

HELPING YOU PLAN FOR RETIREMENT

Since tax laws now require districts to have a greater responsibility towards their 403(b) plans, Business Officers across the nation are continually taking a closer look at their plan providers asking:

- Will they be able to meet the new needs of the district?
- Will they be able to simplify requirements for the district?
- Will they be able to provide the options and choices the district employees' demand?

WHO IS FTJ FUNDCHOICE?

Established in 2001, FTJ FundChoice is a Turnkey Asset Management Program who strives to provide advisors and their clients with sophisticated investment solutions.

Through a partnership with your financial advisor, we at FTJ FundChoice "FTJFC" help provide more robust offerings to you:

- Access to third-party portfolio Strategists without institutional costs
- More than 2,000 no-load and load-waived mutual funds (over 250 fund companies)
- Customer service support for you and your advisors
- Quarterly account statement delivery
- Low Fees
- No account minimums
- Ability to access and manage all accounts online at www.ftjfundchoice.com



Planning for the future is crucial in today's unpredictable market. FTJFC offers assistance in creating and managing each type of retirement plan, including:

403(b)	401(a)
401(k)	IRA
457 (Governmental & Tax-Exempt)	SEP/SIMPLE IRA

For more information, please contact your Advisor or the FTJ FundChoice Client Service Team at 800.379.2513, option 4.

Mutual funds are sold by prospectus only. Investors should consider objectives, risks, charges, and expenses of the fund carefully before investing. The fund prospectus contains this and other important information. Investors should read the prospectus carefully before investing. For a copy of the prospectus contact your financial advisor.

Diversification does not guarantee a profit or protection from losses in a declining market.

It is possible to lose money when investing in securities. Investments are not FDIC insured, nor are they deposits of or guaranteed by a bank or other entity.