FIM group

111 Cass Street, Traverse City, MI 49684 I 231.929.4500
444 Hana Highway, Suite D, Kahului, HI 96732 I 808.871.1006 www.fimg.net
837 E Main Street, Onalaska, WI 54650 I 608.779.0300

# Your Dream. Your Plan. Your Future.

## WE HELP YOU POSITION YOURSELF FOR A SUCCESSFUL RETIREMENT

**Our mission is to invest with good intentions and to dynamically manage sustainable portfolios in an ever-changing world. We are flexible, focused and dedicated to helping our clients reach their goals and visions.**

### STRATEGY

Investing without borders characterizes our core investment philosophy, which applies not only to geographical borders, but also to asset class, industry and market constraints. We believe that simplistic investment approaches restrict opportunity.

We employ a global absolute return strategy designed to provide long-term positive results regardless of market conditions, through a flexible dynamic investment approach.

"Excellence is attainable and we strive for it every day. We don't want to benchmark off of anything except excellence."

### INVESTMENT APPROACH

We look for sustainable investments that have sustainable cash flow growth potential and management teams that have a proven track record of growth, success and sustainability.

We believe that flexibility gives our investment team the necessary tools to achieve our absolute return goals while sufficiently managing risk.

"Volatility is a side effect of long-term investing. Patience is important."

### FIM GROUP

Financial & Investment Management Group, Ltd. (FIM Group) is a global investment manager founded in 1984 by Paul H. Sutherland. FIM Group has been managing global return portfolios for over 24 years and has offices in Michigan, Hawaii and Wisconsin. FIM Group is responsible for the day-to-day management of your retirement portfolio.

FIM Group is dedicated to providing complete investment solutions emphasizing risk management. As part of our dedication to providing objective and superior services to clients, FIM Group is a fee-only adviser. This important distinction ensures that we are objective and offer our clients the peace of mind that all decisions and actions are in our clients best interests.

### WHAT WE BELIEVE

- Money should be actively managed
- Price matters
- Volatility creates opportunity
- Temporary price fluctuations must not be confused with permanent losses
- Excellence exists

"We aim to provide a risk-managed investment solution with integrity and excellence at a fair price."

### OUR MISSION IS SIMPLE:

- Make our clients money consistently over time with a patient, long-term focus regardless of market conditions
- Preserve, grow and protect client assets
- Achieve consistent, reliable returns
- Achieve long-term client security and peace of mind, so clients can have a secure retirement

### RISK MANAGEMENT

We believe that investors should look for opportunities everywhere, and that looking at each investment objectively and actively reduces risk. Many investment managers utilize diversification and asset allocation strategies, but we believe that by themselves these strategies give a false sense of reduced risk.

"We are investment managers focused on providing clients with long-term positive results."

We believe that the investment world is dynamic; therefore, a passive approach to investing is inconsistent with reality and common sense.

# FIM GROUP RETIREMENT INVESTMENT OPTIONS

### GLOBAL GROWTH PORTFOLIO

Growth portfolios are managed for favorable total returns from an actively managed, global, diversified portfolio of mainly equity investments (stocks and convertibles). Growth portfolios can be constructed using 100% equity investments with a goal of positive consistent returns over rolling five- to six-year periods.

### GLOBAL BALANCED PORTFOLIO

Balanced portfolios are managed with an objective of favorable total returns from an actively managed, global, diversified portfolio of equity (stocks and convertibles) and fixed-income (bonds, preferred stock and money market) investments. Over time the balanced portfolio will emphasize equity investments with the goal of positive consistent returns over rolling four- to six-year periods.

### GLOBAL BALANCED CONSERVATIVE PORTFOLIO

Balanced conservative portfolios are managed with an objective of favorable total returns from an actively managed, global, diversified portfolio of equity (stocks and convertibles) and fixed-income (bonds, preferred stock and money market) investments. Over time balanced conservative accounts will emphasize income-oriented securities and equity income investments managed with the goal of positive, consistent returns over rolling three- to five-year periods.

### GLOBAL YIELD INCOME PORTFOLIO

Yield income portfolios are managed with an objective of favorable total returns from an actively managed, global, diversified portfolio of equity (stocks and convertibles) and fixed-income (bonds, preferred stock and money market) investments. The goal of a yield income portfolio is to provide current, sustainable income, preserve capital, and enhance the portfolio's purchasing power and income over time with the goal of positive, consistent returns over rolling three- to four-year periods.

### MONEY MARKET PORTFOLIO

Money market portfolios are designed and managed to maintain a constant $1 share price.

* Additional fees apply plus 90-day notice to transfer out from PCRA-managed accounts.

### SRI/COMPLETE MUTUAL FUND PORTFOLIOS (S2/E2)

(Minimum allocation of 25% per strategy.)

SRI complete portfolios are managed emphasizing sustainable, social and environmental factors and will tend to avoid investing in companies producing harmful products or services. SRI strategies include:

- Growth
- Balanced
- Balanced Conservative
- Yield Income

*These portfolios are managed similar to the FIM Group portfolios but use more socially responsible restrictions.*

## SPECIALTY OPTIONS

### ONE- TO THREE YEAR BONDS

The one- to three-year bond option will invest in short term corporate and government bonds emphasizing current income and subdued volatility.

### INFLATION-LINKED BONDS

The inflation-linked bond option will own inflation-linked bond mutual funds that hold bonds of various maturities and characteristics, which have their returns based upon an inflation/CPI index.

### GLOBAL GOLD AND NATURAL RESOURCES

(10% recommended maximum allocation.)

This option will place emphasis on gold, precious metal, energy and other natural resource mutual fund.

### NEW ENERGY/FUTURE ENERGY

(10% recommended maximum allocation.)

This option will own mutual funds investing in alternative, sustainable energy and new energy technology companies.

## PERSONAL CHOICE OPTIONS (PCRA)

### PERSONAL CHOICE-MANAGED RETIREMENT OPTION

($50,000 minimum.)

These accounts hire FIM Group to manage a customized portfolio of individual bonds, stocks, and open-ended and closed-end mutual funds based on the participant's individual needs, goals and constraints.

### PCRA-UNMANAGED/SELF-DIRECTED

(Must be 100% of account, or $25,000 minimum.)

This account is for participants who wish to make all their own investment choices.

## DEFAULT OPTIONS THAT ARE USED IF NO ELECTION IS MADE

### RETIREMENT GLIDEPATH

(Default is year closest to age 65.)

- Target date 2036-2040
- Target date 2031-2035
- Target date 2026-2030
- Target date 2021-2025
- Target date 2016-2020
- Target date 2011-2015
- Target date 2000-2010
- Retirement Income

### FEES AND EXPENSES

FIM Group charges an annual portfolio advisory fee of 0.72% (billed quarterly) on the total plan assets. ABGMI's total fee for administration, recordkeeping and management is determined per plan. The fees do not include any mutual fund fees or commissions charged on transactions made within the account. An annual fee of 1.44% will be billed quarterly for any PCRA accounts that are managed by FIM Group.