



— 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 may suffer poor performance and less than optimal results because of what we feel is 1 correctable behavior. Do you have any idea what that behavior is and how 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 correctable behavior? 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?

Connect your account to the secure platform and we will rebalance your account for you! We believe it will be 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

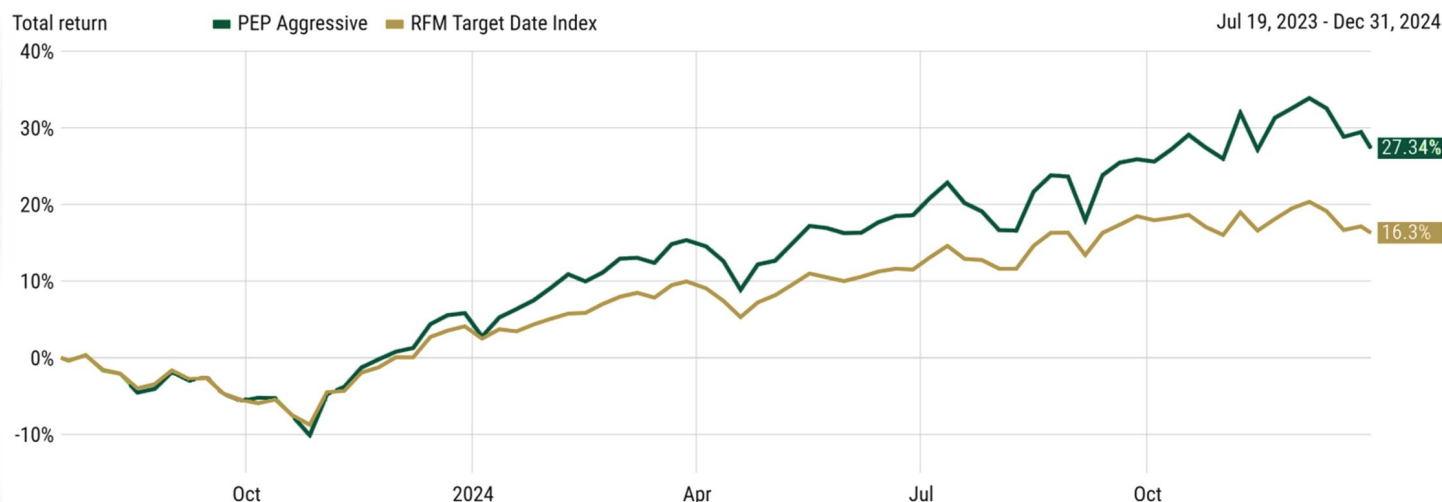
It's done for you automatically

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

Review the graph below to see the potential advantage of having Professional Account Management of your 401(k). The performance below is versus the RFM Target Date Index (An index of 2035 Target Date Funds).

The data in the chart below was collected by Royal Fund Management from our PEP Aggressive Report dated 1/6/2025.

Cumulative returns



401(k) Maneuver helps remove 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.**

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

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

Additional Important Disclosure

- Performance results are presented net of the highest advisory fee charged to any client and include the reinvestment of dividends and capital gains.
 - Past performance may not be indicative of future results. 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. Changes in investment strategies, contributions or withdrawals, and economic conditions may materially alter the performance of your portfolio.
 - Historical performance results for investment indexes and/or categories, generally do not reflect the deduction of transaction and/or custodial charges or the deduction of an investment-management fee, the incurrence of which would have the effect of decreasing historical performance results. Asset allocation and diversification do not ensure or guarantee better performance and cannot eliminate the risk of investment losses.
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 - Projected growth may be better or worse than the projections. Projections are based on assumptions that may not come to pass and are used for illustrative purposes only. Projected growth does not reflect the impact that taxes, investment expenses, and advisory fees will have on the results. Projections are derived from sources deemed to be reliable. No warranty or guarantee is made as to their accuracy or completeness.
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 - There is no guarantee that Empower will rebalance every participant account at the same time, or even on the same day, as trades are placed at the time instructions are provided by Royal Fund Management, LLC.
 - All investment strategies have the potential for profit or loss. There are no assurances that a client's portfolio will match or outperform any particular benchmark.
 - 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.
 - 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.
 - The RFM Target Date Index is an index of 2035 target date funds.
1. The Impact of Expert Guidance on Participant Savings and Investment Behaviors," David Blanchett, Morningstar Investment Management Group, 2014,
 2. BNY Melon Retirement Report "Time To Get Personal" 2015
 3. Over 90% of Americans make this 401(k) mistake by Maurie Backman for The Motley Fool
 4. <https://aon.mediaroom.com/news-releases?item=136959>