

# Helping You Build Retirement Wealth

401kWealthPlan offers you the help necessary to manage your retirement wealth. ***Our process is straightforward and simple to implement and follow.*** You have **two options** to select from depending on your time horizon and investment preference:

**Stay-The-Course** this option is for you if you have a longer time horizon and are comfortable riding the market ups and downs.

**Tactical** select this option if you want to take an active role in protecting your retirement wealth when the next major market decline occurs. What is a major market decline? It is a decline of 16% or more in the stock market (as measured by the S&P 500 index).

What you can expect from the 401kWealthPlan services is:

- Specific allocation recommendations between stocks and bond funds
- Fund recommendations customized from your 401(k) plan selections
- Timely reminders to review and/or shift your allocation
- Monthly updates to confirm you are in the right funds and allocation
- Easy to follow process that will help you meet your retirement goals
- Professional coaching at a reasonable monthly cost

Since 401kWealthPlan works only for you, the retirement plan participant, our approach is focused on helping you ***Retire Strong***. We will provide you guidance on how to manage your retirement wealth **without you having to spending too much time, energy or money worrying about investments**. You can rest easy knowing you are getting professional guidance.

## Sign Up Now

## The Two Options Defined

### Stay-the-Course

This is a more traditional investment strategy that relies on diversification between Stock, Bonds and Cash to control the risk in your portfolio. **We design specific portfolio allocations using the most index like investment options** available in your plan to help achieve the appropriate risk profile to balance your retirement goals with your willingness to take investment risk.

Historically **stocks have provided higher returns, but have had a bumpier ride, another way to say, more risk**. For this reason investors in this strategy should consider allocating more to bonds as they either get closer to their retirement date or their funding goal.

[Learn More](#)

### Tactical Strategy

This solution is designed for investors that are **close to retirement, their funding goal or just don't want to ride the market down** again during the next market correction.

If you select this option we also design specific portfolio allocations for your plan using the most index like investment options available. However we go one step further and build **Offensive, Cautionary, and Defensive** allocations for different market conditions.

We then monitor our **four propitiatory risk flags and tell you when to switch between the three portfolio allocations by email**.

[Learn More](#)

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Investing involves risk and clients should carefully consider their own investment objectives and never rely on any single chart, graph or marketing piece to make decisions. The information contained herein is intended for information only, is not a recommendation to buy or sell any securities, and should not be considered investment advice.

Equity investing involves market risk, including possible loss of principal. In general the bond market is volatile, and fixed income securities carry interest rate, market, inflation, credit and default risk. Any fixed income security sold or redeemed prior to maturity may be subject to a substantial gain or loss. Past performance is not a guarantee or a predictor of future results of either the indices or any particular investment. It is not possible to directly invest in an index.

See additional disclosure information below

[Retire Strong Retire Strong](#)