

# Will you have enough money to retire?



Managing your retirement account can be complicated and making the wrong investment decisions now could result in a smaller nest egg when you are ready to retire.

**The 401(k) Optimizer®** helps you customize your 401(k), 403(b), or 457 by recommending what to buy, when to buy and when to sell.

Make your retirement savings work for you and your future. Receive ongoing guidance straight to your email and/or text and make better decisions about the money in your retirement account.

The screenshot displays the 401K Optimizer web interface. On the left, a sidebar contains the logo, 'My Account', 'Retirement', and 'My Advisor' section. The main content area shows a welcome message, account details for 'Mercedes Benz Company Plan', and a 'Recommended Holdings' table. A donut chart is partially visible on the right.

**My Account**  
Mercedes Benz Company Plan

**Recommended Holdings**

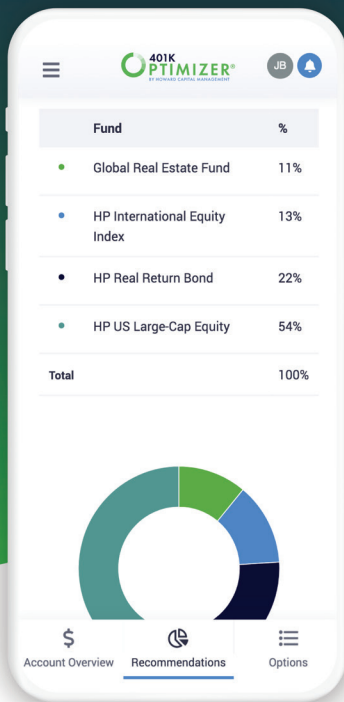
These are the holdings we recommend for your account based on your risk tolerance and fund options. Please log in to your financial institution to make changes to your retirement account based on your recommendations.

Your current holdings match your recommended holdings!

Allocations posted on 01/13/19 (Quarterly Update)

Ticker	Fund	%	Amount
DODFX	Dodge & Cox International Stock	5%	\$50,000.00
WSMDX	William Blair Small-Mid Cap Gr I	18%	\$50,000.00
HACAX	Harbor Capital Appreciation Instl	22%	\$50,000.00
AVFIX	American Beacon Small Cp Val Inst	23%	\$50,000.00

**My Advisor**  
John Doe  
JD Financial  
404-222-2222  
Email Advisor  
Advisor Disclosures  
JD FINANCIAL



## Your retirement account can be among your most **substantial assets**.

Unfortunately, the chances are high that you haven't been actively managing your account. The 401(k)Optimizer® can help guide your investment decisions and help you prepare for your future.

**The 401(k) Optimizer®** is an easy, automated online tool designed to help you manage your company-sponsored retirement plan investments through personalized allocation recommendations. The system uses your risk tolerance and long-term goals to generate portfolio allocation recommendations and will recommend changes you should make to your investment strategy based on your plan's investment options and market fluctuations.

### Backed by sophisticated analysis of:

- Asset Classes
- Fund Managers
- Fund Performance
- Asset Turnover
- Current Market Conditions

## Benefits of the 401(k) Optimizer®

- Detailed instructions and updates sent straight to your email and phone
- Ongoing guidance
- Informed stock option decisions
- Signature *stoploss* strategy





# The HCM-BuyLine® Signature **StopLoss Strategy**


The 401(k) Optimizer® receives *stoploss* strategy signals from the HCM-BuyLine®, a mathematical, rules-based indicator created to calculate trends in the market. This added layer of security was designed to alert you when conditions indicate a possible downturn to help you stay on the right side of the market.

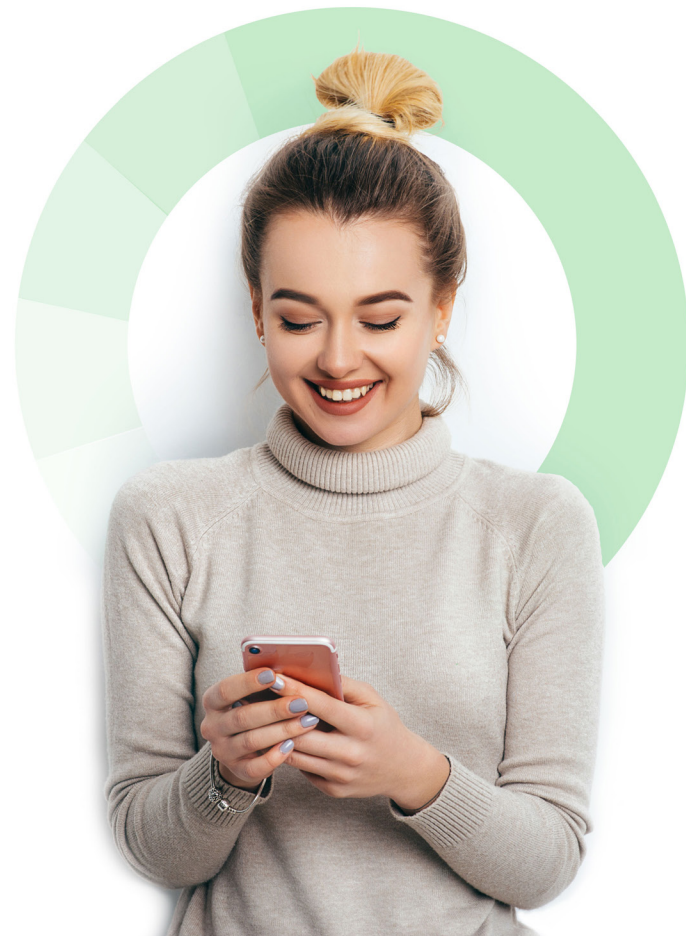
This approach helps take the emotion and guesswork out of your investment decisions in an effort to keep client portfolios on the safe side of the market by indicating when it is time for you to move your investments to cash or less risky investment options.

## Begin managing your retirement in **3 easy steps**

**01** **Determine Your Investment Risk Level**  
 Take our quick risk tolerance questionnaire to determine how much risk you are comfortable with given your financial goals and investment timeline.

**02** **Connect to Your Financial Institution**  
 Link your financial institution to the 401(k) Optimizer® for an easier way to verify our recommendations and to see how your account is performing.

**03** **Rebalance and Reallocate**  
 You will receive a notification when your allocations are ready to view. Log in to your financial institution where you will be able to make any allocation changes based on our recommendations.



Customize your 401(k), 403(b) or 457 by using the 401(k) Optimizer® to help you reach your retirement goals.

Sign up today at  
[www.401koptimizer.com](http://www.401koptimizer.com)





## Contact us

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### 401(k) Optimizer® Disclosures:

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**HCM Indicator.** The HCM-BuyLine® (the "Indicator") is a proprietary indicator used to assist in determining when to buy and sell securities. When the Indicator identifies signs of a rising market, HCM then identifies the particular security(ies) that HCM believes have the best return potentials in the current market from the universe of assets available in each given model and signals to invest in them. When the Indicator identifies signs of a declining market, the Indicator signals to move clients' investments to less risky alternatives. Not every signal generated by the Indicator will result in a profitable trade. There will be times when following the Indicator results in a loss. An important goal of the Indicator is to outperform the market on a long-term basis. The reason is the mathematics of gains and losses. A portfolio which suffers a 30% loss takes a 43% gain to return to the previous portfolio value. The Indicator is reactive in nature, not proactive. It is not designed to catch the first 5-10% of a bull or bear market. Ideally, it will avoid most of the downtrends and catch the bulk of the uptrends. There may be times when the use of the Indicator will result in a loss when HCM re-enters the market. Other times there may be a modest positive impact. When severe downtrends occur, however, such as in 2000-2002 and 2007-2008, the Indicator has the potential to make a significant difference in portfolio performance. Naturally, there can be no guarantee that the Indicator will perform as anticipated. The Indicator does not generate stop-loss orders that automatically sell securities in the portfolio at a certain price. As a result, use of the Indicator will not necessarily limit your losses to the desired amounts due to the limitations of the Indicator, market conditions, and delays in executing orders.

All photos were used to enhance this website. None of them are photographs of current or former clients.

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