maneuver™
A MOVEMENT REQUIRING SKILL AND CARE

FAQ

www.401kManeuver.com.joann-holst-lp

Call: 720-287-5880

Do I have to move or transfer my 401(k) account?
No, 401(k) Maneuver™ will simply provide you with Quarterly Allocation Recommendations **(QAR)** via email.

When will I receive my first QAR?
When you enroll, immediately following the end of that calendar quarter. For example the week of January 1st, April 1st, July 1st and October 1st. You will not be billed until you have received your first QAR.

Why quarterly?
Some workplace retirement plans only allow for quarterly allocation changes and, we want to avoid the potential of early withdrawal penalties when changing an allocation too soon.

Will my investment choices be different?
No, 401(k) Maneuver™ will provide our recommendations based on your current Plan investment menu.

Is there anything new to learn?
No, we do the research and send you your Quarterly Allocation Recommendations.

How do I make the changes 401(k) Maneuver™ is recommending for me?
Log into your plan website or get help from your HR Department or company representative.

Can I really do this without talking to a financial adviser?
That is one positive benefit of 401(k) Maneuver™. There is no need for uncomfortable meetings with a financial adviser. Based on an online risk tolerance assessment and current market conditions, Maneuver, LLC simply emails your Quarterly Allocation Recommendations.

Will I see immediate results?
Possibly. The real value will be seen over time as 401(k) Maneuver™ works to help you better protect your account during bad markets and improve performance when markets are good.

Do I really have control over what my retirement plan is invested in?
Yes. You do not have to relinquish control to default investments that may not be the best for you. 401(k) Maneuver™ empowers you to regain control over your retirement account.

Why is independent advice important?
Advisers who are independent work directly for you as opposed to having an obligation to the investment firm they work for. This puts 401(k) Maneuver™ on the ***"same side of the table"*** with you.

What is a fiduciary?
A fiduciary is someone in a position requiring them to act in your best interest and disclose any potential conflicts.

Does 401(k) Maneuver™ make any commission based on the choices I make?
No, as fiduciaries, 401(k) Maneuver™ receives no commissions. 401(k) Maneuver™ simply recommends what we believe to be in your best interest per market conditions and your tolerance to risk.

What is the cost?
The cost is a maximum of 1% annually but, could be less and is paid monthly via credit card authorization. Other payment methods may be available. Speak with you 401(k) Maneuver™ representative for details.

How do I pay?
401(k) Maneuver™ is paid monthly via credit card authorization. You are not billed until you receive your first Quarterly Allocation Recommendations.

Can I use Maneuver, LLC if I leave my employer plan?
Yes, if you change jobs or retire, 401(k) Maneuver™ can continue to help.

How do I unsubscribe from the service?
You can communicate with your 401(k) Maneuver™ representative or with 401(k) Maneuver™ directly.