401(k) maneuver™

A MOVEMENT REQUIRING SKILL AND CARE

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Would Your Life In Retirement Be Different If You Had 40% More Income[1] During Retirement?

401(k) investors suffer poor performance and less than optimal results because of 1 correctable behavior. Do you have any idea what that behavior is and how easy it can be corrected?

FACTS

1. 88 Million investors are largely responsible for managing their own assets.[2]
2. 92% have no idea what they are paying in fees.[3]
3. Just 9% of 401(k) participants have set-up auto-rebalancing feature where it is available.[4]

What is the simple correctable behavior?

Properly Rebalancing Your 401(k)

If it's so easy, why do over 80% of 401(k) participants fail to rebalance?

Q. Have you ever felt intimidated or embarrassed by financial jargon and financial advisors? Can you relate to feeling past poor performance disconnects you from being hopeful of having your optimal retirement?

Q. Have you failed to rebalance your 401(k) because you don't know where to turn for accurate, unbiased, and reliable advice?

Q. Would you like rebalancing recommendations via email, each quarter, with the goal of increasing your account performance? No need for awkward meetings or embarrassment regarding your lack of understanding about investing. Once you are enrolled, you will automatically receive your Quarterly Allocation Recommendations via email.

401(k) MANEUVER CAN IMPACT YOUR 401(k) LIFE SAVINGS BY HELPING YOU MOVE:

◂ From	To ▸
Apathetic about your 401(k)	Engaged with your 401(k)
Paying excessive fees	Optimizing fees
Frustrated with effective rebalancing	Confidently rebalancing quarterly

401(k) Maneuver™ removes all of the embarrassment, frustration and difficulty of rebalancing in 2 simple steps:

1. With just a few pieces of information you can be on your way to optimizing your 401(k) and give yourself the opportunity to maximize results!
   - Name and email address
   - Your current 401(k) plan name with investment menu
   - Your current 401(k) statement

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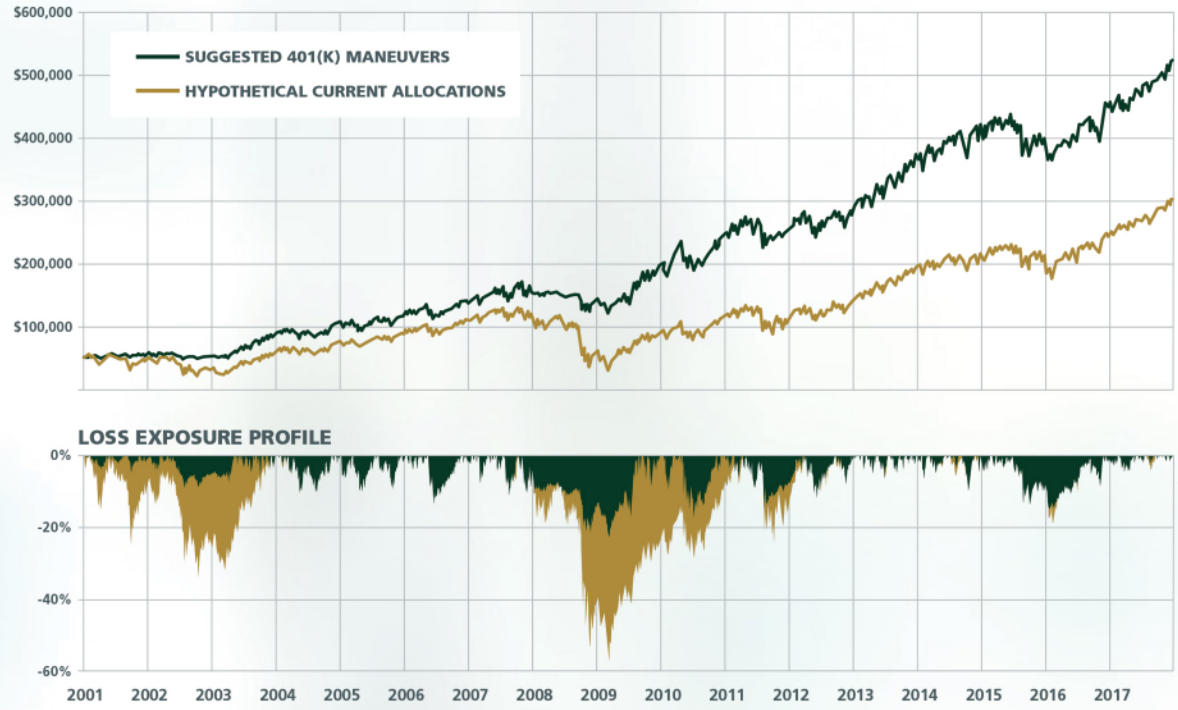
HISTORICAL DATA — For Date Range 1/2/2001 – 12/29/2017



Ending Value of Initial $100,000 Investment:
$566,846.36
CAGR: 10.75%
Riskalyze Number: 43

Ending Value of Initial $100,000 Investment:
$348,269.00
CAGR: 7.62%
Riskalyze Number: 72

Difference
$218,577.36

LOSS EXPOSURE PROFILE

Maximum Drawdown

SUGGESTED 401(K) MANEUVERS
-22.7% 3/9/2009

Selected Benchmark:
HYPOTHETICAL CURRENT ALLOCATIONS
-56.7% 3/9/2009

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
SUGGESTED 401(K) MANEUVERS	3.7%	-2.6%	35.5%	13.3%	4.6%	15.5%	9.8%	-7.5%	26.9%	20.6%	2.3%	10.2%	27.8%	9.2%	-4.0%	11.8%	15.2%
HYPOTHETICAL CURRENT ALLOCATIONS	-4.4%	-18.1%	37.4%	15.6%	8.4%	17.0%	4.9%	-36.5%	30.1%	19.4%	-3.4%	17.3%	31.9%	6.3%	-1.5%	14.3%	19.2%

2. Now you're ready to visit with your 401(k) Maneuver™ Representative.

To receive your Quarterly Allocation Recommendations, via email on a quarterly basis, simply enroll with your representative. In your Quarterly Allocation Recommendation Report you will receive:

- Recommended Quarterly Allocations
  - Allocations are based on current market and economic trends.
  - Recommendations will keep your investment choices in-line with your risk tolerance.
- Quarterly Market Overview

Visit with your 401(k) Maneuver™ Representative to receive your complimentary personalized report and start maximizing your chances to have the most in retirement with ease and confidence.

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- Maneuver, LLC is another business name for Royal Fund Management, LLC, which is registered as an investment adviser with the SEC and only transacts business in states where it is properly registered, or is excluded or exempted from registration requirements. SEC registration does not constitute an endorsement of the firm by the Commission nor does it indicate that the adviser has attained a particular level of skill or ability.
- Back testing involves a hypothetical reconstruction, based on past market data, of what the performance of a particular account would have been had the adviser been managing the account using a particular investment strategy. Performance results presented do not represent actual trading using client assets, but were achieved through retroactive application of a model that was designed with the benefit of hindsight. Back tested performance results have inherent limitations, particularly the fact that these results do not represent actual trading and may not reflect the impact that material economic and market factors might have placed on the adviser's decision-making if the adviser were actually managing the client's money.
- These results should not be viewed as indicative of the adviser's skill and do not reflect the performance results that were achieved by any particular client. During this period, the adviser was not providing advice using this model and clients' results were materially different. The model that gave rise to these back tested performance results is one that the adviser is now using in managing clients' accounts.
- CAGR is defined as Compound Annual Growth Rate. The Riskalyze Number is a calculation used to define the risk of a portfolio or the risk tolerance of a client compared to market indices. It determines mathematically the potential range of profit or loss with a probability of 95%. There can be no assurance that the portfolio does not lose more than the projected loss of the range of outcomes calculated.
- Returns do not reflect the performance of any advisory client and reflects the reinvestment of dividends and capital gains. No current or prospective client should assume that the future performance of any specific investment or strategy will be profitable or equal to past performance levels. All investment strategies have the potential for profit or loss. Changes in investment strategies, contributions or withdrawals, and economic conditions may materially alter the performance of your portfolio. Different types of investments involve varying degrees of risk, and there can be no assurance that any specific investment or strategy will be suitable or profitable for a client's investment portfolio. There are no assurances that a client's portfolio will match or outperform any particular benchmark.

1. The Impact of Expert Guidance on Participant Savings and Investment Behaviors," David Blanchett, Morningstar Investment Management Group, 2014.
2. BNY Melon Retirement Report "Time To Get Personal" 2015
3. Over 90% of Americans make this 401(k) mistake by Maurie Backman for The Motley Fool
4 http://aon.mediaroom.com/newsreleases?item=136959

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