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PORTFOLIOPLUS

The Managed Account Advantage for Your Employees

PortfolioPlus is a professional money management service specifically designed for the Do-It-for-Me investor. Through our tactical approach to asset allocation and investment due diligence, we strive to increase return while managing risk.

Most retirement savings plans offer many investment options—frequently 30 or 40 choices. Individual investors are given a list of options and told to make important investment decisions by themselves. And investors are left to wonder: What's a good investment? How many choices do I need? When should I make changes to my portfolio? Should I be in or out of the market?

At Retirement Plan Advisors, the answer to these questions is **PortfolioPlus**.

WHY PORTFOLIOPLUS?

With *PortfolioPlus*, you delegate the ongoing responsibility of managing your retirement account to RPA's investment professionals. You no longer need to research individual investments, monitor the markets or decide what changes to make to your account. We do it for you.

HOW DOES IT WORK?

RPA's representatives work with you to determine your investor profile. Based on an assessment of your personal situation including your investment experience, risk tolerance, time horizon and investment objectives, we develop an initial asset allocation including specific fund recommendations. Then our investment team takes over.

RPA's investment professionals monitor changing market conditions and trends. We also review the investment options in your plan on an ongoing basis, ensuring you are in the right funds at the right times. When appropriate, we adjust your portfolio's asset allocation and underlying holdings to reduce risk, increase return or both.

CAN I LOSE MONEY?

Yes. By definition, market-based investments fluctuate with changing markets. While your *PortfolioPlus* account may lose value in the short term, RPA's risk management strategies are designed to limit those losses to reasonable levels.

HOW MUCH DOES IT COST?

Fees are plan specific and fully disclosed during the enrollment process. Charges may include an asset management fee of up to 1% and an annual account maintenance fee not to exceed \$15. All fees are billed quarterly and deducted automatically from your account.

RETIREMENT PLAN ADVISORS

www.retirementplanadvisors.com

RPA specializes in public sector Deferred Compensation and Defined Contribution retirement plans. Our unique focus on employers of all sizes provides you the same high-quality

retirement plans and advice found on Wall Street. We proudly serve more than 650 plans with 48,000+ participants and \$3.8 billion in assets. You don't need more work. You need RPA.

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