



5

MISTAKES

YOU WANT TO AVOID WITH YOUR

401(k)

For many people, the money that is invested in their 401(k) plan makes it their largest asset - and because of that, it is imperative to ensure that this money is properly invested. But if you're like most investors, you could be making one - or all - of the following mistakes, which in turn, can have a negative effect on your return, as well as your future retirement income.

1) Not making changes.



Contrary to what some investors believe, a 401(k) plan is not a "set it and forget it" program.

And, just like driving cross country, if there is a roadblock or other obstacle preventing you from reaching your destination, you need to make the appropriate changes in order to stay on course.

401(k) Maneuver guides you through your retirement journey by reviewing your account quarterly based on your risk tolerance, current economic and market conditions, and the menu of investment choices made available by your employer plan. Then, we rebalance as necessary.

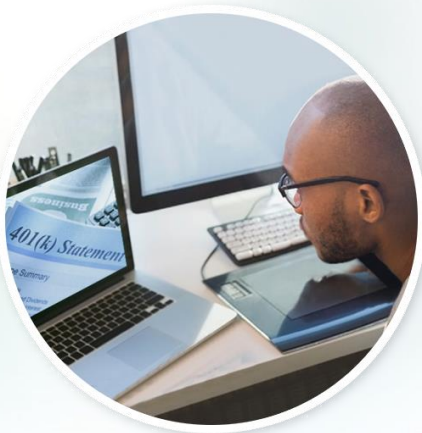
2) Relying on Only TDFs (Target Date Funds).

While TDFs (Target Date Funds) have become extremely popular with 401(k) participants throughout the past few years, it is essential that you diversify your account, and not rely solely on these financial vehicles. After all, target date funds do not appropriately manage downside risk.

Because everyone has different goals and objectives for the future, there is no one-size-fits-all way to invest in a 401(k) plan. 401(k) Maneuver helps you avoid target date funds and better utilize all the options available in your entire workplace plan.



3) Not reading your statement.



Many employees are apathetic and do not even open their 401(k) statement. Although reviewing the statement for your 401(k) plan might not be the most exciting read, it is important that you have a good understanding of the information that is provided to you.

That way, you can determine whether or not you're on track to meet your financial goals.

By enrolling in 401(k) Maneuver, you can be transformed from apathetic about reading your statement to engaged with your 401(k) account - which could have a big impact on your overall returns and confidence about achieving your goals for retirement.

4) Not utilizing asset allocation rebalancing.

Few people rebalance their 401(k) account and, even those who do, fail to manage risk through proper asset allocation.

Rebalancing only the percentages of current holdings does not consider current market and economic conditions.

This often results in more significant losses during bad markets. 401(k) Maneuver rebalances based on current market and economic conditions which may result in better performance through downside risk management.



5) Not getting help from a 401(k) expert.



Although most people have basic investment knowledge, utilizing an expert to do the in-depth market research could change the performance of your account from good to great. Studies show that those who get help typically outperform those who don't.

For this reason, it can be beneficial to turn to an expert for help with investing and allocating your 401(k) plan account. Even though your 401(k) is employer-sponsored, receiving independent advice may help you to increase your account's performance.

Whether you want more money for retirement or you don't want to lose what you have, 401(k) Maneuver exists to help you...

- **Improve account performance** over time and have more money for retirement.
- **Manage downside risk** to minimize losses during bad markets.
- **Decrease fees** that strike a blow to your account performance.
- **Avoid target date funds** that may not be the best strategy to achieve your goals.

We professionally manage your 401(k) for you by reviewing your account quarterly based on your risk tolerance, current economic and market conditions, and the menu of investment choices made available by your employer plan. Then, we rebalance as necessary.

401(K) Maneuver can help you avoid these 5 mistakes and more.

