

The background of the page is a collage of three images. The top image shows a person in a red jacket and backpack hiking on a mountain peak, looking out over a sea of clouds. The middle image shows a person running on a path next to a long bridge over water. The bottom image shows a close-up of a path leading towards the horizon.

**Why Pairing Your Retirement
Plan with a Financial Advisor
Can Be a Smart Move**

Many retirement plan participants contribute to their 401(k) or 403(b) but aren't sure how to choose investments, adjust allocations, or monitor performance over time. That's where partnering with a licensed financial advisor to help manage your account can make a difference.

This approach allows you to keep your retirement assets in your employer's plan while benefiting from professional oversight and guidance.

How It Works

● **Direct Management:**

Instead of simply giving you advice, some advisors can securely connect to your workplace retirement plan and manage it for you, just as they would with other investment accounts.

● **Ongoing Adjustments:**

Your allocations can be reviewed and adjusted as markets shift or as you get closer to retirement.

● **Personalized Strategy:**

Advisors consider your full financial picture — including other investments, tax considerations, and retirement goals — to align your workplace plan with your long-term needs.



**Your plan investments are actively monitored by
someone trained to evaluate market trends**

Benefits of Advisor Management

1. Professional Oversight

- Your plan investments are actively monitored by someone trained to evaluate market trends, risk, and diversification.

2. Alignment with Your Goals

- Your retirement plan doesn't exist in a vacuum. Advisors can coordinate it with your outside investments, savings, and estate planning.

3. Simplification

- Instead of juggling multiple accounts, you have a professional helping manage them cohesively.

4. Peace of Mind

- Knowing your retirement account is actively managed can relieve stress and help you stay focused on other priorities.

What to Consider

- **Fees:**

Professional management usually comes with an additional cost. Understand how the fee structure works.

- **Scope of Services:**

Clarify what your advisor will manage directly and what remains your responsibility.

- **Credentials:**

Always ensure you're working with a properly licensed and credentialed professional.

Key Takeaway

Leaving your retirement plan on "auto-pilot" may not align with your goals. By allowing a licensed advisor to actively manage your account inside your existing workplace plan, you combine the advantages of employer-sponsored savings with professional expertise.

**Clarify what your advisor
will manage directly
and what remains your
responsibility.**



Disclosure:

This guide is for educational purposes only. It is not investment, tax, or legal advice. Participant Advisor is not a registered investment adviser, broker-dealer, or fiduciary. Please consult a licensed financial advisor, tax advisor, or attorney before making any financial decisions.



Ask Henri

Have More Questions? Ask Henri.

Henri stands for *Helping Everyone Navigate Retirement Insights*. Henri is your educational guide — here to simplify complex retirement topics and point you toward the right resources.

Reminder: Henri provides education only, not investment, tax, or legal advice. For personalized recommendations, we can connect you with a licensed professional in our network.

CTA: If you'd like us to connect you to an advisor from our network, please visit participantadvisor.com to connect.

Why Pairing Your Retirement Plan with a Financial Advisor Can Be a Smart Move
