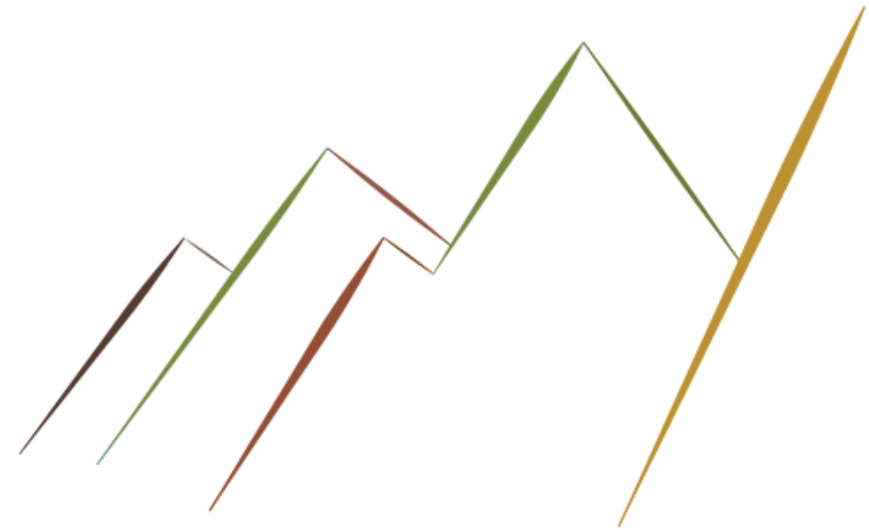


Copper Canyon LMCO Plan's

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Copper Canyon LLC

Registered Investment Advisor

What we are going to cover

- A look at your Voya managed accounts
- How to save thousands by choosing the right stocks and ETF's
- Some investment options you have that Voya doesn't advertise

Copper Canyon's Core

- Fee-Based fiduciary advisors
 - Fiduciary is the highest standard upheld by law. It requires the advisor to do what's in the best interest of the client at all times.
- We manage client's Performance Sharing Plans (PSP), Hourly Savings Plan (HSP) and Salaried Savings Plan (SSP).
 - We work with Lockheed Martin Hourly and Salaried Employees.
- We create financial plans to help Lockheed employees save and prepare for retirement.
 - We don't sell any products, all of our services are for the benefit of the client.

How we manage differently than Voya

- We offer Active Portfolio Management Services
 - Select investments by choosing the lowest expense ratio funds to save thousands of dollars over the years.
 - Utilize derivatives and equity options to manage a clients portfolio risk.
- We provide Free Financial Plans for new clients
 - We use advanced financial planning software that looks at your assets, debts, income and retirement savings to create a realistic and achievable financial goal.

A couple things to know about your Voya accounts

- Voya charges an annual percentage for their management services.
 - Voya is a passive investment manager, meaning they invest your money in a fund and never look at it again.
 - Example: 1% fee on a \$100,000 portfolio is \$1,000 per year.
- Voya selects funds that have higher expense ratio than an equivalent ETF in the stock market.
 - Example: Voya's International Developed Markets Fund charges 0.26% to 1.11% a year to own.
 - A similar SPDR® Portfolio Emerging Markets ETF "SPEM" charges 0.11%.

So how much can you save by purchasing an ETF over a Voya fund?

	Voya Developed Emerging Market Fund	SPEM Spdr Emerging Market ETF
Starting Amount	\$25,000.00	\$25,000.00
Years	20	20
Additional Contributions	\$500 per month	\$500 per month
Annualized Rate of Return	12%	12%
Annual Investment Fee	1.10%	0.11%
Annual return after fees	10.90%	11.89%
Total amount you have contributed	\$145,000.00	\$145,000.00
Total at end of investment	\$646,129.89	\$753,805.84
Total Cost to the Investor	\$107,675.95	

- Let us assume we have a \$25,000 investment in Voya's international developed markets fund and \$25,000 in SPEM ETF.
- You contribute \$500 a month to the investment.
- Your estimated rate of return is 12%.
- You hold the investment for 20 years.
- Over the life of the investment, Voya's Emerging Market Fund will cost you over **\$107,675.**

What are some things you can do?

- Voya has an option to open a Self Directed Brokerage Account (SDBA)
 - You can select lower cost ETF's and individual stocks to invest in.
 - The account is opened through TDAmeritrade and they offer commission free ETF's. This means you can pay no fees to buy or sell.
- You are allowed to take 2 annual distributions out of your Voya account and roll the money directly into an IRA.
 - These distributions will not affect your company match.
- A Rollover IRA provides you more flexibility to invest in other assets that cost less and provide better upside potential.
 - Voya doesn't allow you to take all of the money out, but close to 70% of the available funds.
 - With an outside IRA you have more flexibility to invest your retirement funds, we recommend opening one with Interactive Brokers.

Some advice that will save time and money

- Set up the right accounts to minimize taxes and maximize retirement gains:
 - Open a Roth IRA and contribute your after tax money (up to \$5,500 a year).
 - You will not have to pay taxes in retirement on any distributions, and you can withdraw the Initial contributions before retirement without paying penalties' or taxes.
 - Open a Traditional IRA and contribute your Before tax money (up to \$5,500 a year).
 - You will have to pay ordinary income taxes on any distributions taken in retirement, as well as any penalties for pre-retirement withdrawals.
 - Create a financial plan, or have one created that puts down all of your assets and debts into overall financial picture.

Some advice that will save time and money

- Elect your beneficiary
 - If you are married, elect your wife or husband. The money will pass tax free to your spouse.
 - If you want to pass the money to another family member, open a trust account. It will automatically pass to the account holder named the “Beneficiary” without going through the Probate process.
 - The probate process is lengthy and costs legal fees. Set up the proper accounts so your loved ones don’t have to go to probate to claim your assets.

Required Disclosure

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