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# WELCOME TO PHD. RETIREMENT CONSULTING

**Welcome to PHD. Retirement Consulting.** We specialize in retirement plans. In fact, group retirement plans is our soul focus. 401(k) plans, 403(b) plans, 457 plans. That’s what we do.

We took a step of faith that there’s a better way to help American workers prepare for tomorrow, a process marked with integrity that’s fully transparent. Providing Fee-only consultation through a Registered Investment Advisor means our recommendations are independent and unbiased. And we’re not afraid to take responsibility for our advice and be held to a Fiduciary standard.


Our goal is to help employees retire better and help employers sleep better. If you’re having worries about the retirement plan at your company, no worries, give us a call. Or if you feel like your employees don’t understand or appreciate this employee benefit, let’s talk.




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We believe that Healthy Plans produce Healthy Outcomes

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At PHD. Retirement Consulting we believe that we've developed a way that actually makes it easier for employees and employers to save; a system that produces healthier outcomes because of healthy plan design; a process that increases employee satisfaction while controlling costs for the employer by demonstrating the actual ROI of the retirement plan.

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## Recent Blog Posts

### THE SKINNY ON TARGET DATE FUNDS

June 11, 2018

The SKINNY on TDFs The key to growing money in a long-term retirement plan is to be as broadly diversified as possible. That is, to be broadly diversified in an age-appropriate fashion. With investments it's particularly important for us to act our age. Some will argue for the merits of a risk-adjusted diversification, and certainly risk tolerance is not an unimportant factor in the equation. But a snapshot

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## SIX SURE-FIRE WAYS TO MAKE MONEY IN YOUR 401(K)

June 04, 2018

SIMPLE. It's not complicated building wealth in a 401(k) plan (or it's 403b plan equivalent). The money comes out of your paycheck before you get a chance to spend it or even see it (which avoids the loss aversion). Many times, if the retirement plan is designed correctly, there will be some auto-features set up to automatically take care of your savings: you'll be auto-enrolled, auto-diversified, and your

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([HTTPS://WWW.PLANHEALTHDESIGN.COM/BLOG-](https://www.planhealthdesign.com/blog-post/six-sure-fire-ways-make-money-your-401k/)

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