DeMaria Financial Services

ADVICE MATTERS

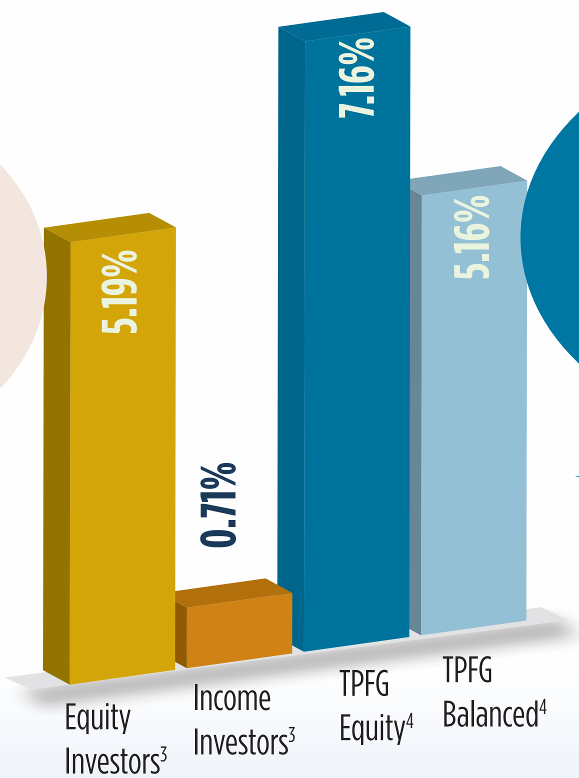
People who sought help with their 401(k) could earn 3% more, latest studies show.[1,2]

Recent studies emphasize the importance of client-advisor conversations. These reports support that **with the help of their advisors, investors could potentially add 3% to their net returns**[1] and retirement savers who sought investing advice enjoyed a median annual return almost 3% higher than those who didn't – even after the fees they paid for that advice.[2]

WITHOUT ADVICE

Portfolios of people who didn't get help suffered from[2]:

- Inappropriate risk levels
- Market timing mistakes
- Misunderstanding risks and market volatility



WITH ADVICE

ADVISORS CAN ADD VALUE[1]:

- As effective behavioral coaches (up to 1.5%)
- Applying asset allocation strategy (up to 0.75%)
- Employing cost effective investments (up to 0.45%)
- Managing allocations and rebalancing (up to 0.35%)
- Managing a spending strategy (up to 0.70%)

Christopher G. DeMaria
Investment Advisor Representative
www.demariafs.com/new
9310 Sway Branch Lane Knoxville, TN 37922
865-332-5952 Office
941-812-0407 Cellular

THE PACIFIC FINANCIAL GROUP, INC.

777 – 108th Avenue NE | Suite 2100 | Bellevue, WA 98004 | TOLL FREE 800-735-7199 | SALES 866-583-8734 | www.tpfg.com

[1] According to Vanguard's study based on their Alpha framework. Putting a value on your value: Quantifying Vanguard Advisor's Alpha, Vanguard Research, 2014

[2] According to the study of eight large 401(k) plans with more than 425,000 participants and $25 billion in assets, by Aon Hewitt, a consulting firm, and Financial Engines, an investment advisory firm, between 2006-2010.

[3] Dalbar Study- Returns are for the period ending December 31,2014. Average equity investor and average bond investor performance results are calculated using data supplied by the Investment Company Institute. Investor returns are represented by the change in total mutual fund assets after excluding sales, redemptions and exchanges. This method of calculation captures realized and unrealized capital gains, dividends, interest, trading costs, sales charges, fees and any other costs.

[4] TPFG Equity and TPFG Balanced portfolios are net of management fees including the IAR fee of up to 1%. This is a time weighted return for the period of 01-01-1995 to 12-31-2014.

Returns quoted are net of management fees only and they do not reflect income taxes that the investor would have incurred. All performance results are based upon a composite of client portfolios that have elected this investment strategy. This composite contains all accounts that have selected this strategy that meet the following requirements: all accounts must have been invested for at least a full month, and TPFG has full discretionary investment authority. All accounts that do not contain investment restrictions that significantly impair TPFG's ability to manage the assets according to the applicable strategy, are considered discretionary. The composite process removes accounts under the composite minimums, accounts with pending or processed cash flows greater than10%of the beginning period market value, accounts that have been traded by the client during the month, accounts held at custodians that do not have an institutional trading platform to facilitate bulk trading, and accounts that do not pay a management fee. Actual returns for individual client accounts may vary and do not necessarily coincide exactly with the returns for the composite.

Past performance is no guarantee of future returns. Investing in any security involves a risk of loss.