



Making the Most of Your Employer-Sponsored Retirement Plan

The Benefits of Professional Advice



Your Retirement Plan Should Work for You

An employer-sponsored plan may be oversimplified to meet the needs of the many. Your advisor will provide customized advice to fit your unique situation.

By partnering with an LPL Financial advisor, you can receive the professional advice you need to create a thoughtful strategy that brings your personal vision of financial independence into focus—whether you are just getting started or are nearing retirement.



What your LPL Financial advisor can do when partnering with you on your employer-sponsored retirement plan

- Identify your long-term financial goals and the steps needed to pursue them
- Analyze the composition and balance of your existing portfolio
- Build a diversified portfolio balancing risk and return
- Help you align your retirement plan with your goals as you reach significant life-changing milestones

And because your advisor has no proprietary products to sell, you will always receive objective retirement plan guidance.

Identifying Long-Term Goals

Everyone has a different idea of financial freedom—some envision a quiet lakefront home, others plan to travel the world—and the aspirations you have in your 20s may not be the same as those when nearing retirement. Your advisor can help you evaluate your goals and create a step-by-step strategy to pursue them based on your current financial situation, investment philosophy and timeline.

Balancing Risk

Advisors with LPL Financial have access to leading market research and global insights to educate you on the different types of risk inherent in any financial strategy and help you manage risk through asset allocation, diversification and other established methods.

Aligning Your Portfolio

With an in-depth understanding of your employer's retirement plan, your advisor can evaluate your current investments and provide guidance to help you build a portfolio featuring a diversified combination of asset classes and securities in line with your objectives. He or she will also make sure that the strategy for your employer-sponsored plan aligns with your other financial interests so that you have in place an integrated, comprehensive financial strategy.

Note: Asset allocation and diversification do not ensure a profit or protect against a loss.



Reviewing Performance

Significant life changes can also impact your finances and affect your retirement plan:

- Life transforming events (new job, marriage, new child)
- Risk tolerance changes as you approach retirement
- Major market changes requiring adjustments to your portfolio
- Modifications to your employer-sponsored retirement plan options

Your advisor will provide a review of your employee-sponsored retirement plan and can help you identify when and how to change allocations to keep your strategy on track.

Getting Started

Addressing your retirement needs may seem daunting, but an LPL Financial advisor can work with you to establish a strategic direction and guide you toward your goals. Call today to start gaining the knowledge and insight you need to plan for retirement.



About LPL Financial

LPL Financial is the nation's largest independent broker/dealer* and a leading independent consultant to corporate retirement plans. We provide all our advisors with access to unbiased research and a comprehensive array of tools, resources and technology. Because LPL Financial has no proprietary products to sell, we have the freedom to offer you objective guidance in your retirement planning.

Securities and advisory services are offered through LPL Financial, a Registered Investment Advisor, Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates.

Not FDIC/NCUA Insured	Not Bank/Credit Union Guaranteed	May Lose Value
Not Guaranteed by any Government Agency		Not a Bank/Credit Union Deposit

* Based on total revenues, *Financial Planning* magazine, June 1996–2012