

Introducing... Destinations 457(b)

We are excited to announce the **Redwood Destinations 457(b)** is now available! The **Destinations 457(b)** platform is designed to provide a highly diversified choice of investment options while maintaining a low cost investment approach.

PLAN HIGHLIGHTS:

- **Multiple Investment Options**

Over 30 different investment options in different asset classes to choose from including from top tier money managers. There are also Target Date Portfolios as options as well as Professionally Managed Accounts.

- **Contributions**

For 2017, you may up to \$18,000/yr on a Pre-Tax or After-Tax (Roth) basis.

- Additional Catch-Up provision of \$6,000/yr available for those over age 50.

- **NO IRS Penalty**

No IRS 10% early withdrawal penalty at 59 1/2 if separated service.

- **NO Front-End Sales Charge**

There are NO sales charges taken from contributions. This means 100% of you contributions are invested and working for you.

- **NO Deferred Sales Charge**

There is NO back-end fee for redeeming your investment prior to a set amount of time.

- **Simplified Enrollment & Transactions**

Easy online enrollment with capability to complete many transactions online such as adjusting contributions, distribution approval, loan approval, and more.

- **Education & Communication**

- Access to Licensed Redwood Financial Advisors
- Quarterly Statements
- 24 Hour Online Account Access
- Educational Workshops

Fee Structure

FPS Recordkeeping/Custodian	.15%, \$20/yr
Education & Communication	.50%
Avg. Fund Expenses	.18%
Optional Portfolio Management	.80%

For Questions or Information on how to enroll in the Destinations 457(b) Retirement Plan, please contact Redwood Financial.

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