



## HELP FOR THE DO IT YOURSELF INVESTOR DO IT FOR ME HELP FOR THE REST OF US

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ProNvest is an independent Registered Investment Advisor (RIA) that offers a goal-based solution to help retirement plan participants prepare and invest for retirement. ProNvest will provide your employees with access to Retirement Counselors, an elegantly simple retirement planner, fund specific allocation advice, and the option to hire a professional investment manager. ProNvest's efforts are designed to help participants focus on the variables they control and decisions they must make that will one day determine the quality of life they hope to enjoy in retirement. These four primary decisions include:

- **Working longer.** Many plan participants expect to retire before it is fiscally prudent or possible to do so.
- **Save more.** A participant's savings rate is critical to providing post work income. Participants must understand that there is a minimal level of savings required to have a chance of maintaining the lifestyle of their choosing.
- **Spend less.** The choice for retirement savers is to spend less now, or spend less in their retirement years. Historically, spending less today and saving more is a better choice when a participant is hoping to maintain their lifestyle throughout retirement. For retirees who disregard this reality, spending less in the decades of retirement may be a real consequence.
- **Invest differently.** The selection of a proper asset allocation is a very important variable in the retirement planning equation. Imprudent risk decisions impair the well-intentioned saver who is saving an appropriate amount but is too conservative, as well as the overly aggressive pre-retiree who hopes the market will make up for lost time.

ProNvest provides the “**Do It Yourself**” investor with a planner, educational resources and Retirement Counselors to guide their decisions at no cost to the plan sponsor or the participant. For the “**Do It For Me**” retirement saver who decides professional investment management is the best choice for their situation, ProNvest deploys the same resources and manages the account for a reasonable fee.

**Prudent decisions.** Plan sponsors and fiduciaries are tasked with providing the investments and resources necessary for participants to plan and save for retirement. Understanding that the law, the Employee Retirement Income Security Act (ERISA), clearly states that a participant's successful outcome is not the issue, but that plan sponsors must provide a process for reviewing the issues relevant to a participant's ability to act appropriately. For participants who are unable or unwilling to direct the hundreds – perhaps thousands – of decisions over decades to fund their retirement, providing the option for professional account management is a prudent and logical choice for plan sponsors.

To learn more or to add ProNvest to your plan, contact us at (866) 738-5128 or [info@pronvest.com](mailto:info@pronvest.com).