

	Core v1.0	Core v2.0	Core v3.0
Target Investor	Employer-sponsored retirement plan investors and/or those investing in a self-managed brokerage account (Scottrade, Fidelity, E*Trade, Charles Schwab, TD Ameritrade, etc.) with LESS THAN \$20,000	Those investing only in a self-managed brokerage account (Scottrade, Fidelity, E*Trade, Charles Schwab, TD Ameritrade, etc.) with BETWEEN \$20,000 - \$49,999¹	Those investing only in a self-managed brokerage account (Scottrade, Fidelity, E*Trade, Charles Schwab, TD Ameritrade, etc.) with MORE THAN \$50,000¹
Type of Eligible Accounts/Plans	<p>Employer-Sponsored Accounts: 401(k), Roth/401(k), 403(b), etc.</p> <p>Self-Managed Accounts: Individual/Joint Brokerage Account, Traditional IRA, Roth IRA, SEP IRA, Simple IRA, 529 Plan, Roll-over account from previous employer², etc.</p>	<p>Self-Managed Accounts: Individual/Joint Brokerage Account, Traditional IRA, Roth IRA, SEP IRA, Simple IRA, 529 Plan, Roll-over account from previous employer², etc.</p>	<p>Self-Managed Accounts: Individual/Joint Brokerage Account, Traditional IRA, Roth IRA, SEP IRA, Simple IRA, 529 Plan, Roll-over account from previous employer², etc.</p>
Minimum Investment Amount	None	\$ 20,000	\$ 50,000
# of Funds Invested In	1	5	13
Recommended Fund(s)	Target Date/Retirement Fund	US Large Cap, Int. Large Cap, US REITs, Commodities, Govt. Bonds	US - LCG/LCV/SCG/SCV, Int'l - LCG/LCV/SCG/SCV, Emerging Markets Global REITs, Commodities, TIPS, Govt. Bonds
Type of Fund(s)	Mutual Fund or Exchange Traded Fund (ETF)	Exchange Traded Funds (ETF) or Index Funds	Exchange Traded Funds (ETF) or Index Funds
Average # of Trades	1-2 per year	5-10 per year (< 1 per month)	13-26 per year (1-2 per month)
Annual Rebalance Worksheet	N/A - Target Date/Retirement Funds rebalance automatically	Included	Included
Email Trade Alerts	1st of every month (~8:30am EST)	1st of every month (~8:30am EST)	1st of every month (~8:30am EST)
Global Diversification Level	High	High	Very High
Historical Returns (1973-2012)	N/A	10.48% ³	12.04% ³
Risk/Volatility	Low	Low	Very Low
Annual Subscription Fee	\$297	\$397	\$497

- 1)** Some investors may be investing in both their employer-sponsored retirement plan **AND** a self-managed brokerage account, which we applaud. In these cases, we want to provide our customers the resources to manage each independently, if they so choose. If an investor is invested in both and wishes to manage both independently, after your purchase of either SEI Core v2.0 or SEI Core v3.0, please contact support@theselfempoweredinvestor.com and request to also be included in the SEI Core v1.0 Newsletter. SEI Core v1.0 will be provided at no additional fee.
- 2)** If you have changed jobs and still have a retirement account with a previous employer, you should consider rolling over those funds into either your new employer's plan or into a self-managed account at a low-cost brokerage (Scottrade, Fidelity, E*Trade, etc.). Doing so will allow you to take advantage of lower-cost funds and greater fund availability. You only need to select the low-cost broker you prefer, contact them and they'll help you transfer these monies from your previous employer's plan administrator to your new account. It's important you contact your new brokerage to allow them to help facilitate this transfer or roll-over to avoid any potential personal tax liabilities or consequences. Once the money is transferred, you can now invest in either the SEI Core v2.0 or v3.0.
- 3)** Figures from 2013 study performed by Mebane Faber titled "A Quantitative Approach to Tactical Asset Allocation" - past performance DOES NOT guarantee or predict future results