

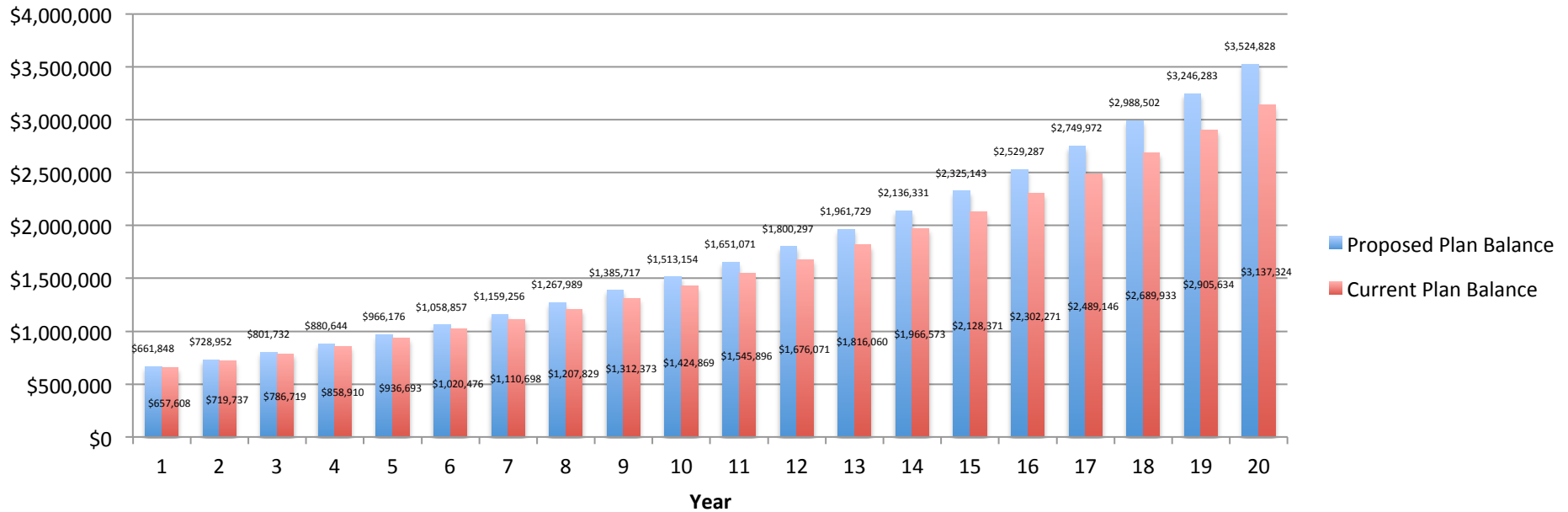
My ETF 401(k)SM Shareholder Cost Comparison Calculator

Clear Fees. Clear Services. Clearly Different.SM

Assumptions:

Firm Name	Sample P.C.	Rate of Return	8%
Shareholder Name	Jane Sample	Inflation Rate	3%
Number of Shareholders	8	Current Asset Based Fees	0.95%
Percentage Owned	12.50%	Proposed Asset Based Fees	0.25%
Retirement Balance	\$600,000	Retirement Wage Base	\$265,000
Annual Income	\$300,000	Firm Tax Rate	35%
Personal Tax Rate	31%	Plan Record Keeping Fee	\$600
Annual Contributions	\$18,000	Participant Record Keeping Fee	\$60
Matching %	4%	Financial Planning Fee	\$18,000

Hypothetical 20 Year Comparison



The above is a hypothetical example provided for illustrative purposes only. Securities are offered through Securities America, Inc., member FINRA/SIPC. Crest Financial LLC, PAI Inc., and the Securities America Companies are not affiliated. Advisory services are offered through Securities America Advisors, Inc., a SEC Registered Investment Advisory Firm. Neither Crest Financial LLC, nor Securities America representatives render legal, accounting or tax advice. Please consult with your attorney, accountant and/or tax professional for advice concerning your particular situation.

	Proposed After		
Current Fees	Taxes	Difference	% Difference
\$5,700.00	\$3,071.25	\$2,628.75	
0.95%	0.51%	0.44%	46.12%

Current Plan

Proposed Plan

Year	Income	Contributions	Current Plan Balance	Income less Expenses	Proposed Contributions	Proposed Plan Balance	Retirement Difference	Personal Tax Savings	Total Difference
1	\$282,000	\$28,600	\$657,608	\$280,489	\$28,600	\$661,848	\$4,240	\$468	\$3,197
2	\$290,460	\$29,458	\$719,737	\$288,949	\$29,458	\$728,952	\$9,215	\$468	\$8,172
3	\$299,174	\$30,342	\$786,719	\$297,663	\$30,342	\$801,732	\$15,014	\$468	\$13,971
4	\$308,149	\$31,252	\$858,910	\$306,638	\$31,252	\$880,644	\$21,734	\$468	\$20,691
5	\$317,393	\$32,190	\$936,693	\$315,882	\$32,190	\$966,176	\$29,483	\$468	\$28,440
6	\$326,915	\$33,155	\$1,020,476	\$325,404	\$33,155	\$1,058,857	\$38,381	\$468	\$37,338
7	\$336,723	\$34,150	\$1,110,698	\$335,211	\$34,150	\$1,159,256	\$48,558	\$468	\$47,515
8	\$346,824	\$35,174	\$1,207,829	\$345,313	\$35,174	\$1,267,989	\$60,159	\$468	\$59,117
9	\$357,229	\$36,230	\$1,312,373	\$355,718	\$36,230	\$1,385,717	\$73,343	\$468	\$72,301
10	\$367,946	\$37,317	\$1,424,869	\$366,435	\$37,317	\$1,513,154	\$88,285	\$468	\$87,242
11	\$378,984	\$38,436	\$1,545,896	\$377,473	\$38,436	\$1,651,071	\$105,175	\$468	\$104,133
12	\$390,354	\$39,589	\$1,676,071	\$388,843	\$39,589	\$1,800,297	\$124,226	\$468	\$123,184
13	\$402,065	\$40,777	\$1,816,060	\$400,553	\$40,777	\$1,961,729	\$145,669	\$468	\$144,626
14	\$414,127	\$42,000	\$1,966,573	\$412,615	\$42,000	\$2,136,331	\$169,758	\$468	\$168,715
15	\$426,550	\$43,260	\$2,128,371	\$425,039	\$43,260	\$2,325,143	\$196,771	\$468	\$195,729
16	\$439,347	\$44,558	\$2,302,271	\$437,836	\$44,558	\$2,529,287	\$227,016	\$468	\$225,973
17	\$452,527	\$45,895	\$2,489,146	\$451,016	\$45,895	\$2,749,972	\$260,826	\$468	\$259,783
18	\$466,103	\$47,271	\$2,689,933	\$464,592	\$47,271	\$2,988,502	\$298,570	\$468	\$297,527
19	\$480,086	\$48,690	\$2,905,634	\$478,575	\$48,690	\$3,246,283	\$340,649	\$468	\$339,606
20	\$494,489	\$50,150	\$3,137,324	\$492,977	\$50,150	\$3,524,828	\$387,504	\$468	\$386,461

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