STREFF WEALTH MANAGEMENT

5 things most 401(k) plan advisors won't tell you:

1. All 401(k) investment funds have investment management fees (expense ratios) which are deducted from investment return and paid to the fund manager.

2. Most 401(k) providers use revenue sharing agreements, allowing outside funds on their 401(k) investment platforms in exchange for a portion of the management fee – which increases the expense ratio. Expense ratios may also be increased as a collection mechanism for other expenses.

3. These fees are paid based on participant account balances – the same percentage is paid by all who invest in that fund, but higher dollar amounts are paid by those with higher account balances.

4. Unreasonably high fees are the main reason why 401(k) lawsuits against plan sponsors are successful – even if plan sponsors aren't aware of them.

5. Higher investment management fees detract from investment return, and are used to compensate the 401(k) providers and fund managers, sometimes excessively.

Most 401k plan advisors won't tell you about these 5 things, because it will reduce what they are paid! Please contact me, and let's get you started on a different way to invest.

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