

# Is Your 401 (2k)?

## Could you be doing a better job managing your 401(k)?

Your 401(k) account may be central to your retirement planning. So if you lack the time, tools or confidence to manage your account in accordance with your retirement goals, we can help solve your problem.

#### Let the professionals do it for you.

401k Plus and their partners at Retirement Management Systems, Inc. (RMS), can manage the company-sponsored 401(k) account you have now. They will help assess your retirement goals and investment tolerance and develop your retirement strategy. Then RMS will review the investment alternatives in your employer's plan and actively execute your strategy.

#### A path to retirement.

People who fly solo with their 401(k) are likely to be too conservative, too aggressive, or simply let emotions get in the way of making smart investment decisions. But you don't have to go it alone.

### Hire professionals to help you:

- Determine how much to save from each paycheck
- Choose the best investment mix
- Allocate current balances and future balances
- Monitor progress toward your goals
- Rebalance and reallocate as necessary
- Understand the risk you are taking, in real terms you can understand



Learn more at www.BuyHoldPlus.com/401kPlus