



— 401(k) —

maneuver™

A MOVEMENT REQUIRING SKILL AND CARE



Would Your Life In Retirement Be Different If You Had 40% More Income, During Retirement?

401(k) investors suffer poor performance and less than optimal results because of 1 correctable behavior. Do you have any idea what that behavior is and how easily it can be corrected?

FACTS

1

88 Million investors are largely responsible for managing their own assets. ²

2

92% have no idea what they are paying in fees. ³

3

Just 9% of 401(k) participants have set-up auto-rebalancing feature where it is available. ⁴

What is the simple correctable behavior? Properly Rebalancing Your 401(k)

If it's so easy, why do over 80% of 401(k) participants fail to rebalance?

- Q. Have you ever felt intimidated or embarrassed by financial jargon and financial advisors? Can you relate to feeling past poor performance disconnects you from being hopeful of having your optimal retirement?
- Q. Have you failed to rebalance your 401(k) because you don't know where to turn for accurate, unbiased, and reliable advice?
- Q. Would you like help rebalancing your account, with the goal of increasing account performance, managing downside risk to minimize losses and reducing fees that harm account performance?

Simply connect your account to the secure platform and we will rebalance your account for you! It's really simple because you don't have to move your account. It's super-efficient because there is no need for time consuming face to face meetings and there is nothing new to learn.

401(k) MANEUVER CAN IMPACT YOUR 401(k) LIFE SAVINGS BY HELPING YOU MOVE:

◀ From

Apathetic about your 401(k)

Paying excessive fees

Frustrated with effective rebalancing

To ▶

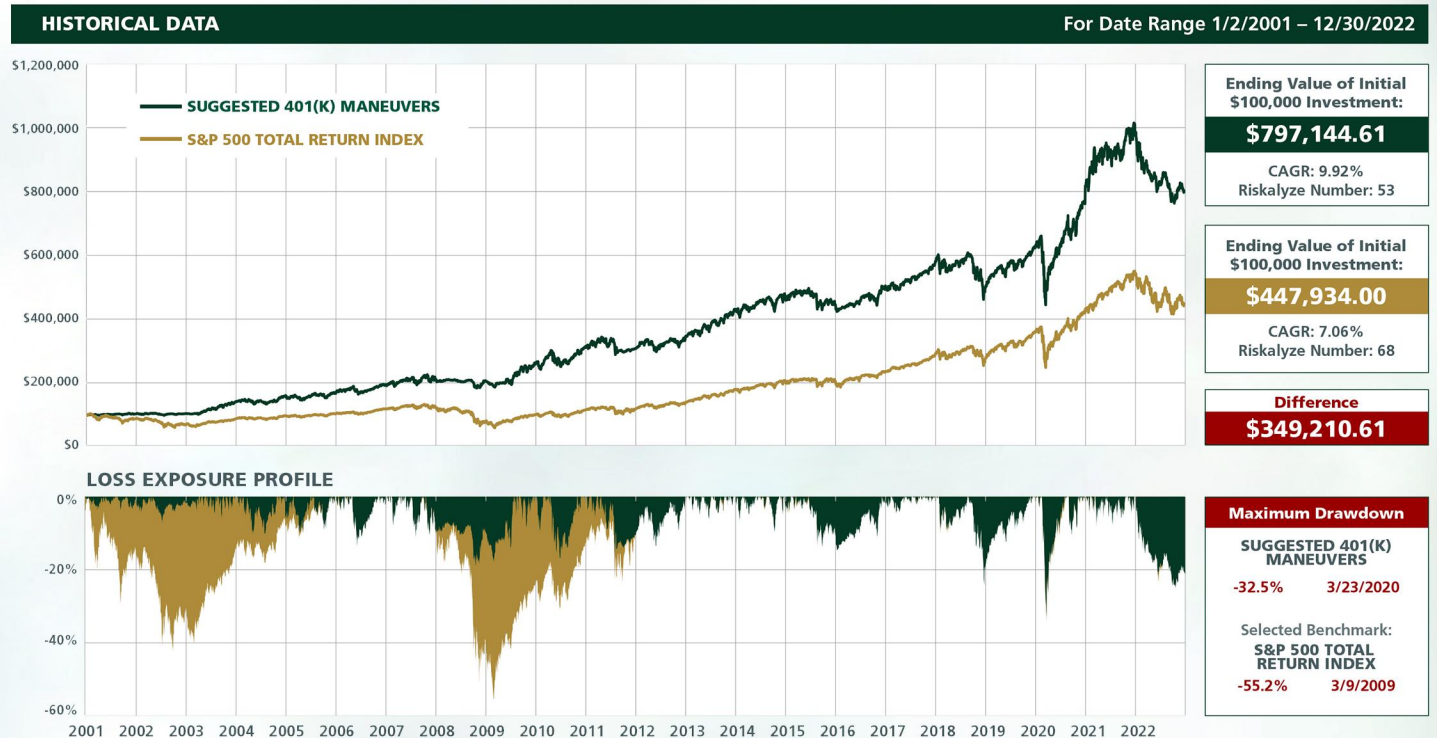
Engaged with your 401(k)

Optimizing fees

It's done for you automatically

The goal of 401(k) Maneuver is to increase your account performance over time, manage downside risk to minimize losses and reduce fees that harm account performance.

See the potential advantage of having professional help managing your 401(k) account.



401(k) Maneuver removes all of the difficulty, frustration and anxiety of rebalancing in 2 simple steps.

👉 Visit www.401kManeuver to enroll.

👉 Link your account to the secure platform.

Once enrolled, we take care of the rest for you. As a member of 401(k) Maneuver, you will have your account professionally managed for you based on your personal risk tolerance, current market conditions and the menu of investment choices made available by your employer.

401(k) Maneuver is not a robo-advisor. Your retirement account is managed by a licensed independent investment fiduciary who puts your interests first. First... ahead of any brokerage firm, investment provider and company provided representative.

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

401(k) Maneuver[™] is another business name for Royal Fund Management, LLC a SEC Registered Investment Adviser.

The Suggested 401(k) Maneuvers data illustrated in the chart on this page is created using back testing. Back testing involves a hypothetical reconstruction, based on past market data, of what the performance of a particular account would have been had the adviser been managing the account using a particular investment strategy. Performance results presented do not represent actual trading using client assets, but were achieved through retroactive application of a strategy that was designed with the benefit of hindsight. Back tested performance results have inherent limitations, particularly the fact that these results do not represent actual trading and may not reflect the impact that material economic and market factors might have placed on the adviser's decision-making if the adviser were actually managing the client's money.

These results should not be viewed as indicative of the adviser's skill and do not reflect the performance results that were achieved by any particular client. During this period, the adviser was not providing advice using this strategy and clients' results may be materially different. The strategy that gave rise to these back tested performance results is one that the adviser is now using in managing clients' accounts.

A client's actual performance could also be materially different as a specific defined contribution plan investment menu may not have the same or similar investment menu options utilized by the adviser during back testing. The limitations of a defined contribution plan's investment menu could result in materially different performance results.

CAGR is defined as Compound Annual Growth Rate. The Riskalyze Number is a calculation used to define the risk of a portfolio or the risk tolerance of a client compared to market indices. It determines mathematically the potential range of profit or loss with a probability of 95%. There can be no assurance that the portfolio does not lose more than the projected loss of the range of outcomes calculated.

Returns do not reflect the performance of any advisory client and reflects the reinvestment of dividends and capital gains. No current or prospective client should assume that the future performance of any specific investment or strategy will be profitable or equal to past performance levels. All investment strategies have the potential for profit or loss. Changes in investment strategies, contributions or withdrawals, and economic conditions may materially alter the performance of your portfolio. Different types of investments involve varying degrees of risk, and there can be no assurance that any specific investment or strategy will be suitable or profitable for a client's investment portfolio. There are no assurances that a client's portfolio will match or outperform any particular benchmark. Asset allocation and diversification do not ensure or guarantee better performance and cannot eliminate the risk of investment losses.

Projections are based on assumptions that may not come to pass. There is no guarantee or assurance that the projected or simulated results will be achieved or sustained. Actual results may be better or worse than the simulated scenarios. Trend indicators can shift precipitously in response to global events.

[Click here for Additional Important Disclosure](#)

1. <https://aon.mediaroom.com/news-releases?item=136959>

Take care of your money today, so your money will take care of you in the future!

