

It's never too late to begin investing in your future. As you can see, there are many things to like about Pinnacle Investments 457 plan. To best capitalize on these benefits, the key is to contribute early and often with some of the best fund companies in the business. One of the biggest misconceptions about investing is that you need a lot of money to get started. With a 457 that just isn't true. You can start with as little as \$10 per paycheck.

You can consult with one of our investment advisors if you have questions regarding the investments. With the use of GoalMaker you can simplify investing by creating an age-appropriate diversified portfolio that you can carry through retirement. This is a single allocation approach that allocates funds to become more conservative as your projected retirement date approaches. You can choose to be Conservative, Moderate, or Aggressive. Investments and contributions may be changed at anytime.

457 FUNDING

- You can start with \$10 per pay
- Contribution limits are much higher than individual IRAs
- Easily contribute money through your payroll department
- Traditional funds grow tax deferred and reduce taxable income*

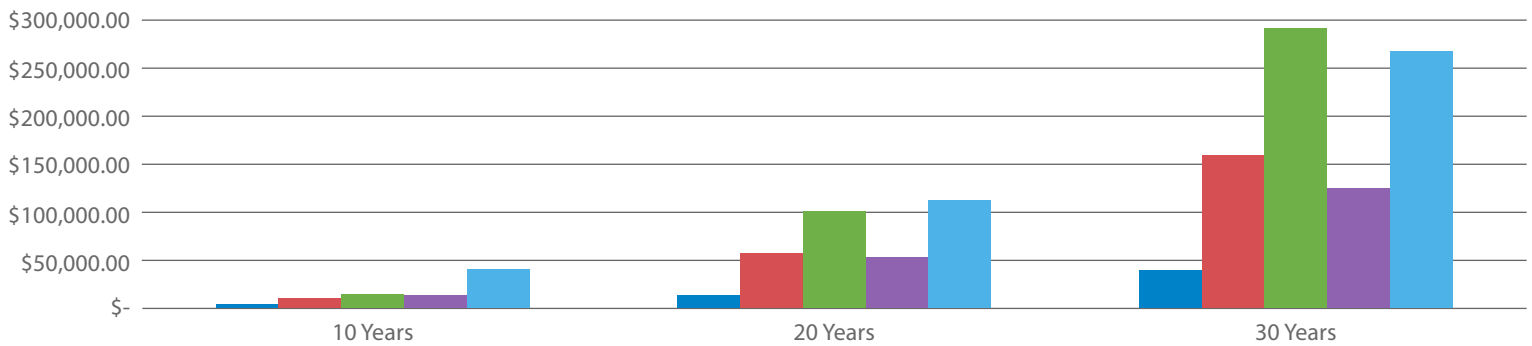
INVESTMENT OPTIONS

- American Funds
- Goldman Sachs
- Invesco
- Oppenheimer
- Prudential
- Thornburg

POTENTIAL 457 ACCOUNT**

Where could you be with a 7% compounded annual rate of return?

See the below scenarios to give you an idea how accounts can grow over time. An annualized return of 7% is a hypothetical scenario for display purposes only. Mutual funds can range in returns based on investment goals and risk tolerance.



CONTRIBUTIONS	10 YEARS	20 YEARS	30 YEARS
\$15 per pay annually with no annual increase	\$5,765.60	\$17,107.41	\$39,418.49
\$15 per pay annually + \$5 increase per pay annually	\$13,349.43	\$58,828.46	\$167,511.28
\$15 per pay annually + \$10 increase per pay annually	\$20,933.26	\$100,549.50	\$295,604.07
\$50 per pay annually with no annual increase	\$19,218.68	\$57,024.73	\$131,394.95
\$100 per pay annually with no annual increase	\$38,437.36	\$114,049.46	\$262,789.91

READY TO GET STARTED?

GET IN TOUCH WITH YOUR FINANCIAL ADVISOR TODAY!
Jeremy Kidd | JKidd@Pinnacle-LLC.com or 315-295-3860

Securities and advisory services offered through Pinnacle Investments, LLC member FINRA/SIPC.

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** The performance data shown represents hypothetical performance, which is not a guarantee of future results. Investment returns and principal value will fluctuate, so investors' shares, when sold, may be worth more or less than their original cost. Current performance reflects a 7% rate of return. Mutual fund investing involves risk and investors should review prospectuses before investing.