How to Guide:

Take control of your 401k

The Greatest Agent Financial Services

Plan Confidence™

Disclosure:

This is guide is written by Ruth C Ladas, Financial Advisor DBA The Greatest Agent Financial Services to give you more confidence in your employer sponsored retirement plan (401k, 403b, TSP, etc). All opinions in this brochure are those of Ruth C Ladas and not of Plan Confidence Corp its affiliates or employees. The rest of this is common sense, but I had to write it anyway to make the lawyers happy!

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Information regarding our Registered Investment Advisor is provided in the form ADV part 2A. This document provides information about the firm, the services we offer, fees that are charged, and other significant details. If you would like to receive our most recent disclosure documents, please send an email to rladas@pbsrep.com.

Now that we have covered our "legal" backside, please enjoy the rest of this brochure!

Brief Introduction:

I am assuming you are reading this because you are one of the 100,000,000 hard-working Americans currently investing in your "Defined Contribution" (DC) plan (401k, 403b, TSP, etc).

Your employer has blessed you with a powerful tool, but ***only*** if managed properly!

"And therein lies the rub"! – Shakespeare (kind of)

Due to strict laws regarding 401k plans, ***you*** are responsible for managing ***your*** own plan. Your employer can't help you and most financial firms don't do it properly because they don't have the tools or are unwilling to accept being an ERISA[1] Fiduciary (which is more stringent with tougher penalties than a SEC fiduciary).

Your plan may offer you "education" (it's a legal term defined by the Department of Labor), but most cannot provide you "advice" (again, a legal term defined by the DOL) unless they contract a third party or prescribe to onerous ERISA rules and regulations and accept "personal liability" for their advice.

Because of this, it has been very difficult for you to know exactly how to manage your plan.

Until now!

This guide is going to give you a "crash course" on what you need to know about the amazing benefits of your employer's plan and how to maximize your plan now. This is a guide for the "Do-it-yourself" (DIY) investor, which you must be with your 401k plan, unless you give up control to a third party. This guide is packed with useful tips on how to best maximize what you are doing now and how to continue this into the future.

[1] ERISA stands for the Employee Retirement Income Security Act of 1974.

A Note From The Author:

First and foremost, I do not prescribe to the common idea that you are "*saving*" in your 401k plan. This cannot be further from the truth! Your 401k is *not* a *SAVINGS* account! Your 401k is an *INVESTMENT* account that needs to be properly managed by *you,* now and into the future!

If we don't agree with me, about your 401k being an "*investment*" account (and not a "*savings*" account), I can save you some time. Stop reading. This guide will not be helpful as it describes how to "manage" an investment account.

Since you are still reading, I will assume that we agree on your 401k being an awesome "investment" account. My hope for you is to enjoy this guide and that you find the information useful.

I hope that this guide makes you think and provides you the encouragement to have more confidence in your plan by taking control of it!

Stay confident my friends,

Ruth Ladas, Financial Advisor
The Greatest Agent Financial Services
rladas@pbsrep.com
239-747-3233

What is a 401k plan?

Our government is super creative when it comes to naming things. Your "401k plan" allows your employer the ability to set aside some of *your* current income and invest it for the future (presumably retirement). The term "401k" comes from the Internal Revenue Code (IRC) Section 401 Paragraph (or subsection) K.

> **SIDENOTE:**
>
> *One of the most popular "education" investing accounts is the 529 plan. That comes from section 529 of the Internal Revenue Code.*

Hence the extremely creative name, "401k."

Internal Revenue Code Section 401, subsection k, was first "activated" in 1981 and took on great popularity in the 1990's. The booming stock market had a lot to do with its popularity.

The 401k has now replaced pension plans that our parents may have had. Now the Baby Boomer generation (and those of us that follow) will rely on 401k assets to live on after our working years.

*A pension plan is a **"defined benefit" (DB)** plan.* Meaning, if you worked for your employer for a stated number of years, you would receive a stated amount of money (***benefit***) at a specific age, which was pre-determined (***defined***). Hence the name "defined benefit."

The employer was responsible for contributing and investing all of the money for the defined benefit plans (DB). DB plans are very expensive for an employer to maintain, as all the contributions (money going into the plan) and risk (investing the plan to ensure future payouts) is taken on by the employer and not seen by the employee.

*A 401k is a **"defined contribution" (DC)** plan*, which means the government will allow ***you*** to set aside ***your*** own money (the contribution) and your benefit will be based on the amount your plan is worth in the future (how well it was invested) and how you select to distribute it.

The government decides each year the maximum amount of money they will allow you, and your employer, to set aside each year ("***contribution***"). They have "***defined***" the "contributions" but not your final benefit; thus, the plan is known as a "**defined contribution**" (DC) plan.

> **SIDENOTE:**
>
> *In 2022, you can contribute up to **$20,500** to your 401k plan if you are under the age of 50 this year. You can contribute up to **$27,000** if you are over age 50 (or will turn age 50 this year).*

DC plans are way less expensive for an employer to maintain, as you are setting aside ***your*** current income for ***your*** future benefit. Your employer may offer a "match" (putting in some of their money every time you put in some of your money) and/or a "profit sharing" contribution (putting in some of their money, regardless of if you add your own money).

RUTH LADAS 239-747-3233 RLADAS@PBSREP.COM

Employer matches and profit-sharing contributions are not mandatory. Every employer makes the decision if it is right for their plan.

Every employer also decides on the investment options that you can use in your plan. This is the second biggest downside to DC plans. You have no control over the "fund lineup" (the available investment options within your plan). You can only use the options that your employer has pre-determined for you. This is known as your "Core Lineup".

Your employer is also legally responsible for the choices they give you and the fees charged to you under ERISA law. So, you will not have a large list to choose from, unless you have access to a "brokerage window."

However, the biggest downside to any defined contribution plan, is that ***you*** must manage the plan yourself or "outsource" the management to an ERISA Fiduciary (which are hard to find).

Proper management of your plan is also your greatest opportunity, if done properly!

Also, managing your own plan is a easier than you think. Getting educated about this impacts your future!

SIDENOTE:

Since every plan has a different fund lineup, it has been difficult for an individual adviser to provide ***ongoing, personalized*** *advice. The adviser would need to know your investment options that your employer has chosen, have a documented procedure in place to review the options (compliant to the ERISA rules) and know each of your investment preferences. Then they would need to "map" their models and review them against your investment options your employer chose for you.*

This is a very manual and time-consuming process and is not "scalable" without proper software which has not existed, until Plan Confidence Corp created it.

SIDENOTE:

Many plans may offer you a "brokerage" window where you can select your own investment options.

However, you may be giving up important legal protections when moving money into a brokerage window.

RUTH LADAS 239-747-3233 RLADAS@PBSREP.COM

What are FUTURE CONTRIBUTIONS and CURRENT DOLLARS?

Want to know one of the greatest features of a defined contribution plan? You have money going into your investment account every time you receive a paycheck!

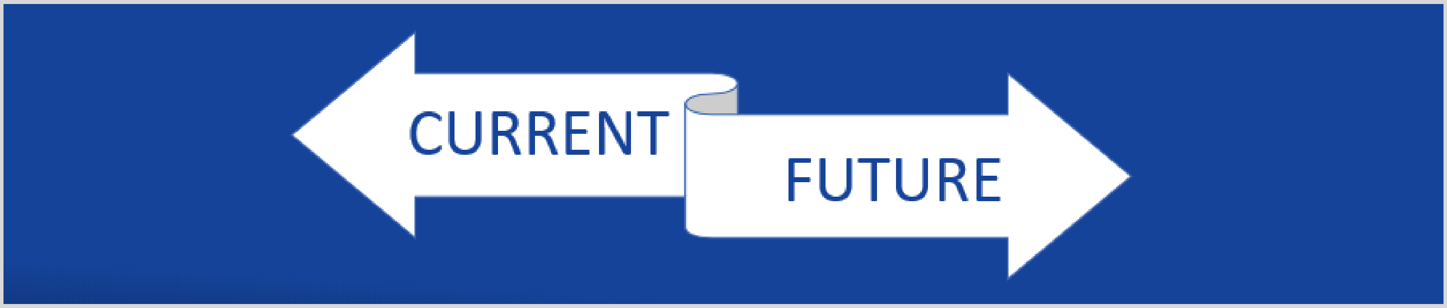
This money is known as FUTURE CONTRIBUTIONS.

It's painless on your end. All you do is fill out a form, and "poof" you have money being invested every time you get paid!

But let's talk about ***where*** that money goes and the investment theories behind it. Your 401k plan really consists of two moving parts, which can be managed separately:

FUTURE CONTRIBUTIONS – Money ***going into*** your plan every time you receive a paycheck.

CURRENT DOLLARS – The money that is ***currently in*** your plan.



Having two different "buckets" of money is what makes your plan so powerful! However, these two different "buckets" of money should be managed using two different investment philosophies.

RUTH LADAS 239-747-3233 RLADAS@PBSREP.COM

How to deal with market volatility?

Future Contributions:

A downward trending market can be one of the biggest friends to a DC plan.

Yes, you read that right!

You have money being invested every time you receive a paycheck (Future Contributions), and you can take advantage of falling markets.

EXAMPLE: Rising Market[2]

Amount	Share Price	Shares Purchased
$ 1,000	$ 10.00	100.00
$ 1,000	$ 11.00	90.91
$ 1,000	$ 12.10	82.64
$ 1,000	$ 13.31	75.13
$ 1,000	$ 14.64	68.30
$ 1,000	$ 16.11	62.09
$ 1,000	$ 17.72	56.45
$ 1,000	$ 19.49	51.32
$ 1,000	$ 21.44	46.65
$ 1,000	$ 23.58	42.41

Let's assume that you put in $1,000 into ABC Fund on the 1st of each month. And let's assume that Fund is growing by 10% each month.

Sounds pretty good right?

And this is really good for your "Current Dollars" in your plan, which would be growing by 10% each month.

However, every time you get paid, your FUTURE CONTRIBUTIONS would buy fewer and fewer shares of ABC Fund because of the rising share price.

As you can see, in the first month you would buy 100 shares with $1,000.

But by the last month, you would only buy 42.41 shares with a $1,000 because the share price has been increasing by 10% each month.

Your "Future Contributions" are losing purchasing power each month!

[2] This is for illustrative purposes only. This is not indicative of any investment results.

 RUTH LADAS 239-747-3233 RLADAS@PBSREP.COM

EXAMPLE: Declining Market

The good news is the converse is true as well.

Amount	Share Price	Shares Purchased
$ 1,000	$ 10.00	100.00
$ 1,000	$ 9.00	111.11
$ 1,000	$ 8.10	123.46
$ 1,000	$ 7.29	137.17
$ 1,000	$ 6.56	152.42
$ 1,000	$ 5.90	169.35
$ 1,000	$ 5.31	188.17
$ 1,000	$ 4.78	209.08
$ 1,000	$ 4.30	232.31
$ 1,000	$ 3.87	258.12

Let's assume that ABC Fund started with the same $10 per share price in the first month, but then the price declined by 10% each month.

Here you can see in the first month, you would have purchased the same 100 shares for $1,000.

But by the last month, you purchased 258.12 shares with the same $1,000.

You would own 1,000 more shares in this scenario than you would in the rising price scenario above.

And if there is one thing we know; investments do not move in a straight line.

Investments go up and down.

Sometimes there is a trend, and an investment will spend an extended period going up ("bull" market) or down ("bear" market).

Today's winners can be tomorrow's losers and vice versa.

You need to plan on where to put your Future Dollars.

You ***don't*** have to invest your Future Contributions the same way as the money currently in your plan.[3]

In fact, if you do, you will always be wrong!

When one of your investments goes up, it would be good for "Current Dollars" and bad for your "Future Contributions."

And when one of your investments goes down, it's good for your "Future Contributions" and bad for your "Current Dollars."

So, you will always be 50% right and 50% wrong at any given time if you invest them the same way.

[3] There are a couple of plan sponsors that do not allow you to change your Future Contributions. They invest your money going into the plan the exact same way as your Current Allocations and there is nothing you can do about it. However, this is the exception to the rule and not the norm. You will have to check with your plan provider to ensure you can manage Future Contributions independently of the Current Allocations.

RUTH LADAS 239-747-3233 RLADAS@PBSREP.COM

NERD ALERT!

THE NAME OF THE INVESTMENT THEORY I AM DESCRIBING ABOVE IS KNOWN AS DOLLAR COST AVERAGING (DCA). AS YOUR INVESTMENTS INCREASE IN PRICE, YOU BUY FEWER SHARES. AS THEY DECREASE IN PRICE, YOU BUY MORE SHARES. THIS IS WHY YOU SHOULD NEVER STOP PUTTING MONEY INTO YOUR 401K PLAN. WHEN THE MARKETS GO DOWN (AND THEY ALWAYS DO) JUST KNOW THAT YOUR FUTURE CONTRIBUTIONS ARE BUYING MORE SHARES.

Even more powerful is if you select a few investments that are losing momentum each month for your Future Contributions. You can really impact your Dollar Cost Averaging this way!

You have a tremendous opportunity to buy shares as they are going on sale and maximize every dollar you put into your plan with every paycheck.

Current Dollars:

But what about the money you currently have in your plan?

Unlike with Dollar Cost Averaging for Future Dollars going ***into*** your plan, you don't have the ability to take advantage of falling prices with the money already invested ***in*** your plan (Current Allocations), unless you are sitting on large sums of cash.

NERD ALERT!

TIMING THE MARKET IS ALSO KNOWN AS **"TACTICAL"** INVESTING. THERE ARE MANY DIFFERENT STRATEGIES AND TECHNIQUES TO TRY TO DO THIS. JUST REALIZE THAT NO ONE HAS A CRYSTAL BALL AND THE MARKETS ARE UNPREDICTABLE.

Since we know investments will go up and down over time, you need a plan to deal with the volatility for the money ***in*** your plan by managing your Current Allocations. I only know of two ways to deal with volatility for a lump sum of money in your 401k plan. The first way is to decide that there are times when you should have money in the stock markets and other times when you should have less money in stocks. In other words, "time the market."

RUTH LADAS 239-747-3233 RLADAS@PBSREP.COM

Diversification Basic Information:

Under ERISA law, your employer must offer you at least three investment options (Stock, Bond and Cash) for you to invest your money. However, almost every plan is going to offer you a dozen or more investment options (unless you work for the Federal Government which only offers five options and Target Date Funds through their Thrift Savings Program).

NERD ALERT!

FUN FACT! GIVING INVESTMENT ADVICE UNDER ERISA RULES IS MORE STRINGENT THAN GIVING INVESTMENT ADVICE UNDER THE SECURITIES EXCHANGE COMMISSION (SEC) RULES. FOR EXAMPLE, AN ADVISER **CANNOT** GIVE CONFLICTED ADVICE UNDER ERISA LAW (SUCH AS TELLING YOU TO PURCHASE SOMETHING THAT WILL EARN THE ADVISER MORE MONEY). HOWEVER, UNDER SEC RULES, AN ADVISER **CAN** GIVE CONFLICTED ADVICE, AS LONG AS IT HAS BEEN DISCLOSED TO THE INVESTOR PRIOR TO THE TRANSACTION.

Diversification needs more than just stocks, bonds and cash. Although that is a good start.

We investment advisers like to speak in terms of 30/70, 60/40, 80/20, etc. All that means is the amount of stocks and bonds they may have in their models.

60/40 is a typical "moderate" model. That means you would start out with 60% in stocks and 40% in bonds.

This is usually the first step in creating a diversified portfolio.

Let me stop here and explain something that is *really important*…

SIDENOTE:

There's an old saying in our industry when an investment adviser purchases an investment that loses money. "They weren't "wrong"; they were just "early!" - lol

You diversify your assets to control your risk!

NERD ALERT!

DIVERSIFYING YOUR ASSETS AND PERIODICALLY RE-BALANCING THEM IS KNOWN "STRATEGIC ASSET ALLOCATION."

RUTH LADAS 239-747-3233 RLADAS@PBSREP.COM

Diversification Further Explained:

Diversification is done to control risk, not to maximize gain. I cannot stress this enough.
You diversify your assets to control your risk!

So, if you are in a 60/40 portfolio, and the stock market is up over 30% don't expect your portfolio to be up 30%. You started with 60% of your money invested in the stock market, so you are not going to match the market's return.

(If you were up around 18% or more in the above example, your portfolio would be doing exactly what it was designed for. To control risk, not maximize gains).

So, what really is diversification?

As mentioned above, a typical moderate investor might start with a 60/40 allocation (60% stocks and 40% bonds).

After selecting your stock/bond percentages (to control risk) you will want to diversify the ***types*** of stocks and bonds.

This is where the limitations of your employer choosing your investment options come into play. You will only be able to allocate using the options your employer has chosen for you.

Most plans offer a lot of stock investment options for you to choose from. You can usually invest in large, medium, and small stocks. Most plans have international stocks, and some offer real estate options as well.

SIDENOTE:

It is almost impossible to diversify your bond allocations. Most 401k plans offer an intermediate term bond fund and (maybe) a high yield fund (which really trades more like stocks). Therefore, in the given example: your 40% in bonds will most likely all be in one or two funds and there is nothing you can do about it.

NERD ALERT!

"OVERLAP" IS THE TERM WE USE WHEN YOU HAVE MULTIPLE CHOICES FOR THE SAME ASSET CATEGORY. FOR EXAMPLE, ONE OF OUR LARGE 403B PLANS WE ADVISE ON, OFFERS THE EQUITY INDEX ACCOUNT, SOCIAL CHOICE EQUITY FUND AND THE EQUITY INDEX FUND. ALL OF WHICH ARE "LARGE CAP BLEND" FUNDS. SO, PUTTING MONEY IN ALL THREE FUNDS DOES NOT CREATE ADDITIONAL DIVERSIFICATION SINCE THEY ARE ALL LARGE CAP BLEND FUNDS.

One thing you need to be concerned with is "overlap" in your plan. For example, you may have three different funds that are all large cap growth funds. Putting a little bit of money in each fund will not make you more diversified since they are all buying similar stocks.

RUTH LADAS 239-747-3233 RLADAS@PBSREP.COM

Periodic Rebalancing:

Let me give you a simple example to show you why periodic rebalancing is really important.

Let's assume you want to be a moderate investor and you start with typical 60/40 split when you originally set up your 401k plan. And let's assume you're like most Americans and you don't make any changes to your 401k plan, and you plan to just "set it and forget it."

Now some time has passed, and the stock market has gone down 50% and the bond market is up 10%. The problem is now your portfolio has reversed to 40/60 (40% stocks and 60% bonds). This allocation split is more in line with a conservative investor and will hinder your performance when the markets go up again.

On the other hand, let's assume that the stock market has gone up 100% and the bond markets have gone down 10% over the same time frame. You started with the original 60/40 moderate allocation. But with your stocks outperforming the bonds, your new stock/bond split is 77/23.

To put this in perspective, our Aggressive model is 80/20. And you would unnecessarily lose more money than a 60/40 split when the markets turn negative again.

Periodically re-balancing your portfolio is one of the most important things you can do!

This will control the risk in your portfolio and hopefully help you sleep a little better at night when the markets go down (and they always go down!)

NERD ALERT!

10% OF PARTICIPANTS MADE A TRADE IN THEIR ACCOUNT IN 2020![4]

Congratulations! *(You have made it through all the technical and boring stuff.)*

RUTH LADAS 239-747-3233 RLADAS@PBSREP.COM

Bonus DIY Guide:

Below is a step-by-step guide of what you need to do to create a game plan for your 401k.

1. (*If needed*) fill out all the forms required to open your 401k plan and sign your Salary Deferral Agreement on how much you will contribute with each paycheck.

2. Review your allocation options (monthly) and find two - three options that you expect to lose steam for the next month. These are the options where you want to direct your FUTURE CONTRIBUTIONS.

3. Decide on a portfolio to diversify your CURRENT DOLLARS within your plan. And decide on how often you will re-balance your portfolio (monthly, quarterly, annually, etc).

4. (*Optional*) if using a tactical allocation, decide on what will cause you to move your money in or out of the investment options.

Now that you have a plan, go and execute your plan!

PRO TIP:

If your company offers a matching contribution, put as much in as necessary (at a minimum) to get ***all*** *of the match. This is "free" money that you cannot go back and get in any future years.* .

PRO TIP:

Some 401k plans try to discourage "frequent" trading with "short term trading" restrictions. They could block trades, charge a flat fee or percentage of assets if you violate their short-term trading policy. And every plan makes their own rules. So be sure to know your plan's ***Short Term Trading Rules*** *before making any trades.*

However, you should be ok with quarterly re-balancing with most plans. And changing your FUTURE CONTRIBUTIONS ***does not*** *constitute a trade since no monies are moving within the plan.*

RUTH LADAS 239-747-3233 RLADAS@PBSREP.COM

Then, Execute Your Plan Monthly

1. Religiously!
2. Unemotionally!
3. Put it in your calendar.

It won't take you too long once you get started. Don't let headlines change your mind or second guess yourself. A few minutes, to a half an hour each month is all you need to successfully manage your 401k plan.

I know all the above may sound hard, but I promise you, you can do it! With a little time and an internet connection and you will be managing your plan like a pro!

How To – Trade Your Account

So, you have a plan and you're ready to execute it.

But now what?

Now is when you take control!

All you need to do is tell your plan sponsor (Fidelity, Vanguard, etc) your wishes.

Just like a genie in a bottle. Your wish is their command.

There are two ways to give the genie your wishes.

How To – Over the Phone

The first way is to call the 800 number for your plan sponsor (Fidelity, Vanguard, etc). Just let them know how much you want to allocate to each fund (usually expressed in percentages).

You will need to let them know if you are making changes to your FUTURE CONTRIBUTIONS or CURRENT DOLLARS (re-balance).

RUTH LADAS 239-747-3233 RLADAS@PBSREP.COM

They may ask you "security" questions to make sure you are who you say you are, when you call. Some firms require a PIN that they send you. After you clear the security questions, the conversation would sound like this:

"I would like to make changes to my FUTURE CONTRIBUTIONS. I would like 50% to go into my ABC Fund and 50% into the XYZ Fund."

And those two funds are where your monies will go the next time you get paid.

And you also do the same for your CURRENT DOLLARS. Let them know you would like to re-balance the monies currently in your plan and give them the fund name and percentage for each fund.

Please know that calling to make changes to your plan is the "old school" way.

Only 10% of participants call their plan sponsor to make changes.

90% of transactions are now done online or through an app.[4]

Managing your account online is not that complicated.

How To – Online Trading

Login to your plan sponsor's website. Then find the section where you make your changes. This is usually under a setting of "Investments," "Manage your account," or "Move Your Money."

And finding where to place your trades is usually the hardest part!

Once you find the section of the website to make the changes, the rest is easy. You just need to click on the FUTURE CONTRIBUTIONS or CURRENT DOLLARS/RE-BALANCE section.

Then it as easy as filling out percentages in an Excel spreadsheet.

You click submit and agree to a pop up or two and you're done. It's really that easy!

It's really as simple as adding numbers in a column and making sure that they total 100% (which they will total for you).

Take Control of Your Plan Today!

Don't be part of the 90% that "set it and forget it" as that is not a good plan. Remember, this is an *investment* account and not a *savings* account!

No one will care as much about your money as you do! Hopefully this guide has provided you more confidence in your plan. Feel free to send me any questions, comments or compliments to rladas@pbsrep.com.

Do You Need Help?

Contact us for more information. We are happy to help!

Ruth Ladas

Cell: 239-747-3233

Email: rladas@pbsrep.com

Website: https://www.thegreatestagent.com/

The Greatest Agent Financial Services

Physical Address:
4135 Dr MLK Jr Blvd A21
Fort Myers, FL 33916

Mailing Address:
PO Box 475
Fort Myers, FL 33902

BONUS MATERIAL:

A Little Role Play: "Can't I just use a Target Date Fund?"

Let's pretend that you have the following conversation:

You: "I heard you can help me invest my life savings?"

Plan Response: "Yes! Of course. I would love to take your money and invest it all into one mutual fund for the rest of your life. What year, within a five-year window, do you think you will retire?"

You: "Probably 2046. I guess. If all goes well, I should be able to retire by then, but who knows?"

Plan Response: "Great! Give me all your money and we will get started today! I'm going to put all your money into our 2045 Target Date Fund. You will have no say in how we manage your money. You won't know anything about the risks we are taking. You won't know if we make changes or if/when we rebalance your account. And oh, by the way, our 2045 fund charges extra fees that we will use to construct the 2045 fund out of other funds."

You: "When I might retire is the only question you are going to ask me? This is my life's savings we are talking about. Can I make changes if I don't want to invest in emerging markets or small cap stocks"?

Plan Response: "No, we invest all your money the same for everyone. You are not unique and you get no say into how we will invest your money. We only need to know the date you think you will retire. We are not legally required to do any more. 'Trust us'!"

You: "Well, how do you get paid"?

Plan Response: "We have a fee for us putting together and selling you the fund. We then use our own mutual funds which have management fees, trading costs, 12b-1 fees and other fees you can only find if you read our prospectus. But don't worry about it, as you won't ***see*** any of the fees on your statements because we take them out before we publish your rate of return. So, you don't have to worry about the fees".

You: "This sounds great! How do we get started? What paperwork do you need"?

Plan Response: Just log into your account and put 100% of your FUTURE CONTRIBUTIONS and CURRENT DOLLARS into our ABC Target Date 2045 fund. It's that easy!

You: What about making changes down the road? Can you give me advice along the way?"

Plan Response: You don't need to hire an ERISA Fiduciary who is required to follow a bunch of federal laws designed to protect you. You don't need an ERISA Fiduciary who can be held personally liable for the advice and/or management of your account. You already told me the date you think you are going to retire, so we are good to go!"

What the heck?...Really!

The Deck May Be Stacked Against You

If the above conversation took place in my office, and I opened an account for you and invested your money, only knowing the date you might possibly retire, not disclosing my fees, not disclosing the conflicts of interest of using proprietary funds, not disclosing our prudent process or our ERISA fiduciary status, I would lose my license and possibly be sent to jail.

However, the largest mutual fund companies in the world have convinced the federal government that all they need to know about you to manage your retirement assets is the date you might retire.

They have convinced the federal government to allow your employer to put **all** of your money into these funds if you don't make plan choice!

And the best part, they have a government law, the "Pension Protection Act" (PPA) of 2006 which gives immunity to your employer and mutual fund companies relief from having to follow all of the ERISA rules.

The mutual fund giants rely on the federal government to exempt them from laws that I and every other ERISA Fiduciary must follow.

And guess what? The mutual fund giants are very successful at gathering assets. They know that 90% of Americans with money in defined contribution plans don't make any changes to their investments, year over year.

So, they market to consumers that their solution is better than doing nothing. And guess what? They are probably right! Their solution is probably better than doing nothing at all.

RUTH LADAS 239-747-3233 RLADAS@PBSREP.COM

Can Any Advisor Help Me? – No, They Can't!

Not many advisers can compliantly provide you advice on how to manage your 401k plan. Many advisers don't know the strict rules under ERISA law that they are **required** to follow when advising or trading your 401k account. The rules are complex, require significant documentation and subject the adviser to personal liability if not done properly.

In fact, many of the largest financial institutions will not allow their advisers to formally help their clients with their 401k accounts. It's just too hard to supervise 10,000+ financial professionals, especially when the adviser and their supervisors could be held personally liable if not done properly.

So, You Have Read This Far Into Our Brochure…

May I assume that…

- **You are not planning on being lazy with your life savings.**
- **You are not planning on giving up control of your life savings with little recourse.**
- **You are ready to take control of your life savings and have confidence in your plans!**

Contact us today for an initial consultation about our services. Initial consultation, set up and first month are complimentary!

Plan Confidence Fee Schedule

Monthly Fee Is Asset Based

From	To	Advice
$2,500	$100,000	$29.95
$101,000	$250,000	$49.95
$251,000	$500,000	$69.95
$501,000	$1,000,000	$99.95

The Greatest Agent Financial Services

Ruth Ladas, Advisor
Cell: 239-747-3233
Email: rladas@pbsrep.com
Website: https://www.thegreatestagent.com/
4135 Dr MLK Jr Blvd A21 Fort Myers, FL 33916