

**FRATERNAL ORDER OF POLICE  
PENNSYLVANIA STATE LODGE**

# 457 Program



Low-Cost **Vanguard**<sup>®</sup> Mutual Funds

Risk-Based Model Portfolios

Employee Education

Start Saving for Tomorrow Today.







Low Cost. Transparent. Predictable.

## 457 Retirement Plan

No RFP Process Required  
No Cost to Plan Sponsor

Low-cost **Vanguard**<sup>®</sup> Funds

Employee Advice and Education

Fiduciary Comfort

## InR Overview

**InR** Low Cost. Transparent. Predictable.

### Your Source for an Unbiased Retirement Plan.

#### Fiduciary Comfort:

> We are an ERISA 3(38) Investment Manager, providing fiduciary comfort on the plan investments provided.

#### Employee Education:

> Our goal is simple, provide employees with clarity and to help them develop a retirement road map with our advice and education offerings.



#### Transparency:

> Unlike many plan providers, all fees within the program are itemized on plan participant and sponsor statements.

#### Total Market Approach:

> Our investment philosophy is built around passive, globally weighted allocations. We provide investors the option to develop their own asset allocation or choose one of our prebuilt risk-based model portfolios.

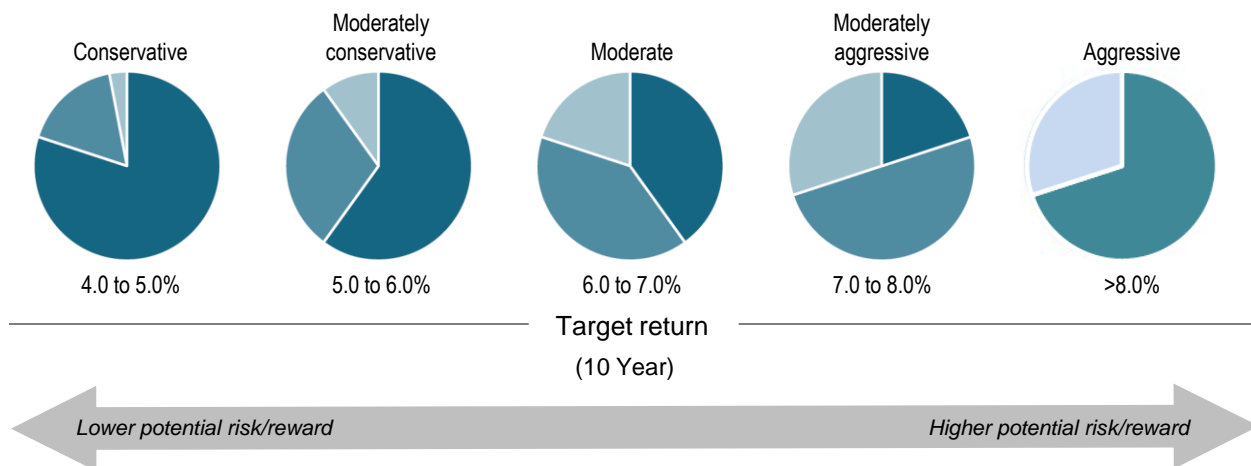
InR Advisory Services, LLC., located in Media, PA is a leading pension consultant and provider of investment advisory services for public and private sector clients, and non-profit organizations.



# Investment Options

## Model Portfolios

■ Fixed income
 ■ US equity
 ■ International equity



## Individual Funds

TICKER	FUND NAME	DESCRIPTION
MF4470	MetLife GAC Series 25053 Class 0 Shares	Stable Value
VBTLX	Vanguard® Total Bond Market Index; Admiral	Intermediate Investment Bond
VAIPX	Vanguard® Inflation-Protected Securities; Admiral	Inflation Protected Bond
VBILX	Vanguard® Intermediate-Term Bond Index; Admiral	Intermediate Term Bond
VICSX	Vanguard® Intermediate-Term Corp Bond Index; Admiral	US Corp Bond
VBIRX	Vanguard® Short-Term Bond Index; Admiral	Short Term Bond
VTABX	Vanguard® Total International Bond; Admiral	World Bond
VIGAX	Vanguard® Growth Index; Admiral	Large-Cap Growth
VLCAX	Vanguard® Large-Cap Index; Admiral	Large-Cap Core
VTSAX	Vanguard® Total Stock Market Index; Admiral	Large-Cap
VVIAX	Vanguard® Value Index; Admiral	Large-Cap Value
VMGMX	Vanguard® Mid-Cap Growth Index; Admiral	Mid-Cap Growth
VIMAX	Vanguard® Mid-Cap Index; Admiral	Mid-Cap Core
VMVAX	Vanguard® Mid-Cap Value Index; Admiral	Mid-Cap Value
VSGAX	Vanguard® Small-Cap Growth Index; Admiral	Small-Cap Growth
VSMAX	Vanguard® Small-Cap Index; Admiral	Small-Cap Core
VSIAX	Vanguard® Small-Cap Value Index; Admiral	Small-Cap Value
VEMAX	Vanguard® Emerging Markets Index; Admiral	Emerging Markets
VEUSX	Vanguard® European Index; Admiral	European Region
VTIAX	Vanguard® Total International Index; Admiral	International Multi-Cap Core
VGSLX	Vanguard® REIT Index; Admiral	Real Estate
VGPMX	Vanguard® Precious Metals & Mining; Investor	Precious Metals

# Customized Investment Advice

# InR

Low Cost. Transparent. Predictable.

## Making Retirement Planning a Breeze.

View or Select Your Portfolio

Risk Number Range of Portfolio:

54 to 68

69 to 80

Portfolio Name:

InR Moderate

InR Moderately Aggressive

Asset Class:

- Large Cap
- Mid Cap
- Small Cap
- International
- Fixed Income



Projected Annual Before-Tax Return:

6%

7%

Projected Return Probability Range:



Projected Balance at Retirement Age:

\$470,132

\$547,033

Estimated Monthly Income in Retirement:

\$2,244

\$2,612

Present Value of Monthly Income Adjusted for Inflation:

\$1,510

\$1,758

Adjust Your Portfolio Selection (Optional):

Select

Portfolio

a More Conservative Portfolio

Based on Your Risk Number

For illustrative purposes only. A full copy of the Projected Retirement Income report can be obtained online at [www.inradvisors.com](http://www.inradvisors.com) or through an InR advisor.



# Participant Experience

- Easy-to-use navigation tools
- Loan and distribution wizard
- On-demand statements and optional weekly email statement summary
- Transaction email confirmations
- Easy model view and management
- Enhanced transaction capabilities, rebalance options and scheduled transfers
- Educational tools and materials customized by life stages



Views automatically adjusted on mobile devices for access anywhere, anytime.





## Your 457 is Due for an Upgrade.

Start your InR 457 Program right away!

Visit us online, or call an InR professional for more information or to schedule an appointment.

[www.inradvisors.com](http://www.inradvisors.com) 877-INR-1733

### Please remember:

Different types of investments involve varying degrees of risk, and it should not be assumed the future performance of any specific investment or investment strategy (including the investments and/or investment strategies recommended, undertaken or devised by InR) will be profitable.

### Important Disclosure Information

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### Please note:

Vanguard and InR are separate unrelated investment providers InR's use of the Vanguard platform should not be construed as Vanguard's endorsement of InR's services.

**Investment Adviser Representative**, InR Advisory Services, LLC., a Registered Investment Adviser.

*"Investors should carefully consider the investment objectives, risks, fees, and expenses before investing. For this and other important information, please obtain the investment company fund prospectus and disclosure documents from your Rep/Advisor. Read the information carefully before investing"*

Investments in bonds are subject to interest rate, credit, and inflation risk. Foreign investing involves additional risks including currency fluctuations and political uncertainty. Stocks of companies in emerging markets are generally more risky than stocks of companies in developed countries.

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