plans for retirement income, most are not investment experts when it comes to their 401(k) plans. 401(k) plans can be confusing and raises a host of questions for the employee to answer. How much should I contribute pre-tax? Which funds should I invest? Should I put money in after-tax? Should I invest at all given market volatility and fluctuations in the economy? How much do I really need to have saved for a secure retirement income and healthcare?

### Observations:

- 1) Few plan sponsors expect their employees will be financially well prepared for retirement despite plan efforts.
- 2) By focusing on reducing expenses and offering passive investment funds, plan sponsors fail to address the real issues – consistent fund investment return and fund menu offering which makes observation #1 self-realizing.

### Solution(TRI-SIGNAL Investment Analytics for Active, Vested and Retired Employees):

Plans that help employees realize consistent returns that exceed market returns and avoid or mitigate losses will have: higher employee financial wellness scores, higher contribution rates, higher participation rates, higher retained assets(discourage lump-sum withdraws), significantly lower exposure to legal action and enjoy a competitive advantage for hiring and retaining employees.



*Introducing:*

***TRI-SIGNAL Equity Investment Analytics  
for  
401(k) Plans, Plan Sponsors and Participants***

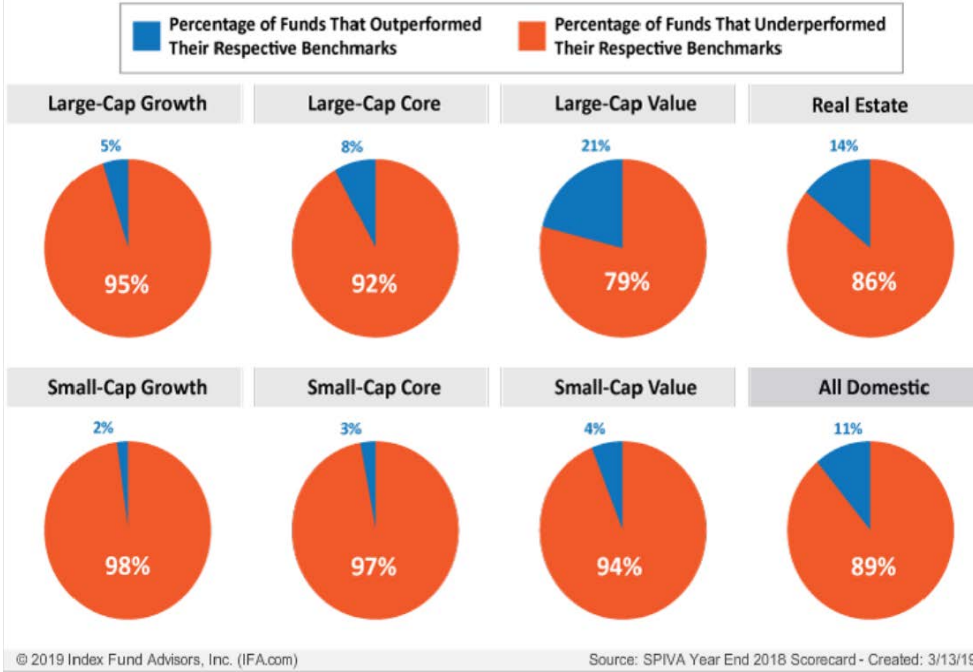
Each trade-day is an opportunity to move your portfolio forward, Take control of your financial wellness and your retirement plans by purchasing TRI\_SIGNAL to protect against portfolio loss and to capture short-run excess returns.

- **TRI-SIGNAL enables investors to scan a portfolio to protect against loss or capture short-run gains in as little as 5 minutes.**
- **Choose TRI-SIGNAL: OPTIMAL BUY / SELL to scan over 8,300+ equities for short-run excess gain opportunities in as little as 10 – 15 minutes.**
- **CUSTOMIZED PORTFOLIOS and SUPERIOR RETURNS in less time as compared to passive investment strategies at lower cost.**

The pie charts below show the percentage of active U.S. equity funds that underperformed their respective benchmarks for the 15-year period ending Dec. 31, 2018.

### Active Funds Versus Their Benchmarks: U.S. Equity

15 Years (1/1/2004 - 12/31/2018)

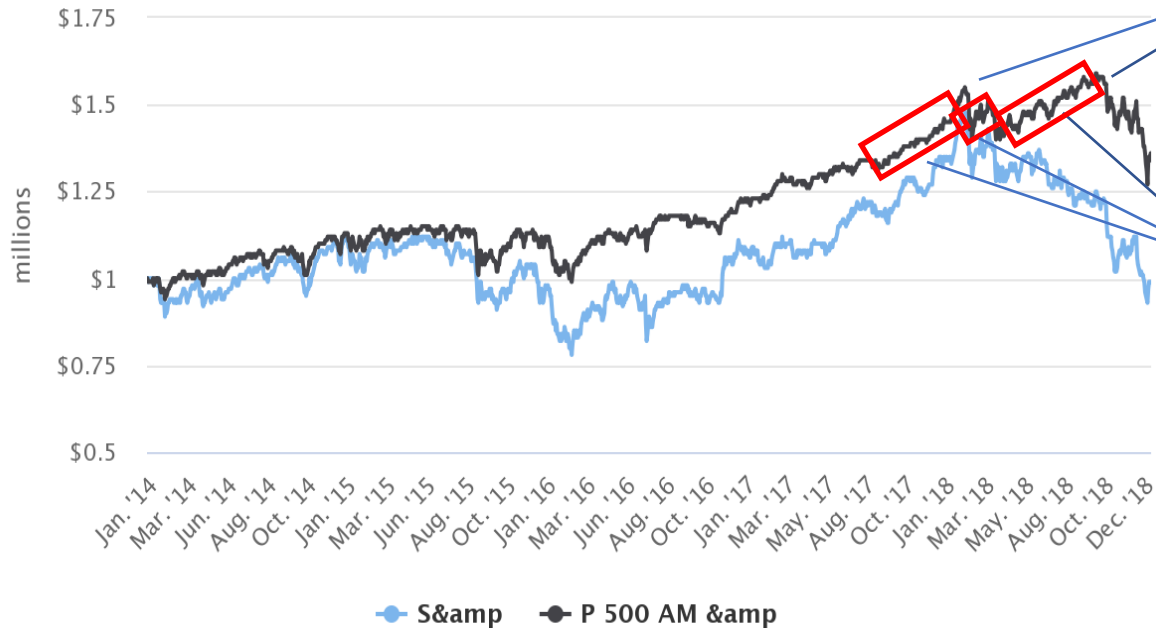


Using **TRI-SIGNAL** an investor:

- Gains peace of mind.
- No longer must rely solely on third party fund managers.
- TRI-SIGNAL provides an independent, unbiased second opinion.
- Is not forced to invest in passive index funds that never beat the market.
- Can avoid / mitigate losses.
- Can capture short-run excess returns and re-invest for compounding effect.

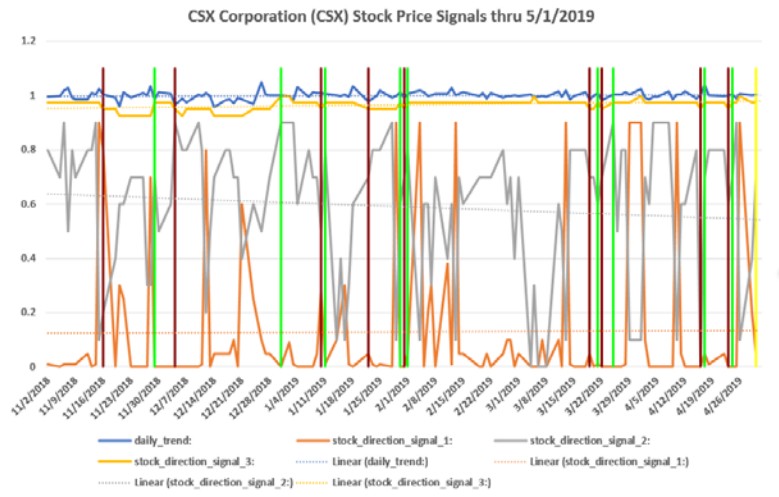
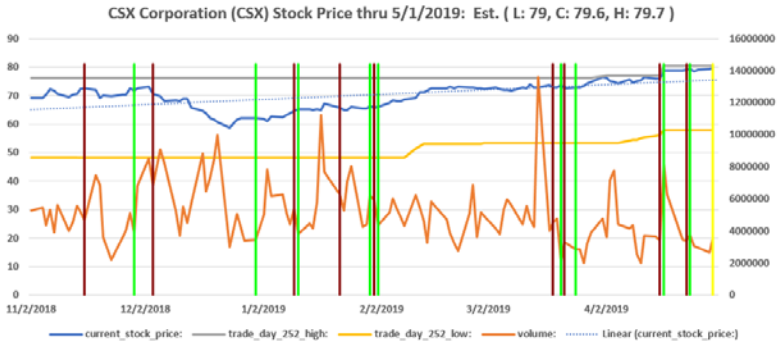
# S&P 500 Asset Management & Custody Banks index vs. S&P 500 growth of \$1

five years ended Dec. 31, 2018



TRI-SIGNAL detected and avoided downturns.

TRI-SIGNAL captured upside returns for 3 instances.



CSX Corporation (CSX) Stock Price Signals thru 5/1/2019 (CSX)

Date	Date	Close Price	Short-run	Long-run	Buy/Sell
5/1/2019	5/1/2019				
4/30/2019	4/30/2019	79.63	No Action	No Action	
4/24/2019	4/24/2019	79.32	Buy		
4/23/2019	4/23/2019	79.02	Sell		
4/17/2019	4/17/2019	78.94	Buy		
4/16/2019	4/16/2019	75.89	Sell		
3/25/2019	3/25/2019	72.76	Buy		Buy
3/22/2019	3/22/2019	72.51	Sell		
3/21/2019	3/21/2019	73.64	Buy		
3/19/2019	3/19/2019	72.95	Sell		
2/1/2019	2/1/2019	66.2	Buy		
1/31/2019	1/31/2019	65.7	Sell		
1/30/2019	1/30/2019	66.3	Buy		
1/22/2019	1/22/2019	65.83	Sell		
1/11/2019	1/11/2019	65.22	Buy		
1/10/2019	1/10/2019	64.69	Sell		Buy
12/31/2018	12/31/2018	62.13	Buy		
12/4/2018	12/4/2018	70.6	Sell		Buy
11/29/2018	11/29/2018	71.77	Buy		
11/16/2018	11/16/2018	72.61	Sell		Buy

**TRI-SIGNAL:  
OPTIMAL BUY /  
SELL -  
CSX**

**Short-run Return:  
9.4% = 79.63/ \$ 72.76**

**TRI-SIGNAL Series {1,2,3} Signals are unique and highly predictive at any desired risk level.**

**TRI-SIGNAL:  
OPTIMAL BUY /  
SELL -  
CSX**

**Long-run Return:  
23% = 79.63/ \$ 64.69**

What action(s) can a Plan, plan sponsor or participant take to help assure a more secure financial future?

**PURCHASE TRI-SIGNAL: OPTIMAL BUY / SELL at FIRST YEAR SPECIAL INTRODUCTORY OFFER.**



- **TRI-SIGNAL: OPTIMAL BUY / SELL enables** unique visual representation of stock price data to allow clearer communication ( via underlying series {1,2,3} signal representation), heightened investor engagement and **faster/better/expert decision-making for any level of risk preference & investment experience in as little as 15 minutes.**

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## *FOR MORE INFORMATION*

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**PLEASE USE THE CONTACT  
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