

SELF-DIRECTED BROKERAGE ACCOUNT

Embrace Freedom of Choice...
Redefining the Way Forward

Access a wider range of investment options, have access to active management, and enjoy asset protection strategies for your retirement account.

What is a Self-Directed Brokerage Account?

A Self-Directed Brokerage Account (SDBA) is an option within a company-sponsored retirement plan (such as 401(k), 403(b), 457, etc.) that allows participants to invest in a broader range of investment options beyond the limited, pre-selected choices provided by the company. With access to professional money management and additional investment options like stocks, bonds, mutual funds, and ETFs, investors can seek growth through guided investment. By exploring options outside the core selections, investors can aim to maximize returns in line with their goals and risk preferences.

The freedom and flexibility in retirement investing are becoming increasingly popular in many company-sponsored retirement plans today.

How does it work for participants?

Plans offering an SDBA allow participants to move their assets, tax- and penalty-free, into a brokerage account, providing access to a wider selection of investment choices. Assets remain within the retirement plan; they are not rolled over, and no taxable event occurs.



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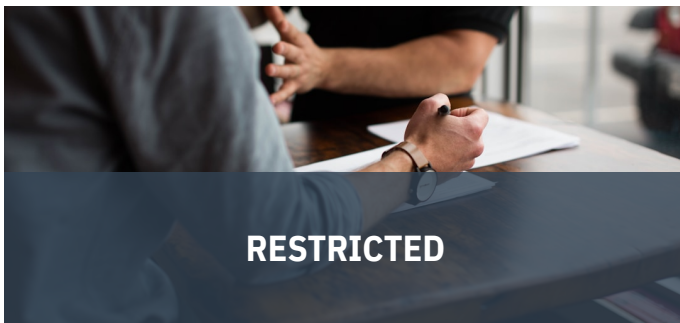


What can **tactical management** do for an **SDBA participant**?

Tactical, active management helps investors remove emotion from the investing process by leveraging the expertise of a financial professional. Market fluctuations can lead to emotional decisions that hinder long-term investment goals and returns. Professional guidance helps maintain a rational approach to investing.

How can risk management aim to prevent major losses during a market downturn?

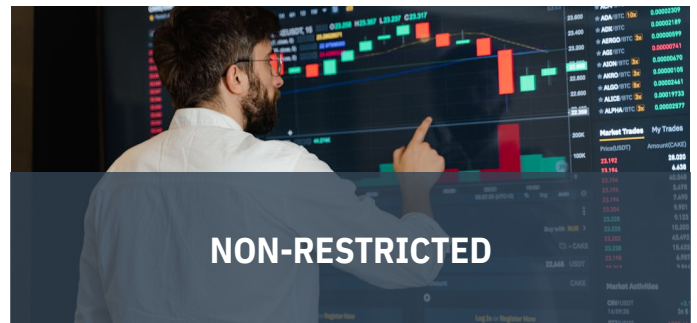
Avoiding the worst days of the market can significantly benefit investors, potentially saving years of recovery time. Through fiduciary investment advice and protective risk management executed by third party money managers, a participant's portfolio is adjusted based on their risk tolerance as needed. This approach aims to remove emotion from investing, helping participants have more control of their retirement investments.



RESTRICTED

Restricted Options

Employer-selected core investment options and/or target date funds.



NON-RESTRICTED

Broader Array of Options

Mutual funds, stocks, bonds, ETFs, and access to money management.

THE FREEDOM TO EXPLORE BEYOND THE BASICS

“In a 2014 Financial Engines/AON Hewitt study, **the annual median performance gap between participants who received help and those who did not was 3.32%, net of fees, over the period from 2006 to 2012.** This difference can significantly impact wealth accumulation over time. For a 45-year-old participant who seeks the help of a financial professional, it could translate to 79% more wealth by age 65.”

– Financial Engines & AON Hewitt



VERIFY ELIGIBILITY WITH YOUR PLAN SPONSOR

to see if you can open a Self-Directed Brokerage Account. You can check by contacting your Human Resources or benefits department, or by reaching out to Bull Financial.

OPEN YOUR BROKERAGE ACCOUNT ONLINE

with assistance from Bull Financial and start personalizing your plan! After opening your account, you can transfer assets from your current investments into the brokerage account.

Comparison of Investment Options

Basic Company Plan

- Access to company-chosen pre-selected investment options.
- Limited or no access to personalized advice.
- Limited or no access to third-party active management.
- Absence of asset protection risk management.

Basic SDBA

- Access to a wider array of investment options, diversification, and greater control over your retirement plan.
- Availability of personalized advice.
- Access to third-party active management.
- Potential to avoid or lessen bear markets through additional management strategies.

Managed SDBA

- Proactive asset management.
- Protective risk management by third-party money managers while still pursuing overall market returns.
- Selection of proprietary mutual funds tailored to each investment strategy.
- Portfolio rebalancing.
- Weekly market updates.

STRIVE FOR THE RETIREMENT YOU DREAM OF.

START TODAY!

Steps to further pursue your
Self-Directed Brokerage Account:

- 1 Schedule a brief 15-minute call with Bull Financial via phone, e-mail or our website to discuss your retirement plan options. Since all plans vary, it's important to understand the options and their details that you have available.
- 2 We will assess your investment risk level with our quick risk tolerance questionnaire to determine your comfort level with risk, based on your financial goals and investment timeline.
- 3 We will guide you through the process to open up the account and get your funds allocated in the proper investments.

Schedule an appointment online at
<https://Bull.Financial>

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Investing involves risk. Depending on the types of investments, there may be varying degrees of risk. Investors should be prepared to consider loss, including loss of principal.