Tax Favored Benefits, Inc.

Specializing In Retirement Plans, Employee Benefit Programs, Personal Planning, Life Insurance & Investments.

The Chiropractic Retirement Plan

The Chiropractic Retirement Plan is a modern 401(k) plan established to provide TCA members cost savings and simplicity.

Tax Favored Benefits, Inc.

The Chiropractic Retirement Plan

Participating Employers
- Personalize Plan Features
- Coordinate Employee Communication
- Forward Contributions

Plan Sponsor
TCA
Texas Chiropractic Association

Plan Oversight

Trustees
- Plan Compliance
- Annual Trustee Meeting
- Sign 5500
- Plan Oversight

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Third Party Administrator
- Plan Documents
- Testing/Compliance
- Tax Filings (5500)
- Coordinates CPA Audit

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Financial Advisor Gabe Nelson
- Global Plan Coordination
- Participant Enrollment
- Ongoing Education
- Plan Marketing
- Plan Onboarding
- Plan Management & Servicing

Nationwide
is on your side

Investment Platform
- Recordkeeping
- Website
- Investments
- Statements

LEAFHOUSE

Investment Fiduciary
- Investment Due Diligence
- Determines Investments
- ERISA 3(38) Fiduciary
- Mitigate Fiduciary Obligations

Fund Performance History

			FIDUCIARY SCORE			PERFORMANCE %			PERFORMANCE RANK		
Ticker	**Name**	**Peer Group**	**(3 Yr)**	**(5 Yr)**	**(10 Yr)**	**(3 Yr)**	**(5 Yr)**	**(10 Yr)**	**(3 Yr)**	**(5 Yr)**	**(10 Yr)**
AEDMX	American Century Emerging Markets R6	Diversified Emerging Mkts	1	2	N/A	7.90	7.80	2.28	9	5	46
CMGIX	BlackRock Mid-Cap Growth Equity Instl	Mid-Cap Growth	5	13	29	14.24	17.91	10.82	6	2	20
DIPSX	DFA Inflation-Protected Securities I	Inflation-Protected Bond	9	10	N/A	1.86	1.67	3.11	24	15	6
DFREX	DFA Real Estate Securities I	Real Estate	3	4	10	8.33	8.45	8.08	19	23	23
JGMNX	Janus Henderson Triton N	Small Growth	9	21	N/A	13.43	15.98	14.49	17	9	3
LTRTX	Lord Abbett Total Return R5	Intermediate-Term Bond	9	N/A	N/A	1.71	2.47	4.55	46	37	23
MSEQX	Morgan Stanley Inst Growth I	Large Growth	6	9	22	20.21	21.57	13.98	2	1	2
PFORX	PIMCO Foreign Bond (USD-Hedged) Instl	World Bond	12	13	14	4.81	5.24	6.71	1	1	1
PIMIX	PIMCO Income Instl	Multisector Bond	0	0	N/A	5.33	5.91	9.26	4	1	1
TLTIX	TIAA-CREF Lifecycle Index 2010 Instl	Target-Date 2000-2010	3	2	N/A	5.00	6.06		15	20	
TLFIX	TIAA-CREF Lifecycle Index 2015 Instl	Target-Date 2015	3	2	N/A	5.44	6.58		22	27	
TLWIX	TIAA-CREF Lifecycle Index 2020 Instl	Target-Date 2020	0	0	N/A	5.99	7.26		11	12	
TLQIX	TIAA-CREF Lifecycle Index 2025 Instl	Target-Date 2025	0	0	N/A	6.66	8.00		17	15	
TLHIX	TIAA-CREF Lifecycle Index 2030 Instl	Target-Date 2030	1	1	N/A	7.29	8.72		19	15	
TLYIX	TIAA-CREF Lifecycle Index 2035 Instl	Target-Date 2035	2	2	N/A	7.90	9.43		23	17	
TLZIX	TIAA-CREF Lifecycle Index 2040 Instl	Target-Date 2040	0	0	N/A	8.54	10.03		13	10	
TLXIX	TIAA-CREF Lifecycle Index 2045 Instl	Target-Date 2045	0	0	N/A	8.92	10.26		9	11	
TLLIX	TIAA-CREF Lifecycle Index 2050 Instl	Target-Date 2050	0	0	N/A	9.07	10.36		8	10	
TTIIX	TIAA-CREF Lifecycle Index 2055 Instl	Target-Date 2055	8	N/A	N/A	9.22	10.44		7	11	
TVIIX	TIAA-CREF Lifecycle Index 2060 Instl	Target-Date 2060+	N/A	N/A	N/A	9.38			14		
TRILX	TIAA-CREF Lifecycle Index Ret Inc Instl	Target-Date Retirement	8	12	N/A	4.81	5.67		8	5	
VFIAX	Vanguard 500 Index Admiral	Large Blend	17	11	8	11.89	13.38	10.16	10	11	17
VTMGX	Vanguard Developed Markets Index Admiral	Foreign Large Blend	1	7	10	5.67	6.95	3.22	18	18	31
VEIRX	Vanguard Equity-Income Adm	Large Value	4	7	5	10.82	11.27	10.25	8	16	6
VWILX	Vanguard International Growth Adm	Foreign Large Growth	12	13	17	12.26	11.73	6.34	4	6	4
VIMAX	Vanguard Mid Cap Index Admiral	Mid-Cap Blend	7	7	10	9.21	12.30	10.09	34	19	33
VASVX	Vanguard Selected Value Inv	Mid-Cap Value	23	23	19	7.64	10.37	10.62	51	41	21
VSMAX	Vanguard Small Cap Index Adm	Small Blend	23	14	8	10.45	12.40	11.27	34	27	17
VSIAX	Vanguard Small Cap Value Index Admiral	Small Value	17	11	N/A	10.33	12.40	11.23	30	12	17
			7	**7**	**14**				**17**	**17**	**16**

Examples of Different Asset Classes By Holding

	Value	Blend	Growth
Large ($10 Billion +)	JP Morgan Chase General Electric AT&T Johnson & Johnson	Microsoft Nestle Samsung Novo Nordisk	Amazon Google Home Depot Facebook
Medium ($2 Billion - $10 Billion)	Sysco Corporation PG&E Corporation Applied Materials Imperial Oil LTD	Royal Caribbean Whole Foods Black & Decker Cardinal Health	Canadian Pacific Rail Constellation Brands Snap - On Zoetis Inc
Small (Less than $2 Billion)	Cablevision Convergys Corp Compass Minerals Jet Blue Airways	Ingredion Inc AGL Resources Domino’s Pizza Atmos Energy	Sensient Technology SS&C Technology Blackbaud Inc Sally Beauty

Typical Equity Allocation Example

	Value	Blend	Growth
Large ($10 Billion +)	16%	37%	27%
Medium ($2 Billion - $10 Billion)	0%	10%	1%
Small (Less than $2 Billion)	10%	0%	0%

Annualized Returns for 2016

	Value	Blend	Growth
Large ($10 Billion +)	17.3%	12.0%	7.1%
Medium ($2 Billion - $10 Billion)	20.0%	13.8%	7.3%
Small (Less than $2 Billion)	31.7%	21.3%	11.3%

Returns Since Market Low (March 2009)

	Value	Blend	Growth
Large ($10 Billion +)	299.9%	290.7%	292.5%
Medium ($2 Billion - $10 Billion)	391.5%	355.6%	319.9%
Small (Less than $2 Billion)	346.4%	340.6%	331.8%

Tax Favored Benefits, Inc.

5 Year Difference: **$215,457 28.7%**

Typical Aggregate Allocation

	Value	Blend	Growth
Large Cap	15.9%	24.8%	27.2%
Mid Cap	0.1%	4.0%	7.5%
Small Cap	3.4%	3.7%	13.5%

$750,000	$119,250	$186,000	$204,000
	$750	$30,000	$56,250
	$25,500	$27,750	$101,250

5 Year Returns (through June 2009)

Large Cap	10.41%	5.31%	-1.43%
Mid Cap	15.61%	14.08%	7.39%
Small Cap	17.45%	15.62%	6.27%

Account Value by Style Box for 5 years

Large Cap	$195,659	$240,913	$189,825
Mid Cap	$1,549	$57,965	$80,342
Small Cap	$56,991	$57,336	$137,230

Total $ 1,017,811

Blended Allocation

	Value	Blend	Growth
Large Cap	11.0%	11.0%	12.0%
Mid Cap	11.0%	11.0%	11.0%
Small Cap	11.0%	11.0%	11.0%

$750,000	$82,500	$82,500	$90,000
	$82,500	$82,500	$82,500
	$82,500	$82,500	$82,500

5 Year Returns

Large Cap	10.41%	5.31%	-1.43%
Mid Cap	15.61%	14.08%	7.39%
Small Cap	17.45%	15.62%	6.27%

Account Value by Style Box for 5 years

Large Cap	$135,362	$106,857	$76,768
Mid Cap	$170,385	$159,405	$117,835
Small Cap	$184,382	$170,459	$111,817

Total $ 1,233,268

The Chiropractic Retirement Plan Cost Summary

- **Employer Annual Cost**
  - One Time Cost $250
  - Annual Cost $250
- **Employee Costs**
  - Expected Average Investment Option Cost 0.23%
  - Contract Management Cost 0.99%
  - Fixed Annual Participant Fee $20

Tax Favored Benefits, Inc.

TFB will perform an analysis of your current plan and provide a clear comparison with The Chiropractic Retirement Plan features.

Gabe Nelson

Financial Advisor

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