

Introduction to Strategies and Investing Tips



The City and County of Broomfield

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Agenda

Introduction to Strategies, LLC

Who Is Strategies and How Can They Help Me?

Investing Tips

It's Like Learning a Foreign Language



Who is Strategies?





Strategies LLC, Who Are We?

- A registered investment advisor with the SEC
- An institutional retirement plan consulting firm
- Services to mid size companies – private and public
- Founded in 1993
- Headquarters in Denver, Colorado
- Co-fiduciary under ERISA
- 100% fee-for-service
- Qualified fiduciary advisor under the Pension Protection Act





Working with the City and County of Broomfield MPP Investment Committee

- Strategies reports data on your investment options quarterly.
- Strategies makes recommendations to the Committee on investments that should be closely monitored or changed.
- Strategies DOES NOT get paid a commission based on the investments that are being used in the MPP.
- Strategies works as an advocate with the City and County of Broomfield to ensure your retirement plan is providing excellent service at a reasonable cost.



Working with the City and County of Broomfield MPP Plan Participants

- Strategies works with your HR Department to provide presentations on general financial health.
- We will be on-site several times each year to offer 30-minute appointments for you to discuss your personal situation.
- Investment advice is unbiased and not based on trying to sell you investment products.
- You can call for a phone appointment with a Certified Financial Planner™ if you are unable to make the on-site appointment days.

Investment Terms and Diversification





Target Date Funds

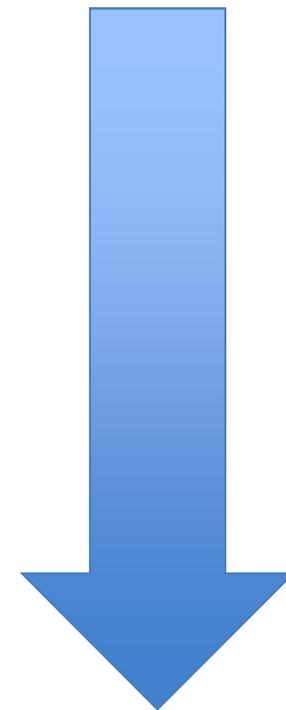
- Target Date Funds are buckets containing many mutual funds invested to a specific target retirement year.
- The farther out the Target Year, the more risky the portfolio. For example, a 2040 fund will be more aggressive than a 2020 fund.
- The manager of the Target Date Fund watches your investment mix and keeps it aligned to your time horizon.
- The mix of investments automatically gets less risky as you get closer to retirement.





Target Date Funds

- Wells Fargo Advantage DJ Target Today
- Wells Fargo Advantage DJ Target 2010
- Wells Fargo Advantage DJ Target 2020
- Wells Fargo Advantage DJ Target 2030
- Wells Fargo Advantage DJ Target 2040
- Wells Fargo Advantage DJ Target 2050



Low risk/
Low Potential
Growth

High risk/
High Potential
Growth



How to Use Financial Media

**"Nobody has a clue. It's hugely difficult to forecast the business cycle. Understanding an organism as complex as the economy is very hard."
- John Hatzius, Chief Economist, Goldman Sachs**

- The majority of economists didn't "predict" the three most recent recessions (1990, 2001 and 2007) even after they had begun.
- In November 2007, economists in the Philadelphia Federal Reserve's Survey of Professional Forecasters called for growth of 2.4 percent for 2008, with only a 3 percent chance of a recession, and only a 1 in 500 chance of the GDP falling by more than 2 percent. GDP actually fell 3.3 percent.
- Since 1990, economists have forecasted only two of the 60 recessions that occurred around the world a year in advance.

Source: Why You Should Ignore Economic Forecasts, by Larry Swedroe, Moneywatch, November 26, 2012

Conclusion





How to Access Your Account

Your MPP Plan Provider: Wells Fargo

- www.wellsfargo.com/retirementplan
- 800-728-3123 for one on one help
- Access your account to:
 - View your account balance
 - Change your investment elections
 - Change your deferral percentage

Strategies, LLC is the Investment Advisor for your plan.

- ksullivan@strategies-llc.net or 1-800-276-8952 for investment help on the MPP
- Strategies can give investment advice, but we cannot make changes to your account.

