

A PLAN COMPARISON:



	Traditional Retirement Plans	Sunrise Advisors' Plans
Investment Choices	<ul style="list-style-type: none"> Mutual Funds <u>only</u> (often from the same fund family, often a non-institutional share class) 	<ul style="list-style-type: none"> Virtually <u>any</u> investment (CDs**, individual Bonds**, individual Stocks**, Mutual Funds, Exchange-Traded Funds**, Principal-Protected Notes**, etc.) ** Not available in most plans
Investment Guidance	<ul style="list-style-type: none"> Limited (pick your own funds) 	<ul style="list-style-type: none"> Professionally-managed, risk-based portfolios, AND Individually-directed accounts, AND A list of high-quality mutual funds
Investment Flexibility	<ul style="list-style-type: none"> Plan is often tied to certain investments that may or may not be suitable during current economic conditions Investments often limited to mutual funds 	<ul style="list-style-type: none"> Plan maintains open architecture and the flexibility to tailor plan to current or changing circumstances Can utilize most attractive and lowest-cost investment alternatives
Checks & Balances	<ul style="list-style-type: none"> Plans are often bundled (same company provides investments, custody and administration). This provides no checks and balances. 	<ul style="list-style-type: none"> Separate investment guidance, custody and administration add integrity to the plan. This provides an additional set of checks and balances.
Ongoing Advice	<ul style="list-style-type: none"> Participants must follow the markets and make their own decisions/changes to investment allocation Participants unlikely to have access to no-cost, personal financial planning through a CFP® and/or attorney 	<ul style="list-style-type: none"> Participants automatically have their investment allocation adjusted (in professionally managed portfolios) Participants can receive complimentary, financial planning services (as an “added benefit”)
Fiduciary Duty	<ul style="list-style-type: none"> Plan Sponsor / Trustee takes on the sole fiduciary duty, liability, and risk 	<ul style="list-style-type: none"> Sunrise Advisors may act as a fiduciary on the plan. According to ERISA 3(38), the plan sponsor may shift fiduciary risk to an outside fiduciary (“investment manager”).