



# Top 10 reasons to meet with your retirement vendor financial consultant

## 1. Boost your confidence

Whether you're just starting to save or nearing retirement, a financial consultant can help you establish your account and let you know where you stand. This can boost your confidence in pursuing your goals.

## 2. It can fit into a busy schedule

In the same amount of time as a TV episode, you can find out if you're saving enough, invested appropriately, and on track to retire when you want.

## 3. Consultants are here to help

Not sure if you've saved enough or even where to begin? Need to name your beneficiaries or learn more about your account? That's all the more reason to meet with someone whose sole job is to help you.

## 4. Your account balance doesn't matter

Any employee or active participant is welcome to work with a financial consultant. Regardless of whether you have \$500 or \$5 million, you can receive one-on-one retirement plan advice based on the plan's investment options and related services.

## 5. Advice is objective

A financial consultant will take the time to understand your goals, risk tolerance, current savings, and other factors.

## 6. Doesn't matter how old (or young) you are

Consultants can help you regardless of where you are in your career or life, whether you're just starting out or ready to retire.

## 7. You can include outside assets

Financial consultants can also take into consideration additional assets outside of the retirement plan. This can include your spouse's/partner's savings for a more comprehensive review—you can even have them join you at the meeting.

## 8. Retirement plan focus

Financial consultants are familiar with the ins and outs of your employer's retirement program, as well as Social Security, retiree healthcare, and other retirement-related issues.

## 9. No additional cost to you

Meeting with a financial consultant is included as a benefit of the retirement plan offered by your employer's retirement program.

## 10. Ready when you are

Schedule an advice and education session with your retirement provider to establish your account and receive additional education.



- **Fidelity:** (800) 343-0860
- **Lincoln:** (800) 454-6265
- **TIAA:** (800) 842-2776
- **VALIC:** (800) 448-2542
- **Voya:** (800) 873-5518
- **Pentegra:** (866) 633-4015

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