

helping you to make
smart 401(k) investment decisions...

for a brighter tomorrow





Expert, unbiased retirement investing advice

Few things are more important to your financial health and well-being than the decisions you make about how to invest your 401(k) savings. Yet, most people don't have the skills, knowledge or time to make the best choices or manage their savings well. That's why **Redhawk Online Advisor** gives you unbiased, professional advice on how to invest and manage your 401(k) and other retirement accounts in an easy-to-use online service.

With Redhawk Online Advisor, you'll get:

Individualized guidance

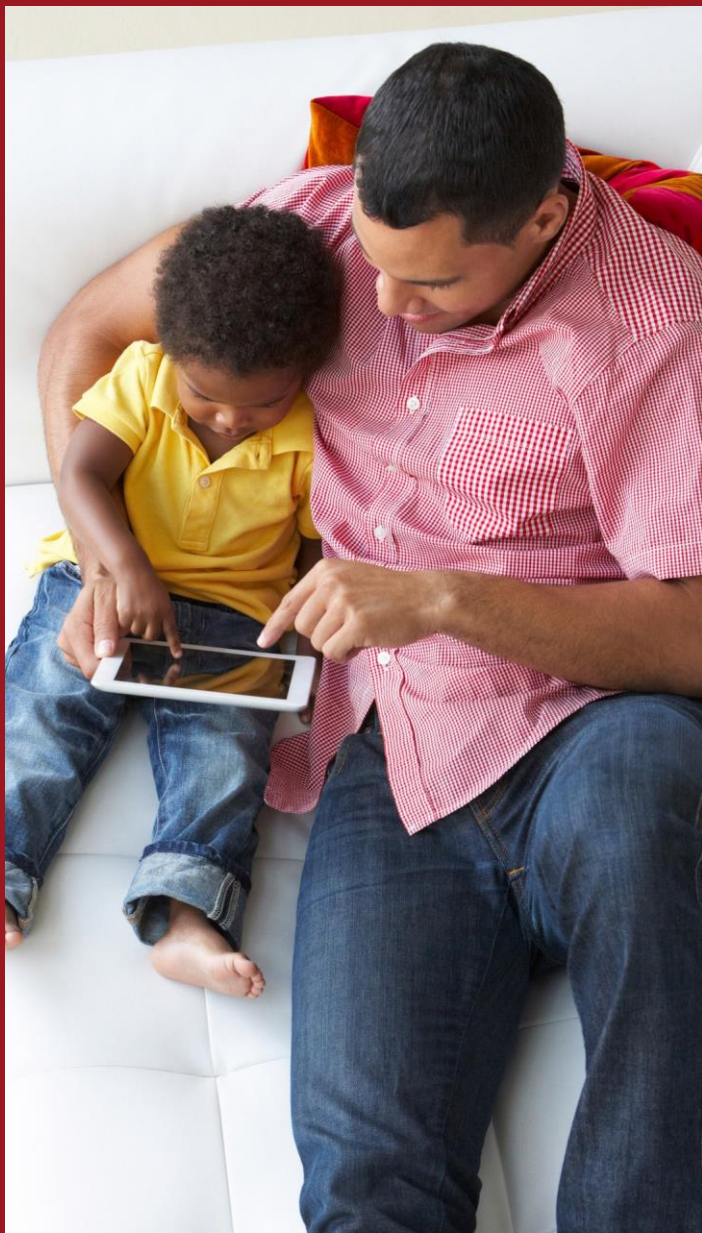
- *A personalized investment strategy and action plan, optimized for your unique financial situation and goals.*
- *Advice on how to invest your savings in your company's 401(k) plan with an option to receive advice for any additional retirement savings accounts you have.*
- *Shows you how much money your current portfolio is projected to provide in retirement and makes recommendations designed to provide you with more money.*

Trusted investment advice from a fiduciary

- *An SEC registered investment advisor with the fiduciary duty to act in the best interests of our clients.*
- *We combine the individualized guidance typically provided by private wealth managers with proven portfolio strategies and analytics used by institutional investors.*
- *Our patented technology does the hard work for you, optimizing your asset allocation and providing specific advice on what percent to allocate to each fund available in your plan.*

Increase your participation and engagement in your plan

- *Our consumer-friendly and easy-to-use website takes the complexity out of investing with step-by-step guidance on how you can optimize your accounts for retirement.*
- *You will receive alerts and rebalancing guidance to keep you on track with your goals.*
- *Educational features, such as newsletters and email alerts with insights and tips to empower you to take more control of your financial well-being.*



Three easy steps to better retirement investing

- 1** You answer a few questions about your situation and preferences and link your 401(k) and other retirement accounts. Redhawk Online Advisor provides high-caliber individualized guidance based on your personal circumstances.

The screenshot shows the 'Jessica's Financial Profile' form within the Jemstep Portfolio Manager interface. The form includes a navigation bar with 'Goal', 'Portfolio', 'Asset Allocation', and 'Action Plan'. A privacy notice from TRUSTe is visible. The form fields are as follows:

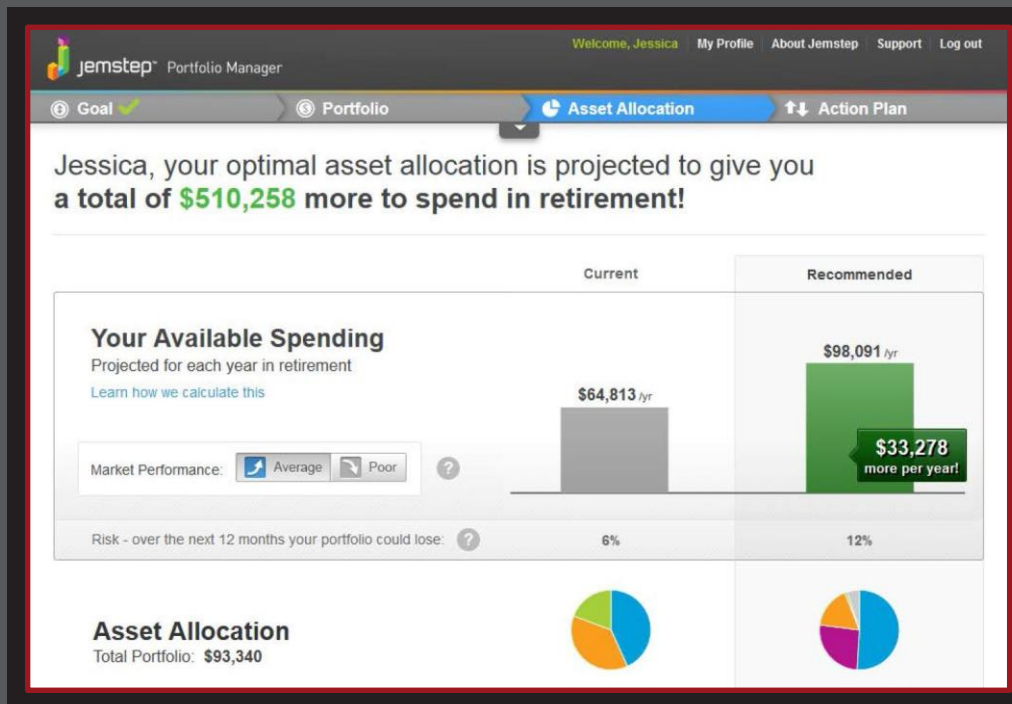
Your Profile		Close ▲
Who are you planning retirement for?	<input checked="" type="radio"/> Me <input type="radio"/> Me and my spouse	
What is your current age?	<input type="text" value="35"/>	
What is your target retirement age?	<input type="text" value="70"/>	
Are you male or female?	<input type="radio"/> M <input checked="" type="radio"/> F	i Why are we asking? So we can calculate your life expectancy and length of retirement. You can change this information later.
Zip Code	<input type="text" value="90210"/>	



Three easy steps to better retirement investing

2

We analyze your portfolio and project how much money you might have to spend in retirement with your current portfolio compared with the optimized asset allocation and fund recommendations.





Three easy steps to better retirement investing

3 We give you a personalized Action Plan that shows you which funds to own in your 401(k) account, right down to the specific percentages for each fund. We can also give advice on other retirement accounts, at your option.

jemstep® Portfolio Manager Welcome, Jessica | My Profile | About Jemstep | Support | Log out

Goal Portfolio Asset Allocation **Action Plan**

Update Your 401k Allocation.

This step-by-step plan has everything you need to reach your target asset allocation. [See how we create recommendations »](#)

Enter the **Target** percentages below into the Investment Elections page at Lincoln Trust. [Learn How](#)

View by: Account Asset Class Print Email/Share

Google 401k - Plan 401(k)					
Ticker	Description	Asset Class	Current	Target	
CRISX	CRM Small Cap Value Instl	U.S. Small Cap	0.00% \$0.00	5% \$25,000.00	Why? Other BUY options
TISCX	TIAA-CREF Social Choice Eq Instl	U.S. Large Cap	0.00% \$0.00	28% \$140,000.00	Why? Other BUY options
VEMPX	Vanguard Extended Market Idx InstlPlus	U.S. Mid Cap	0.00% \$0.00	11% \$55,000.00	Why? Other BUY options
VGSNX	Vanguard REIT Index I	Real Estate	0.00% \$0.00	8% \$40,000.00	Why? Other BUY options
VBMPX	Vanguard Total Bond Market Idx InstlPls	U.S. Diversified	0.00% \$0.00	17% \$85,000.00	Why? Other BUY options
VTPSX	Vanguard Total Intl Stock Idx InstlPls	International Stocks	0.00% \$0.00	31% \$155,000.00	Why? Other BUY options



Easy Online Monthly Payment

\$0 - \$24,999:	Free
\$25,000 - \$149,999:	\$17.99
\$150,000 - \$299,999:	\$29.99
\$300,000 - \$599,999:	\$49.99
\$600,000 or more:	\$69.99



MarketWatch

"a truly objective, simple, ultrasmart retirement-planning tool..."



"the best practices of private wealth management combined with the best analytics and investing theory"

THE WALL STREET JOURNAL.

"recommends how to invest 401K savings based on [your] entire portfolio"

Bloomberg

"advice is objective and untainted by any third-party influence"

Work with a leader you can trust

About Redhawk Wealth Advisors

The Redhawk Online Advisor is powered by Jemstep, Inc. Redhawk Wealth Advisors was founded in 2005 and is an SEC Registered Investment Advisor ("RIA") firm based in Minneapolis, Minnesota. The firm provides wealth management, retirement plan services, and practice management services to independent advisor representatives and their clients. To learn more, visit www.redhawkwa.com.

About Jemstep

Jemstep is an SEC registered investment adviser based in Silicon Valley. Founded in 2008, the company is led by a team of experts with over 100 years of combined experience in finance, wealth management, and technology innovation. Jemstep currently tracks more than 2.5 billion dollars in assets for over 10,000 private clients. Jemstep was named one of Silicon Valley's hottest 80 companies for 2012 and won the Marketing Association Award for excellence in website development. Frequently mentioned in the Wall Street Journal, Kiplinger, Marketwatch and other influential publications, Jemstep is widely regarded as the leader in the provision of online investing advice with a focus on helping people optimize their 401(k) and other retirement accounts for a better financial future.

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