

# Planning for Your Future: Managing the Power of Your Employer-Sponsored Retirement Plan

For many actively working Americans, their primary retirement savings vehicle is an employer-sponsored retirement plan, typically a 401(k), 401(a), 457 or 403(b) plan. The benefits of this type of plan are numerous, but for some, using this plan efficiently can bring a sense of confusion and overwhelm as they consider questions including:

- How much should and can I save in this plan each year?
- Am I saving enough to get the benefits of any company contributions?
- Should I save on a pre-tax or Roth basis?
- Can I access this money before retirement if I need it?
- How do I make the right investment choices for me?
- When I leave my employer, what should I do with my investments?

Some individuals may be ready and willing to answer these questions and self-manage their employer-sponsored retirement plans. However, for those who may be looking for more guidance, a fiduciary advisor like Atlas can help clients answer questions like these and regularly review the fund lineup and actively adjust the investments, so they don't have to.

**What path should you follow?**

**Do it  
Yourself**



**Hire a  
Fiduciary  
Advisor**

## What should you consider?

***Managing your investments takes time, knowledge, commitment, and effort.***

**When was the last time you logged into your employer-sponsored retirement plan to adjust the investments?**

Atlas can review a retirement account while also considering a client's total investment portfolio including tax-deferred and taxable accounts. Accounting for fund limitations in a retirement plan could be offset by changes in the investment portfolio within another account, where applicable.

**Do you have the knowledge and investment acumen to know which investment options in your plan might make sense for you?**

Atlas' Portfolio Management Group can review the fund options in a retirement plan to help determine appropriate selections for a client in partnership with a client's advisor.

**Have you considered the potential overall value of an advisor?**

Atlas charges a quarterly fee to manage our client's investments. However, the overall value of prudent and thoughtful investment management service may, for the right client, make payment of a fee worthwhile when considering the other value-added benefits of tailored and comprehensive guidance given a client's unique circumstances.



**The news of the day can lead to a sense of uncertainty and drive emotional reactions.**

Atlas' Portfolio Management Group, in partnership with a client's advisor, has the full-time job of focusing on the health of our client investment portfolios. A client's investment portfolio will be adjusted accordingly based on data, logic, and history. Our job is to worry about the stress of managing investments, so our clients don't have to.

## *Leveraging an advisor may not always make sense.*

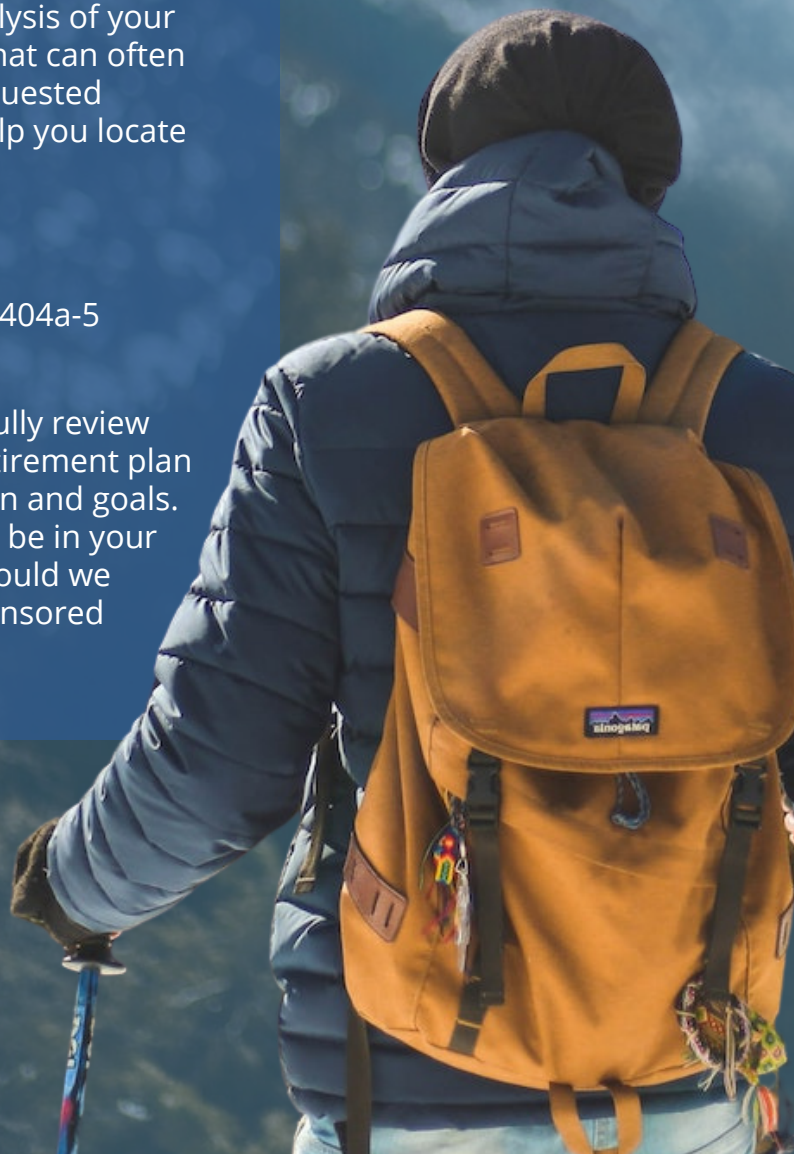
Depending on a participant's particular situation, including their investment knowledge, the value of their total assets and their goals, it may not make sense to enlist a fiduciary advisor to actively manage a retirement plan. An individual may have the time, knowledge, commitment and effort to self-manage. Some employer plans offer lifestyle or target date funds that automatically rebalance as a participant ages. In some cases, leveraging one of these options is viable and can make sense for certain individuals.

## *Could it make sense for Atlas to manage your employer-sponsored retirement plan?*

Upon request, Atlas will do a complimentary analysis of your plan. We'll just need a few things to get started that can often be found on the retirement plan's website or requested through your HR contact. We're also happy to help you locate or obtain this information.

- A recent account statement
- Summary plan description
- Fee disclosure notice (may also be called the 404a-5 disclosure)

Atlas wealth management advisors will thoughtfully review your circumstances and employer-sponsored retirement plan options in the larger context of your financial plan and goals. As a fiduciary, we will suggest what we believe to be in your **best interest** and will provide documentation should we believe Atlas management of your employer-sponsored retirement plan makes sense for you.



## ***Additional resources for your consideration:***

### **Why Hire a Financial Advisor**

Fidelity Wealth Management, 01/01/2023.

<https://www.fidelity.com/viewpoints/investing-ideas/financial-advisor-cost>

### **Should You Pay that 1% to have Someone Manage Your Retirement Fund?**

Swenson, Sam, CFA, CPA, The Motley Fool. Published February 27, 2021.

<https://www.usatoday.com/story/money/personalfinance/retirement/2021/02/27/avoid-this-one-thing-to-save-more-for-retirement/43440205/>

### **To Make the Most of Your 401(k), Hire an Adviser Right Now**

Pastor, Renee, AIF®, Published August 25, 2021.

<https://www.kiplinger.com/retirement/retirement-plans/401ks/603354/to-make-the-most-of-your-401k-hire-an-adviser-right-now>

### **7 Tips to Manage Your 401(k) (investopedia.com)**

Parker, Tim, Updated June 8, 2022. Reviewed by Margaret James.

<https://www.investopedia.com/articles/personal-finance/090914/smart-ways-manage-your-401k.asp>

Note: Atlas uses a third-party platform called Pontera to actively manage our clients' employer-sponsored retirement plans. To learn more about Pontera, go to [pontera.com](https://pontera.com)

Atlas Private Wealth Management, LLC (Atlas) is an SEC-registered investment advisor established under the Investment Advisers Act of 1940. SEC registration does not constitute an endorsement of Atlas by the SEC nor does it indicate that the advisor has attained a particular level of skill or ability. Connectus Group, LLC (an indirect subsidiary of Focus Financial Partners) utilizing the business name Connectus Wealth Advisers, is the parent company of Atlas. Investment advisory services are offered through Atlas.

This information is provided by Atlas for general informational purposes only, and is not intended to provide legal, tax, accounting or investment advice. Please contact your attorney or other advisor regarding your specific legal, investment, accounting or tax situation. You acknowledge and agree that Atlas is not acting in any fiduciary capacity, nor is any client or fiduciary relationship created as a result of your use of or access to this information.

PAST PERFORMANCE IS NOT A GUARANTEE OF FUTURE RESULTS. ALL INVESTMENTS INVOLVE RISK, INCLUDING THE LOSS OF PRINCIPAL. Different investments involve varying degrees of risk, and there can be no assurance that any specific investment or investment strategy (including those recommended by Atlas) will be profitable for an investment portfolio. Prior to investing, clients should consider carefully the information provided in the mutual fund prospectus, including investment objectives, risks, charges, and expenses.

Additional information regarding Atlas' qualifications, business practices and conflicts is set forth in Atlas' ADV Part 2A brochure and ADV Part 3 / Form CRS. Please visit [www.atlaspwm.com/disclosures/](https://www.atlaspwm.com/disclosures/) for these and other important disclosures.