

Discover SnapIRA™: Powered by GroupIRA

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SnapIRA can help your employees meet their retirement savings challenges.

TRI-AD Capital Management, Inc. in collaboration with GroupIRA, present, an IRA solution for your retirement participants. SnapIRA is designed to help workers avoid the mistake of prematurely cashing out their 401(k) or 403(b) savings or rolling over these savings into overly expensive alternatives.

Only 57 percent of workers who change jobs roll over their 401(k)'s. The rest cash out*. Why? They don't know what else to do.

"The average IRA account balance is about \$135,000** — not enough to interest many financial advisors. Even those with higher balances aren't necessarily savvy investors, so they are vulnerable to overly expensive savings alternatives.

Now you have SnapIRA.

*Source: US Department of Labor
**Employee Benefit Research Institute

Why Use the SnapIRA?

It's a snap to use – Everything, from the step-by-step account setup to the e-signature process is completed online.

Easy access to live support – Participants have access to our US-based service center, staffed with knowledgeable and friendly associates who can guide them through the process.

Easy on the wallet – Fees are fully disclosed, competitive, and easy to understand.

Easy-to-understand investments – Professionally managed diversified risk-based model portfolios and money market fund are easy to understand and provide a fuss-free investing approach.

Good value, solid performance history – SnapIRA offers a combination of competitive pricing and diversified asset allocation and money market fund. The investment portfolios are comprised of Dimensional Fund Advisors (DFA) mutual funds. Professionally managed, diversified model portfolios at competitive fees for individual IRA investors – a winning combination!



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By  **TCMI**
TRI-AD CAPITAL MANAGEMENT, INC.

To learn more, please contact us!

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SnapIRA Benefits

- **Keep retirement savings working for them** – The easy account setup and rollover process helps to ensure that savers can keep their existing retirement savings intact.
- **Invest in understandable, well-structured options** – Account holders with under \$5,000 invest in a money market account, and those with over \$5,000 may access the risk-based model portfolios comprised of Dimensional Fund Advisors (DFA) funds.
- **Help overcome the two biggest enemies of investing: high costs and emotions** – Fees are fully disclosed and competitive. DFA's disciplined asset-class investing strategy provides a diversified investment mix that can help keep participants steady and on track.
- **Achieve investment diversification** – The investment portfolios are constructed from 15 or more DFA asset-class funds, allocated appropriately to provide global diversification.
- **Fund the account easily** – Money may be transferred electronically from the account holder's prior provider to the SnapIRA account.
- **Maintain the investment mix effortlessly** – Participants complete a suitability questionnaire that helps them select the model portfolio that is best for them and may access an investment advisor if they have questions.
- **Help employees hold onto their savings** – SnapIRA helps participants continue to save for retirement rather than cashing out prematurely.

Investment Portfolios

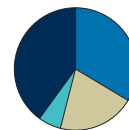
PGRS Tax-Exempt Global Fixed Income Model (1) (100% Fixed Income)

This portfolio is designed for investors with extremely low risk tolerance and/or those who are not in a position to risk any of the current money they have saved. It also emphasizes providing current income over asset growth. This investment portfolio allocates its assets into fixed income securities, looking globally for the best options available. There is no investment in equity (i.e., stock) funds.



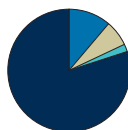
PGRS Tax-Exempt Global Balanced Model (4) (40% Fixed Income, 60% Equities)

This portfolio is designed for investors with a moderate tolerance for investment risk, whose long-term objective is growth, yet who still wish to invest a significant portion of their assets in fixed income securities for preservation of capital, current income, and/or risk management.



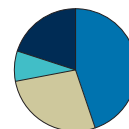
PGRS Tax-Exempt Global Conservative Model (2) (80% Fixed Income, 20% Equities)

This portfolio is designed for investors with little tolerance for investment risk, whose primary objective is preservation of capital and current income, yet who want to put a small portion of their assets into equities (i.e., stocks) for long-term growth.



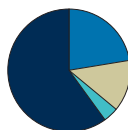
PGRS Tax-Exempt Global Aggressive Model (5) (20% Fixed Income, 80% Equities)

This portfolio is designed for investors with a higher tolerance for investment risk, who are seeking more aggressive growth, yet wish to maintain a small portion of their assets in fixed income securities for preservation of capital, current income and/or risk management.



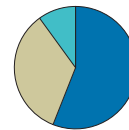
PGRS Tax-Exempt Global Moderate Model (3) (60% Fixed Income, 40% Equities)

This portfolio is designed for investors with modest risk tolerance, whose primary objective is to preserve capital yet who want to put a modest portion of their assets into equities (i.e., stocks) for long-term growth.



PGRS Tax-Exempt Global All Equity Model (6) (100% Equities)

This investment allocation is designed for those investors with a high tolerance for investment risk and who are also seeking aggressive growth. Preservation of capital, current income, and risk management are not objectives of this model.



■ US Securities

■ Non-US Securities

■ Emerging Markets Securities

■ Fixed Income Securities

In addition to the above models, there is a money market fund available, Vanguard Prime Money Market Fund.