maneuver™
A MOVEMENT REQUIRING SKILL AND CARE

Do You Have a Love-Hate Relationship with Your 401(k) Plan?

If you work for a company that offers a 401(k), you may love the fact that you can participate in a tax-advantaged retirement savings plan that can help you set aside funds for the future. But when it comes to deciding how and where your money should be allocated within your plan, you may hate the idea of making these decisions on your own.

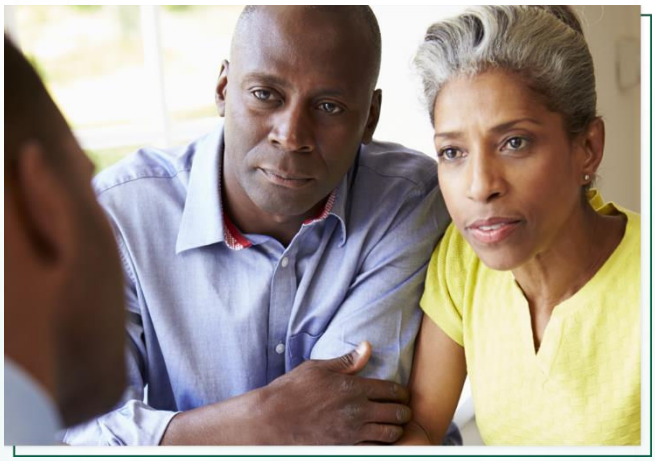
While the balance in a 401(k) plan is often a person's biggest asset, in most cases, when it comes time to actually pick and choose the investments, participants are typically just handed a brochure, with no additional guidance.

In fact, in many instances, 401(k) plan participants will opt for whatever investment vehicle is recommended by their employer, their co-workers, or their friends - regardless of whether or not it fits in with short- and long-term financial objectives. Unfortunately, this can more often than not have drastic consequences.

But it doesn't have to be that way.

The Problem with Managing Your Own Retirement Plan

Going with the wrong financial options for your specific situation and goals can make a big difference in the performance of your 401(k) account. It can also have an impact, down the road, when the time comes to convert your 401(k) plan assets into an income stream.



For instance, investments like **Target Date Funds** - which are designed to re-allocate towards more conservative financial vehicles, as you get closer to retirement - can still expose your savings to downside market risk, even though this type of asset is highly recommended by many 401(k) plan "experts."

So who is your 401(k) plan really benefiting the most?

Ensuring You Make the Right Choice with Your Retirement Plan Funds

In today's fast-paced world, it can be difficult to accomplish everything you already have on your To-Do list. So, why add the stress of worrying about what you should or shouldn't be doing with your 401(k) account?

Instead, partner with experts who have your best interest in mind - and who aren't paid commissions based on the investment alternatives that you choose. At 401(k) Maneuver™, we sit on your side of the table. Our advice is based solely on what we believe is best for you.

You wouldn't make major health decisions without the advice of a doctor. So, why turn what could be your largest financial asset over to chance?

401(k) Maneuver™ is kinda like having an investment doctor on call 24/7, that's what it feels like using the 401(k) Maneuver™ tool.

401 (k) Maneuver™ can help you reconnect and have a love relationship with your 401 (k) account.

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