

THE
PACIFIC
FINANCIAL
GROUP, INC.

The Value of Advice

People who sought help with their 401(k) earned 3% more:
latest study shows*

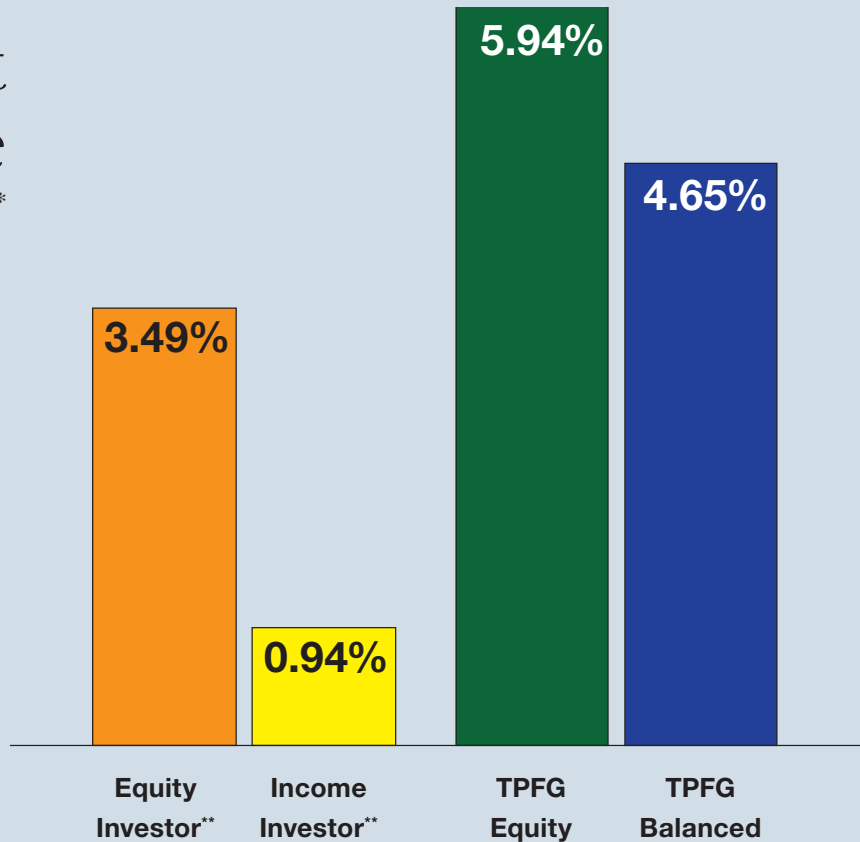
Retirement savers who sought investing advice through their 401(k) plan enjoyed a median annual return almost 3% higher than those who didn't — even after the fees they paid for that advice, according to a new study.

According to the report, portfolios of people who didn't get help suffered from:

- 1) inappropriate risk levels
- 2) market timing mistakes
- 3) misunderstanding risks & market volatility

Without
Advice

Average Cost = 1.55%***



With
the help
of your
Advisor

Average Cost = 2.35%****

* - 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.

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

Past performance does not guarantee future results.

*** Average total plan cost for all Brightscope-rated plans was 1.55 percent. BrightScope® is the leading independent provider of retirement plan ratings and investment analytics to participants, plan sponsors, asset managers, and advisors in all 50 states. www.brightscope.com

**** TPGF Equity & TPGF Balanced portfolios are net of all fees including the Investment Advisor Representative (IAR) fee of up to 1%, cost of custody and trading. Time Weighted Returns shown above for both the Dalbar Study and TPGF Portfolios are from 12-31-1991 to 12-31-2011.