Retirement Plan Investors Who Work With Advisors See Bigger Balances

According to Schwab's study[1] Self Directed Brokerage Account (SDBA) participants who worked with an advisor had an average balance of nearly **twice** as much as the accounts held by non-advised participants. The SDBA allows investors to invest outside the plan's investment offerings, and put their money into any mutual fund, exchange-traded fund, stock or bond they choose.

WITH ADVICE

- Average balance of $448,515
- More diversified accounts and value-oriented stocks
- Higher average trades (10)
- Lower percentage in cash (3.39%)

WITHOUT ADVICE

- Average balance $234,673
- More money in growth stocks which can be volatile
- Lower average trades (5.8)
- Higher percentage in cash (17.06%)

Sources: [1]Schwab Self Directed Brokerage Account Indicators, Schwab Research, 9/30/2019

MORE CHOICE, MORE FLEXIBILITY, ACCESS TO ADVICE

Many employers have added a Self-Directed Brokerage Account (SDBA) option to their 401(k), 403(b), and 457 retirement plans. This option gives more choice and greater flexibility by opening up a larger universe of stocks, bonds, mutual funds, and ETFs. Most importantly, the SDBA option gives access to financial advice and professional management that plan participants want and need on arguably their largest asset going into retirement.

The SDBA option should be used by investors who feel comfortable managing their own risk or are working with a professional Investment Advisor.

THE PACIFIC FINANCIAL GROUP

Take control of your retirement.

CID.TPFG.746