



# Portfolio*Plus*

The Managed Account Advantage  
for Public Sector Employees



## **PortfolioPlus** - The Managed Account Advantage from Retirement Plan Advisors

PortfolioPlus is a professional money management service specifically designed for public sector retirement plans.

Through our tactical approach to asset allocation and investment due diligence, we strive to increase return while managing risk.

### **With PortfolioPlus we:**

- **Identify your risk tolerance**
- **Recommend a portfolio**
- **Select your investment options**
- **Provide ongoing active account management to respond to market opportunities while managing portfolio risk**

### **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 PortfolioPlus work?**

An RPA financial advisor works with you to determine your investor profile. Based on an assessment of your personal circumstances, 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.

Most retirement savings plans offer many investment options – frequently 10, 20, or more 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**.



### **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 include an asset management fee of 1.00% and an annual account maintenance fee of \$15. All fees are billed quarterly and deducted automatically from your account.

**To learn more about PortfolioPlus**

Call us at **877-284-6837** or visit us online: [www.retirementplanadvisors.com](http://www.retirementplanadvisors.com)

## How will PortfolioPlus benefit me?

This service provides you peace of mind, knowing that you've delegated the ongoing responsibility of actively managing your retirement account to RPA's investment professionals.

You no longer need to research individual investments, monitor the markets or make changes to your account because we do it for you. Large pension funds rely on asset allocation to reduce risk and maximize returns. Now you can too!

*Big investors put their efforts into asset allocation and risk control, while little investors get a list of funds and are told to do it themselves.*



[www.retirementplanadvisors.com](http://www.retirementplanadvisors.com)

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Diversification and asset allocation strategies do not assure profit or protect against loss.

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