

GUIDE TO 401K MANAGEMENT FOR



ADDITIONAL INVESTMENT OPTIONS IN YOUR 401K

Did you know your OSF St Francis 401K plan offers a self-directed brokerage plan option through Fidelity's BrokerageLink?

Your OSF 401K 'Core' Plan has a limited list of mutual fund options. However, you are eligible to open a BrokerageLink account where up to 95% of your account balance can invest in individual stocks, individual bonds, ETFs, with professional management!

POTENTIAL BENEFITS TO YOU:

- Improved asset allocation.
- Portfolio customization based on your risk tolerance and objectives.
- Professional, active management.
- Increased transparency of what you own.
- May decrease internal investment cost structure and fees.
- Reduced overlap of investment holdings.

RECEIVE A COMPLIMENTARY AUDIT OF YOUR 401K



How Much Risk Am I Taking?

We may be able to identify potential unknown risks in your portfolio.



What Fees Am I Paying?

Let us help you understand your internal investment cost structure.



Do I Have Investment Inefficiencies?

We may identify inefficiencies and discuss how to mitigate them.



Am I Truly Diversified?

We can help you understand the make-up of your portfolio.

READY TO LEARN MORE?

Schedule a 15-minute Zoom by clicking here: <https://go.oncehub.com/aquaid15>.

During this discussion, you'll learn about:

- The potential limitations of your core 401K plan.
- The benefits you may experience using BrokerageLink.
- What you can expect to receive from our complimentary audit.
- You'll be able to ask any questions you may have!



The Wealth Managers at PCA charge fees for their services to manage your account and financial planning. There is no guarantee that greater asset allocation will enhance overall returns or outperform your current 401k choices. Asset allocation does not ensure against market risk. Investing involves risk including the potential for loss of principal. Investment advice offered through Private Advisor Group, LLC, a registered investment advisor. Poterack Capital Advisory and Private Advisor Group do not represent OSF St Francis and are not endorsed by OSF St Francis.