



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 providing allocation changes each quarter to help you reach your retirement destination.

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

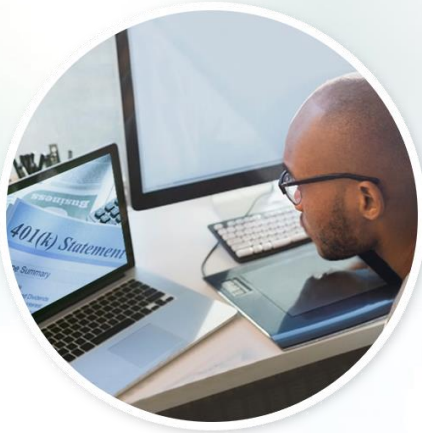
While TDFs (Target Date Funds) have become extremely popular with 401(k) participants throughout the past few years, it is essential that you diversify your account, and not rely solely on these financial vehicles. After all, target date funds do not appropriately manage downside risk.

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™ provides guidance on how to move away from target date funds and better utilize all the options available in your entire workplace plan.

With that in mind, properly allocating and rebalancing your retirement account - based on your specific objectives - can be extremely advantageous.



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.

401(k) Maneuver™ provides expert recommendations on a quarterly basis privately via email.

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

