



Get the most out of your retirement

More choice- More flexibility- Access to Managed Portfolios

Working with a local advisor may be helpful in planning a retirement strategy.

Employees are almost twice as confident in making investment decisions if they have help from a financial professional than if they decided this on their own. ¹

67% would like personalized investment advice for their 401(k). 40% don't feel like they know what their best investment options are and 30% feel a lot of stress about choosing their 401k investments. ¹

Employees who sought investment advice through their 401k plan enjoyed a medium annual return over 3% higher than those who didn't - even after the fees they paid for this advice. ²

With professional advice, 60% of participants increase their projected ten-year retirement wealth by an average of 30%, net of fees. ³

40% of employees made an active savings decision at the time they adopted managed account advice and 30% earned value through a reduction in portfolio risk. ³

1 - Source: 2015 401(k) Participant Survey conducted by Schwab Retirement Plan Services, Inc. Respondents participated in the study between May 26 and June 3, 2015.

2 - Source: According to the study of 14 large retirement plans with more than 723,000 individual participants and over 55 billion in assets, by Aon Hewitt, a consulting firm, and Financial Engines, an investment advisory firm, between 2006-2012. Published May 2014

3- Source: The value of managed account advice, Vanguard research, August 2015

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