

Managing Your Way to a Secure Financial Future

An employer-sponsored retirement plan is one of the best investment tools for securing your financial future. In fact, managed properly, your employer-sponsored 401K could very well be your biggest asset at the time of retirement.

How MinichMacGregor Can Help

Very few people have the expertise or time to manage their 401K effectively. MinichMacGregor can help.

Beginning with an assessment of all the funds available to you, we determine which funds make the most sense for you based upon your risk-comfort level and personal timeline.

We then continue to monitor all the available funds (not just the ones you're in) and look for shifts in the market that might signal it's time to make a change. From putting more money in to moving money out, we'll make recommendations designed to keep your financial plan on track and make your money work harder.

What You Should Know

Q: How does MinichMacGregor's 401K Advisory help me?

A: *While our recommendations are based on professional money management tools and research, more importantly, they're customized to your individual needs and goals. Our review of the markets is ongoing and proactive. You need not worry about missing an opportunity because of a fixed review date.*

Q: What is your approach to fund management?

A: *MinichMacGregor uses a "relative strength" approach to money management. Relative strength analysis is particularly useful for comparing the strength of different markets and investment opportunities. By building a portfolio of strong relative strength investments, we aim to help our clients take advantage of both short- and long-term trends. (continued on back→)*



JASON MACGREGOR
Financial Advisor



JAMES MINICH
Financial Advisor

Jim and Jason are co-owners of Minich MacGregor Wealth Management, and have been helping clients in the Capital Region for over 23 years.

401k Advisory Service *(continued)*

Q: Can you help with retirement accounts other than 401K?

A: *Yes, we can work with any deferred retirement plan including 401(k), 403(b), 457, IRA, SEP, SIMPLE, TIAA CREF or Federal Thrift Savings Plans.*

Q: Do you offer a discount for servicing multiple family member accounts?

A: *Yes, we offer a 20% discount for a second use of services within an immediate family. Ask for details.*

Q: Is there a minimum or maximum account size?

A: *The minimum size account that we will advise is \$35,000. There is no maximum.*

Q: How often do you make recommendations and how are they communicated?

A: *We monitor accounts on a daily basis and notify you of significant market shifts as they occur. Specific recommendations are sent directly to you via e-mail. Depending upon the market, you may receive recommendations monthly, quarterly, or just three times a year.*

Q: Who makes investment changes in my account?

A: *While we advise you on fund options and recommendations, you make the actual changes to your 401K. We do not have access to your account, ensuring your privacy and complete control of your assets.*

Q: Do I need to move my account in order to use your services?

A: *No. Our service is completely independent of your employer and current plan management. All we do is make recommendations regarding your account; we do not manage it. You never need to move your account or relinquish any control.*

Q: Do I need to alert my employer that I am working with you?

A: *No. Our services are completely separate from those provided by your employer and fund manager.*

Q: What if I change employers?

A: *Simply let us know and we'll work with you to make the necessary update to your account profile and continue to provide timely recommendations.*



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