



GLOBAL FINANCIAL

Private Capital

COMPREHENSIVE WEALTH MANAGEMENT

OPEN MULTIPLE EMPLOYER PLAN

WHAT IS A MULTIPLE EMPLOYER PLAN?

- A Qualified Retirement Plan
- Unaffiliated employers 'adopt' into a multiple-employer plan
- Plan is sponsored by an outside entity that bears responsibility for administering the Plan



Global Financial Private Capital is committed to delivering exceptional services to its clients. As a small focused group of highly trained and experienced individuals, we offer a level of service which is hard to find in a large, diverse organization.

GFPC's investment managers seek to provide consistent asset appreciation that will stand apart from other similar organizations.

We are responsible to our clients, not a corporate head office or shareholders.

Summit Trust Company is a Nevada chartered trust institution founded in 2003 to serve advisors and their clients. Summit is staffed with seasoned, highly competent, experienced and empowered professionals whose knowledge, experience and history of personal service distinguishes them from other providers.

BENEFITS OF A MULTIPLE EMPLOYER PLAN (MEP)

- Eliminates costly annual plan audit costs to employers
- Removes the employer as the plan sponsor (and in some cases plan trustee) for their company's retirement plan
- Reduced employer fiduciary liability - transfers personal liability to an independent fiduciary
- The employer does not have to file IRS Form 5500

FEATURES OF THE GLOBAL FINANCIAL MEP

- Global Financial serves as an ERISA (38) Fiduciary to the Plan
- Participants have access to professionally-managed portfolios to help them establish and attain their retirement goals
- Summit Trust Company serves as the Plan Sponsor and Trustee
- Adopting employers determine their eligibility & vesting schedules
- Custom Match & Profit Sharing allocations -e.g. Employers may elect Safe-harbor contributions or Cross-Tested design
- Lower-cost/ high value solution versus traditional 401(k) products and competing MEP programs

POTENTIAL CANDIDATES FOR THE GLOBAL FINANCIAL MEP

- Existing plans seeking to aggregate assets for pricing leverage
- Existing SEP or SIMPLE Plans with owners needing to save more for their retirement
- Growing companies who wish to offer a competitive retirement plan benefit to their employees
- Existing plans that are currently subject to an annual audit (generally those with more than 100 eligible employees)
- Existing plans that have fiduciary liability or 408(b)(2) compliance concerns

For more information or to request a proposal, please contact us at (941) 918-0507 or 401k@gf-pc.com.

YOUR RETIREMENT PLAN INVESTMENT LINE UP

Are you comfortable picking your own investments? Have it your way. Choose from the selections below.

Your Low Cost Investment Choices

Broadly Diversified ETFs

FUND	EXPENSE RATIO
S&P 500 SPDR ETF	0.09%
Vanguard Total Stock Mkt ETF	0.07%
SPDR S&P MidCap 400 ETF	0.25%
iShares Russell 2000 Index ETF	0.28%
iShares MSCI EAFE Index Fund ETF	0.35%
Vanguard Emerging Markets ETF	0.22%
PowerShares Emerging Mkt Sovereign Debt ETF	0.50%

Alternative Investments & Money Market

FUND	EXPENSE RATIO
Vanguard REIT Index ETF	0.12%
PowerShares DB Commodity Index Tracking ETF	0.85%
Federated Automated Cash Money Market	0.43%
Wells Fargo Stable Return Fund	0.35%

Fixed Income ETFs

FUND	EXPENSE RATIO
iShares Barclays Aggregate Bond ETF	0.24%
iShares iBoxx \$ Investment Grade Corp Bond ETF	0.15%
SPDR Barclays Capital High Yield Bond ETF	0.40%
iShares Barclays TIPS Bond ETF	0.20%
iShares Barclays 1-3 Year Credit Bond ETF	0.20%
SPDR Barclays Capital Long Crd Term Bd ETF	0.15%
Vanguard Interm-Tm Govt Bd Idx ETF	0.15%

Sector Specific ETFs

FUND	TICKER	EXPENSE RATIO
Consumer Discretionary - SPDR	XLY	0.20%
Consumer Staples - SPDR	XLP	0.20%
Energy - SPDR	XLE	0.20%
Financials - SPDR	XLF	0.20%
Health Care - SPDR	XLV	0.20%
Industrials - SPDR	XLI	0.20%
Technology - SPDR	XLK	0.20%
Materials - SPDR	XLB	0.20%
Telecom - SPDR	XTL	0.20%
Utilities - SPDR	XLU	0.20%

Do you have the Time, Inclination, Expertise and Resources to choose your own investments?

If you answered “NO”, then Managed Money may be right for you. You choose if you would like to be Conservative, Moderate, or Aggressive and let DIAS™ (Dynamic Investment Allocation Strategies) professional money managers go to work for you.

Choose from one of the three low-cost managed portfolios below.

DIAS™ Conservative

Total Expense Ratio: 0.53% including management fee.

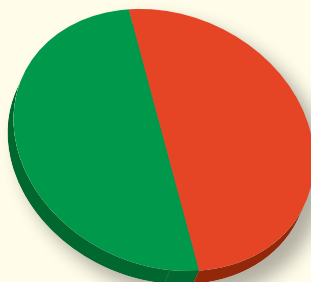


	Current Allocation	Base Allocation	Base Variation (+/-)
Global Equities	27.50%	25.00%	2.50%
Global Fixed Income	72.50%	75.00%	-2.50%

Current Holdings								
TIP	JNK	LOD	PCY	VTI	XLE	XLI	XLK	XLB
18.13%	18.13%	18.13%	18.13%	8.25%	4.81%	4.81%	4.81%	4.81%

DIAS™ Moderate

Total Expense Ratio: 0.48% including management fee.

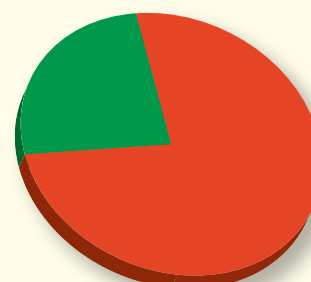


	Current Allocation	Base Allocation	Base Variation (+/-)
Global Equities	60.50%	55.00%	5.50%
Global Fixed Income	39.50%	45.00%	-5.50%

Current Holdings								
TIP	JNK	LOD	PCY	VTI	XLE	XLI	XLK	XLB
9.88%	9.88%	9.88%	9.88%	18.15%	10.59%	10.59%	10.59%	10.59%

DIAS™ Aggressive

Total Expense Ratio: 0.45% including management fee.



	Current Allocation	Base Allocation	Base Variation (+/-)
Global Equities	82.50%	75.00%	7.50%
Global Fixed Income	17.50%	25.00%	-7.50%

Current Holdings								
TIP	JNK	LOD	PCY	VTI	XLE	XLI	XLK	XLB
5.83%	5.83%	5.83%	5.83%	24.75%	14.44%	14.44%	14.44%	14.44%

IMPORTANT INFORMATION: Consultation with an experienced, qualified financial adviser is recommended before investment. Different types of investments involve varying degrees of risk, and there can be no assurance that any specific investment strategy will be profitable. The use of GFPC's investment models and strategies may be appropriate for certain investors as part of their overall investment strategy only after a financial advisor has reviewed the prospective investor's risk tolerance and investment objective.

DIAS™ portfolios are designed to meet stated investment objectives based on a client Investment Policy Statement (IPS). They are not designed to match equity market returns during strong rallies. Although the portfolios seek low volatility and principal protection, asset allocation decisions may not achieve these goals in all cases. There is no guarantee a portfolio will meet a target return or investment objective. Investments in bonds involve interest rate and credit risk. Bond values change according to changes in interest rates, inflation, credit climate and issuer credit quality. Interest rate rises will reduce the value of a bond. Although longer term bonds may pay more income, their value is more susceptible to interest rate variation than shorter term, lower yield bonds. Stock markets and individual stocks may be subject to large price fluctuations. Diversification can not guarantee to protect an investor from these fluctuations. The use of indexed funds is not fully guaranteed to track an intended market and may carry additional 'product' risks. Chris Bertelsen is Chief Investment Officer of Aviance Capital Management, LLC an affiliated SEC Registered Investment Advisor.

DIAS™ investments are made on U.S. exchanges; however, Non-U.S. investments, Currency and Commodity investments may contain additional risks associated with government, economic, political or currency volatility. Emerging market investments can experience high volatility and risk. Different investments involve varying degrees of risk.

OPEN MULTIPLE EMPLOYER PLAN EMPLOYER'S RESPONSIBILITIES & LIABILITIES

TRADITIONAL 401(K) PLAN

- Serve as Plan Sponsor and named fiduciary
- May serve as Trustee of Plan
- Design Plan Document and maintain qualified status
- Produce and maintain an Investment Policy Statement (IPS)
- Comply with ERISA Section 404(c) provisions for participant communication, including but not limited to:
 - Notice to participants of intention to comply with 404(c)
 - A description of investment alternatives available in the Plan
 - Description of transaction fees and expenses which affect the participant account balance
 - Provide prospectus delivery to participants on investment alternatives
 - Maintain copies on file for prospectuses, financial statements and reports provided to Plan
- Oversee and manage process, in conjunction with TPA, for annual filing of Form 5500
- Provide for annual audit of the Plan
- Conduct periodic investment committee meetings
- Administer participant loans in compliance with statutory requirements of non-discrimination, tracking of loan payments including interest charges
- Administer hardship withdrawals in compliance with the Hardship Rules defined in the Pension Protection Act of 2006
- Distribute enrollment materials to all eligible employees including Summary Plan Description, 404(c) Compliance information, Qualified Default Investment Alternative (QDIA), and explanation of fees & expenses
- Review and validate compliance testing
- Submit Year-End census data to TPA
- Distribute required annual notices to participants (e.g. Safe Harbor)
- Coordinate enrollment and employee education meetings
- Administer Distribution and Rollover requests for terminated employees
- Pay for annual audit

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- Serve as adopting employer to the Plan
- Provide initial Year-to-Date employee census file
- Submit timely and accurate payroll data each pay period
- Provide requested annual information for year-end testing

ADOPTING EMPLOYERS
MAY FOCUS THEIR
RESOURCES ON RUNNING
THEIR BUSINESS AND
MAINTAINING THEIR
COMPANY'S PROFITABILITY
- WHILE AT THE SAME
TIME, REDUCING THEIR
CORPORATE AND PERSONAL
FIDUCIARY LIABILITY.





OPEN MULTIPLE EMPLOYER PLAN

A FULLY-INTEGRATED SOLUTION



ADOPTING EMPLOYER 1

ADOPTING EMPLOYER 2

ADOPTING EMPLOYER 3

ADOPTING EMPLOYER...



FINANCIAL ADVISOR

- Manages Relationship with Educator
- Focuses on Successful Participant Outcomes



3 (38) ADVISOR

- "Freedom of Choice" Investment Lineup
- Optional Institutional Risk Based Portfolios - DIAS™



RECORDKEEPER

- Participant services: website, call center, quarterly statements
- Tracks eligibility & vesting

TPA

- Performs compliance testing
- Prepares 5500 reporting

FEE SCHEDULE

ESTABLISHMENT FEE:

- \$600 per Adopting Employer

ONGOING GROSS ANNUAL EXPENSES*

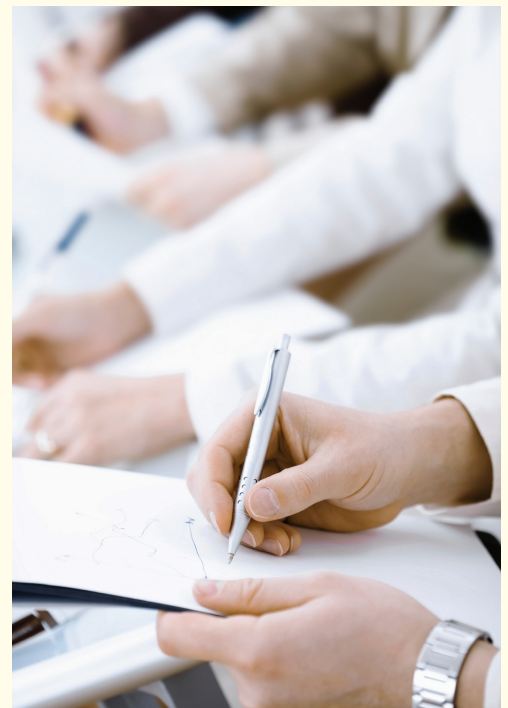
- Plan Administration & Compliance: \$1,000
- Recordkeeping and Daily Valuation: \$975 + \$30 per Participant
- Custody of Plan: 0.05% of Plan assets
- Trustee Service & Reporting: 0.10% of Plan assets
- Financial Education and 3(38) Fiduciary Fee: Negotiated with Adopting Employer

SERVICES INCLUDE:

- Plan Document & Compliance Testing
- Certified Annual Trust Statement
- 3(21) & 3(38) Fiduciary Protection

OPTIONAL PARTICIPANT EXPENSES:

- Statements printed & mailed to Participants -\$2/quarter per statement
- Loan Processing (Promissory Note, Amortization Schedule): \$100
- Loan Annual Maintenance Fee: \$50
- Distribution Fee (Termination, Hardship, RMD, In-Service): \$100



SAMPLE DISCLOSURE OF ANNUAL FEES

ADOPTING EMPLOYER A

Plan Assumptions			
Assets	\$500,000		
Participating Members	12		
Annual Plan Costs			
Plan Administration and Compliance		\$1,000	
Plan Recordkeeping and Administration	\$975 plus \$30 per	\$1,335	
Trustee and Custody	0.15%	\$750	
Financial Education and 3(38) Fiduciary Fee	0.75%	\$3,750	
Total Non-Investment Fees		\$6,835	
Plan Investments	Estimated Assets	Expense Ratio	Investment Costs
Freedom of Choice Investment Lineup And/Or			
Wells Fargo Stable Return Fund	\$50,000	0.35%	\$175
DIAS Conservative	\$150,000	0.53%	\$795
DIAS Moderate	\$150,000	0.48%	\$720
DIAS Aggressive	\$150,000	0.45%	\$675
Total Assets	\$500,000		\$2,365
Weighted Expense Ratio		0.47%	
Total Fees		Percentage of Assets	
Total Estimated Annual Fees	\$6,835	1.37%	
Total Estimated Investment Fees	\$2,365	0.47%	
Total Annual Fees	\$9,200	1.84%	

ADOPTING EMPLOYER B

Plan Assumptions			
Assets	\$5,000,000		
Participating Members	125		
Annual Plan Costs			
Plan Administration and Compliance		\$1,000	
Plan Recordkeeping and Administration	\$975 plus \$30 per	\$4,725	
Trustee and Custody	0.15%	\$7,500	
Financial Education and 3(38) Fiduciary Fee	0.60%	\$30,000	
Total Non-Investment Fees		\$43,225	
Plan Investments	Estimated Assets	Expense Ratio	Investment Costs
Freedom of Choice Investment Lineup And/Or			
Wells Fargo Stable Return Fund	\$500,000	0.35%	\$1,750
DIAS Conservative	\$1,500,000	0.53%	\$7,950
DIAS Moderate	\$1,500,000	0.48%	\$7,200
DIAS Aggressive	\$1,500,000	0.45%	\$6,750
Total Assets	\$5,000,000		\$23,650
Weighted Expense Ratio		0.47%	
Total Fees		Percentage of Assets	
Total Estimated Annual Fees	\$43,225	0.86%	
Total Estimated Investment Fees	\$23,650	0.47%	
Total Annual Fees	\$66,875	1.34%	



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