

Get the most out of your Retirement Benefits

More choice, more flexibility, and most importantly, investment advice now available



The Help You Need

Nearly half of the participants don't feel like they know what their best investment options are (40%), and one third feel a lot of stress about choosing their 401(k) investments (30%).¹

Retirement savers who sought investing advice through their 401(k) plan enjoyed a median annual return almost 3% higher than those who didn't — even after the fees they paid for that advice.²

The Advice You Want

Fewer than half are confident in their ability to make the right 401(k) decision. But 3 in 4 would be confident with professional help (73% vs. 44%).¹

The Peace Of Mind You Deserve

If your plan has recently been enhanced with a brokerage window, you now have greater flexibility and access to a large number of high quality investment options in addition to those in the 'Core' account. More importantly, the brokerage window often enables participants to finally retain the direct personal advisory support needed to prudently govern their account.

How it works: Participants activate their brokerage window account either online or by requesting an enrollment kit from their plan provider. When completed, an additional account number is issued and participants may transfer funds back and forth from their standard account to their new brokerage window account. Those funds now in the brokerage account are still in the 401(k) program but now may be invested among thousands of mutual funds and individual securities available on the brokerage platform. Both the core investments and brokerage window account positions are displayed online and in a consolidated statement.

Working with your trusted advisor: Participants may retain the professional services of a Registered Investment Adviser (RIA) to help govern their retirement account and create a custom portfolio that is both risk appropriate and coordinated with the other assets in your financial plan. As a fiduciary, a RIA provides comprehensive and continuous support, is required to put the investor's interests first, and must avoid conflicts of interest.



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

2- 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.

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