



— 401(k) —
maneuver™

A MOVEMENT REQUIRING SKILL AND CARE

**Give your employees the private independent
advice they want, need and deserve.**



A Revolutionary Digital Tool Designed with the HR Professional in Mind

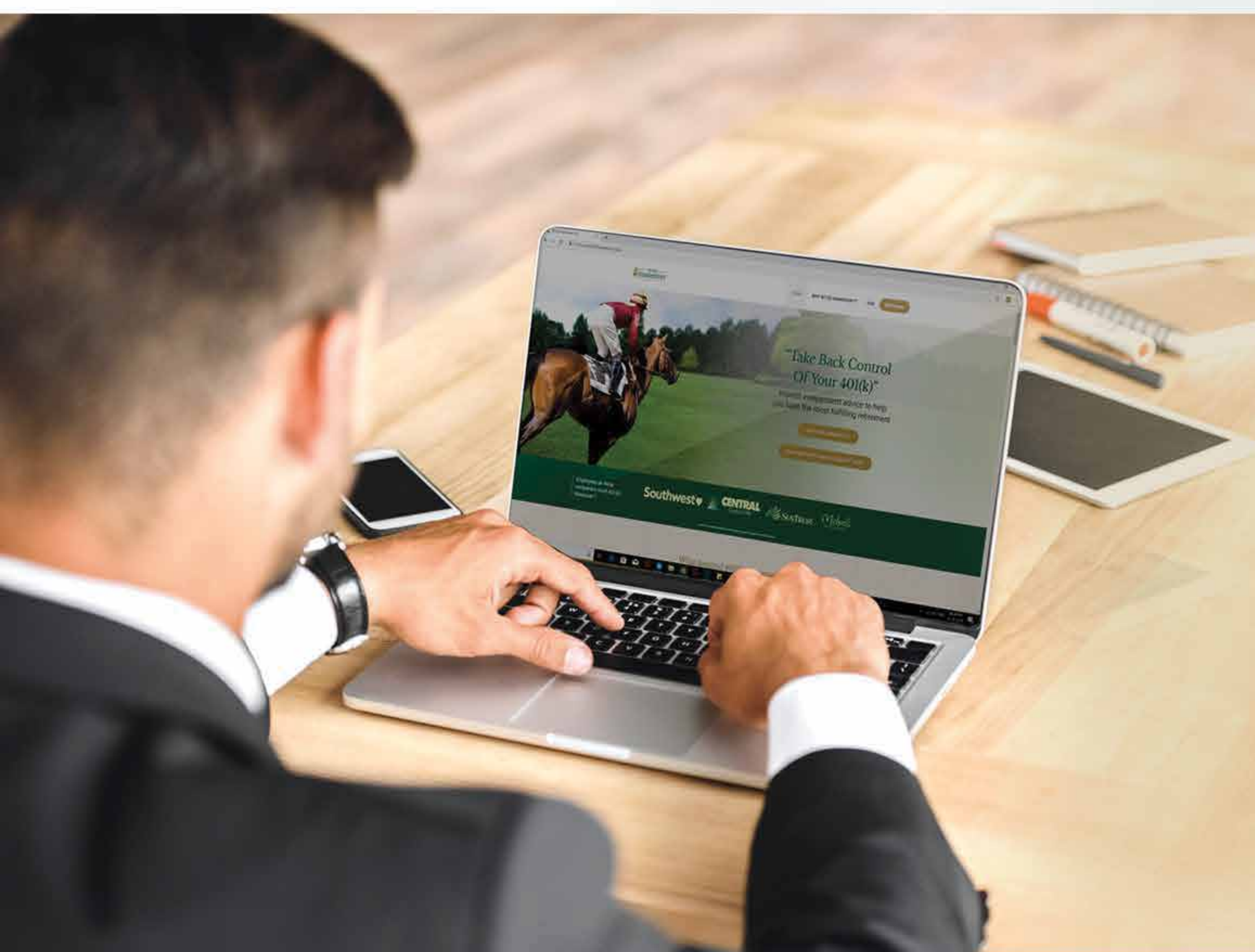
Achieving the best performance in workplace retirement accounts is becoming more difficult. And, risk associated with offering workplace retirement accounts is growing.

You, as an employer, can **Reduce your risk** by :



- Providing third-party employee education and engagement.
- Offering a professional third-party management solution to employees.
- Increase employee engagement and morale.

*As a voluntary benefit, 401(k) Maneuver provides employers **the** solution **at no cost to the company!***



A Revolutionary Education and Enrollment Process

Offering 401(k) Maneuver is as easy as point and click. It doesn't matter if there is 1 location with 5 employees or hundreds of locations with thousands of employees, the digital engagement platform works efficiently for all groups of all sizes.

There is no need to change anything about the current plan record keeper, plan representative, or menu of investment choices. **Everything remains the same!*

Designed with the HR professional in mind

Automation is your friend! 401(k) Maneuver has developed a revolutionary automated education and enrollment campaign requiring very little time from your HR staff. There is no need for group meetings and time-consuming paperwork.

- ▶ **You will have a dedicated 401(k) Maneuver Adviser to assist with any questions from HR and/or employees.**



A Revolutionary Digital Tool Designed to Help America's Employees

Defined corporate pension plans are not as common as they used to be. Now more than ever, employees are responsible for maximizing their own salary deferral and investment performance to create the most retirement income possible.

We Help Your Employees With These Goals:

- Improve account performance over time.
- Manage downside risk to minimize losses.
- Decrease fees that harm account performance.
- Avoid default funds with personalized advice.



401(k) Maneuver is not a robo-advisor. The service is provided by a licensed independent investment fiduciary that puts your employees' interests first. First... ahead of any brokerage firm, investment provider and company provided investment representative.

Once enrolled, your employees will have their account professionally managed based on their personal risk tolerance, current market conditions and the menu of choices made available in your defined contribution plan.

An AON study conducted over a 6 year period of time revealed, "participants who got Help received, on average, 3.32% (net of fees) more in return annually".¹



See The Potential of Adding 3% More To Performance Over Time¹

AGE	Hypothetical Return	Beginning Balance	Hypothetical Balance Age 65	Add 3% More	Hypothetical Balance Age 65	Potential Difference
30	6%	\$25,000	\$192,152	→	\$510,349	\$318,197
45	6%	\$79,000	\$253,364	→	\$442,748	\$189,385
60	6%	\$300,000	\$401,468	→	\$461,587	\$60,120

401(k) Maneuver is on a mission to give your employees the greatest potential of having the most money for their retirement.



Supercharge Your Corporate Retirement Plan

Give your employees the private independent advice
they want, need and deserve.

A hypothetical example of compounded rates of return over time. These results should not be viewed as indicative of the advisers skill and do not reflect the performance results that were achieved by any particular client. No current or prospective client should assume that the future performance of any specific investment or strategy will be profitable, or that professional management is guaranteed to improve performance.

401(k) Maneuver is another business name for Royal Fund Management, LLC, which is registered as an investment adviser with the SEC and only transacts business in states where it is properly registered, or is excluded or exempted from registration requirements. SEC registration does not constitute an endorsement of the firm by the Commission nor does it indicate that the adviser has attained a particular level of skill or ability.

¹<http://aon.mediaroom.com/news-releases?item=136959>. Examples are hypothetical and do not include future contributions and are not guaranteed.