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Workplace Retirement Plan Guide

How to Take Control of Your 401(k), 403(b), or 457

For many people, their **workplace retirement plan becomes their largest investment account.**

Yet it is often the account that receives the **least attention.**

Over time, this can lead to:

- outdated investment allocations
- unnecessary fees
- portfolios that no longer match retirement timelines
- default funds selected years ago and never reviewed

Your workplace retirement plan plays a major role in your future financial security.

It deserves the same thoughtful strategy as the rest of your financial life.

Why Workplace Plans Often Go Unmanaged

Historically, workplace retirement plans were considered **"held-away accounts."**

Even if someone had a financial advisor, that advisor usually **could not manage the employer plan directly.**

Because of this, many people either:

- stayed in default investment options
- tried to manage the account themselves
- ignored the plan entirely

This often resulted in retirement accounts operating on **autopilot instead of strategy.**

A New Way to Coordinate Workplace Plans

Today, new technology allows workplace retirement plans to be **professionally managed without moving the account.**

Platforms like **Pontera** allow advisors to help manage workplace retirement accounts **inside the existing plan**, without requiring a rollover or change in custodian.

This allows your workplace retirement plan to become part of a **coordinated financial strategy**, rather than a separate account operating on its own.

Think of it as bringing your **401(k), 403(b), or 457 into the same overall strategy as the rest of your financial life.**

What a Coordinated Workplace Plan Strategy Includes

When a workplace plan is evaluated as part of a broader financial strategy, several improvements can occur.

A Clear Investment Strategy

Instead of random funds or outdated allocations, your portfolio can be built based on:

• your retirement timeline
• your risk comfort
• your overall household financial plan

Ongoing Monitoring and Adjustments

Markets change. Life changes.

Your workplace plan may need periodic adjustments to remain aligned with your goals.

A structured strategy allows your plan to evolve as retirement approaches.

Household-Level Coordination

Most families have multiple accounts, including:

- a workplace retirement plan
- a spouse’s retirement plan
- IRAs or rollover accounts
- taxable investment accounts

When these accounts are coordinated together, it becomes easier to build a unified retirement strategy.

A Simple Game Plan for Reviewing Your Workplace Plan

A thoughtful review of a workplace retirement account often follows four steps:

1. Review current investments
Understand how your retirement account is currently allocated.

2. Identify fees, overlap, and risk gaps
Many plans contain overlapping funds or unnecessary expenses.

3. Align the portfolio with your retirement goals
Your strategy should reflect your timeline and long-term objectives.

4. Monitor and adjust over time
Your investment approach should evolve as retirement approaches.

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Questions Worth Asking About Your Workplace Plan

Many people benefit from reviewing their plan when they are asking questions such as:

- Am I invested appropriately for my retirement timeline?
- Are my retirement plan fees reasonable?
- How does my workplace plan fit with my other investments?
- Should I adjust my allocations as retirement approaches?

These questions can have a meaningful impact on long-term retirement outcomes.

Additional Financial Decision Guides

You may also find these guides helpful:

What Should I Do With an Old 401(k)?
www.mydrwealth.com/old-401k-decision-guide

Can I Retire Yet?
www.mydrwealth.com/can-i-retire-yet

Should I Pay Off My Mortgage or Invest?
www.mydrwealth.com/pay-off-mortgage-or-invest

These resources explore some of the most common financial decisions people face when planning for retirement.

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Start With a Conversation

Every financial situation is different.

If you would like help evaluating your workplace retirement plan and how it fits into your broader financial strategy, a conversation can help clarify the next steps.

Schedule a conversation at:
www.mydrwealth.com/start-here

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DR Wealth

Helping individuals and families make smarter decisions about retirement, investments, and long-term financial strategy.

Serving clients throughout **Turlock, Modesto, Merced, and California's Central Valley.**