

Personalized Investing FAQs

What is Personalized Investing?

Personalized Investing is a professionally managed, fully digital investment strategy that makes investing easier for you. Exactly as the name implies, personalized investing takes key financial and demographic data points – both from your retirement plan attributes and information you share about yourself – to create a customized, wholly “you” investment strategy designed to help meet your retirement goals.

Personalized Investing could be the right solution for anyone, but for the DIY’er who isn’t confident in making the myriad of decisions necessary to manage your retirement investing strategies, a Personalized Investing Strategy is the easy button to ensuring active oversight of your retirement account!

Why should I elect a Personalized Investment Strategy through a Managed Account?

1. **It’s Easy.** For individuals who prefer a hands-off approach to investing, a managed account provides convenience. The investor doesn't have to actively monitor the market or make investment decisions; instead, the manager handles those tasks.
2. **Customized to you.** Managed accounts can often be customized to meet specific investment objectives, such as income generation, capital appreciation, or tax efficiency. This level of customization may be appealing to investors with unique financial goals.
3. **Your Account is managed by an expert.** As a Professional Manager, the strategy’s advisor has a legal responsibility to you in making investment decisions in your best interest.
4. **Ongoing Investment Monitoring.** Personalized Investing provides continuously monitoring of the performance of the portfolio and makes adjustments as needed. This active management can potentially take advantage of market opportunities and mitigate risks.

Can I choose to allocate a portion of my retirement account to a Personalized Investing Strategy?

- No. Personalized investing requires the entire account to utilize this strategy.
- When Personalized Investing, your current balance and future contributions will move to the managed account.

Can I get out of my Personalized Investing Strategy if I want and when I want?

- Yes. You have full control of your account. If you enrolled in a personalized investing strategy, you can get out whenever you want.
- And, you can (re)enter a personalized investing strategy at your discretion as well.
- If you come in or out of a personalized investing strategy, your monthly fee will be pro-rated to the number of days in that month you were in the personalized investing strategy.

* Assumes enrollment in the LeafHouse platform