

# MANAGED FUNDS



Investment Advisers, LLC

## ***Creating a Simple Solution for a Complex Issue***

Over the years PensionTrend Investment Advisers (PTIA) has perceived a growing need for participants to have access to simplified solutions for investing their retirement assets. In response to that need PTIA has created the Managed Funds, which represent the next phase in the development of our lifestyle funds.

The Managed Funds enhance our ability to provide sound investment management through a broader range of investments while keeping expenses well below industry averages. By choosing to participate in the Managed Funds, both plan sponsors and participants can simplify the investment selection process, leaving asset allocation and manager selection decisions to the professionals at PTIA.

## ***Experience***

PensionTrend Investment Advisers is a Registered Investment Advisory firm offering investment management, investment consulting and financial planning services in a fiduciary capacity to plan sponsors and retirement plan participants. Using comprehensive research coupled with over 20 years of portfolio management experience, our investment professionals provide active oversight of the Managed Funds. Participants can invest in the Managed Fund that matches their risk profile knowing that their retirement assets will be managed in accordance with the rigorous standards set in each Fund's Investment Policy Statement [1]

## ***Diversification in One Investment Option***

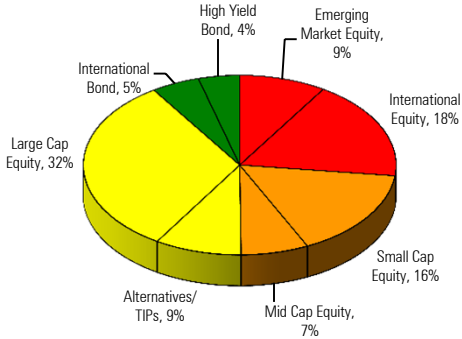
PensionTrend Investment Advisers (PTIA) has created five separate, diversified Managed Funds as a single source investment option for retirement plan participants. Each of these portfolios is designed to target a risk based asset allocation model so that participants can manage their risk by choosing the Managed Fund most suited to their retirement planning needs. Each Managed Fund allocates assets across a range of asset classes including stocks, bonds and other investments, both from the U.S. and international markets, creating a well diversified portfolio – all within a single investment option.

## ***Best-In-Class Managers***

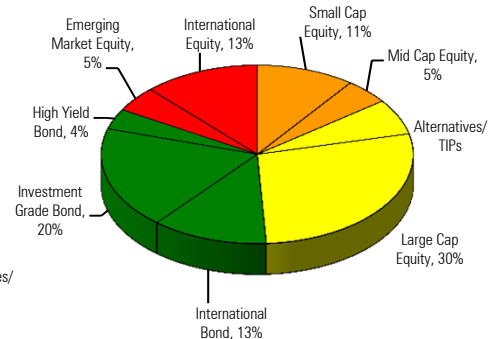
The Managed Funds provide the best mix of external investment managers using a combination of mutual funds, private money managers and exchange traded funds (ETFs). These assets are held within each Managed Fund in order to best meet the objectives set forth in the Fund's Investment Policy Statement [1].

As a co-fiduciary and investment advisor, PTIA chooses the best combination of active and passive strategies to produce competitive returns while controlling expenses and style purity. This disciplined process includes a thorough monitoring of the Funds and tactical rebalancing when market conditions dictate in order to adhere to the stated objective in the Investment Policy Statement [1].

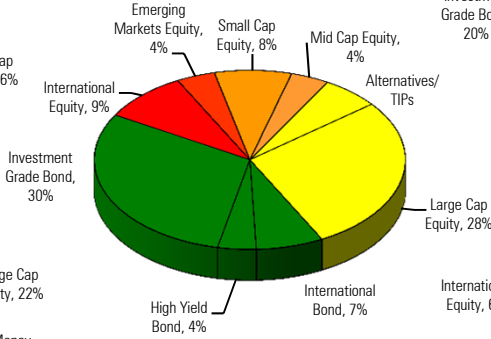
**Aggressive Growth**



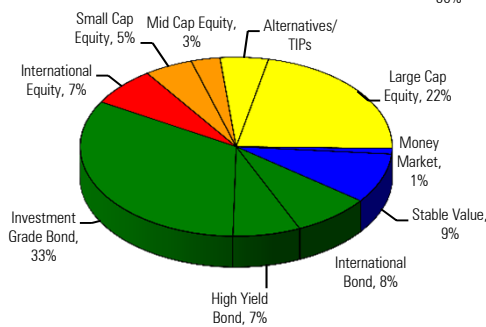
**Moderate Growth**



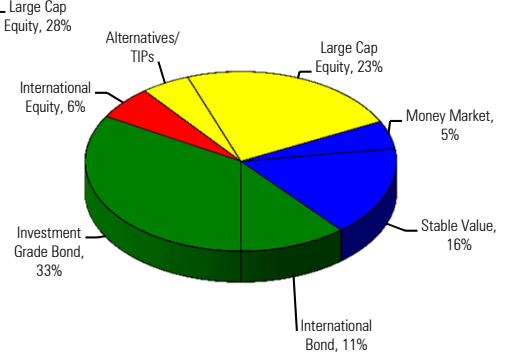
**Conservative Growth**



**Moderate Income**



**Conservative Income**



To find out more about the PTIA Managed Funds, visit [www.PTAdvisers.com](http://www.PTAdvisers.com) or contact us at:

**PensionTrend Investment Advisers Corporate Office / Okemos**

2149 Jolly Road, Suite 200  
Okemos, MI 48864  
517-349-2149 or 888-349-2149

**PensionTrend Investment Advisers / Troy**

900 Wilshire Drive, Suite 360  
Troy, MI 48084  
248-269-9550

[1] Each Managed Fund has a detailed Investment Policy Statement (IPS) providing detailed guidelines for holdings and performance objectives. For copies of the IPS, please contact PTIA, LLC for more information.

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