



E-NEWSLETTER!

A quarterly resource for Francis Investment Counsel plan participants



LIVE WEBCAST COMING SOON! COMPLETING THE DREADED FAFSA®

Join us on **December 16 at 12:00 pm (CST)** as we view and discuss a short animated video from the U.S. Department of Education about completing the FAFSA®. Then we'll get college planning tips from seasoned college mom and Senior Francis Investment Counsel Advisor, Kelli B. Send CFP® M.Ed. This event is expected to last 45min. [Click here to register for the webinar.](#)

WELCOME!

You're reading MoneyAdvice@Work – The Newsletter! This quarterly resource brings you industry insights, updates on upcoming education events, and an independent perspective from your Francis Investment Counsel advisors.



CATCH-UP ON CAPITAL MARKETS

We all know that investing can be a wild ride. It's difficult to keep track of everything that's going on in the marketplace. Here's your chance to catch-up.

[Click here to review quarterly market headlines.](#)

IN CASE YOU MISSED IT...

We get it – we know you're busy. That's why we created the Monthly Minute. These short articles bring you practical money tips that you can read quickly. Here's your chance to re-cap the past quarter's Monthly Minutes.

September Market Volatility

A sudden drop in the stock market often evokes a flood of concern. [Click here](#) to learn how to prepare yourself to ride the waves of the market.

BUSINESS

Milwaukee Journal Sentinel
JSEOnline.com/Business

Saturday,
September 26, 2012

D

Be sure to understand the costs of your 401(k) plan

401(k) ADVISER
MICHAEL J. FRANCIS



rollover options.

Despite recent efforts to make 401(k) fees easier to decipher, it typically takes some detective work to truly understand your plan's costs. In general, the fees you pay can be separated into two categories: fees that are reported directly on your quarterly statement and fees you have to calculate yourself. Allow me to elaborate.

Understanding the costs you incur when you participate in your employer's 401(k) plan is important for two reasons. First, while you're working and saving for retirement, understanding your plan's costs will make you a smarter and hopefully wealthier investor. Second, when it comes time to retire, understanding your plan's costs will allow you to more effectively compare it with your

To obtain the amount of revenue sharing payments made by each fund in your plan, contact your human resources department. Plan record keepers are required to provide this information to your employer but generally don't give it to participants. It's also important to ask how these revenue sharing dollars are used.

If your HR department responds that all revenue sharing payments are returned to participant accounts from which they were deducted, the administrative charges published on your quarterly statement are complete.

If your HR department responds that all revenue sharing payments are used to cover plan administrative costs, then you need to multiply these revenue sharing amounts by the amount of assets you have invested in each fund and add that to any fees published on your quarterly statement to understand your total plan administrative costs.

[Read More..](#)

BE SURE TO UNDERSTAND THE COSTS OF YOUR 401(k) PLAN

There are two types of fees in workplace retirement plans: administrative expenses and investment management fees. [Click here to learn about plan fees and how to control them.](#)

August Interest Rates

Do you understand the Federal Reserve Bank (Fed) and what a rate hike may mean for you? [Click here](#) to learn strategic moves to make regarding your portfolio.



MORE TALK ABOUT FEES YES, THEY'RE THAT IMPORTANT.

For your viewing pleasure, we present a short video about plan fees. After watching the video, let us help you calculate the fees that YOU pay. Log into the [E-Library](#) to access the fee worksheet unique to your company's plan. Need help logging in or doing the math? Contact us at 866-232-6457 or schedule a [MoneyAdvice session](#) with an advisor.



DEADLINE REMINDER!

If you want to convert your pre-tax retirement savings to Roth retirement savings, the paperwork must be submitted by **December 31, 2015**. Contact us with questions at 866-232-6457 or visit moneyadviceatwork.com.

July

Greece Debt Crisis

The credit crisis in Greece is no longer dominating the news, but the lesson still stands: diversify your fund mix. [Click here](#) to remind yourself where we were just a few short months ago. Then [schedule a meeting](#) to review your asset allocation strategy with an advisor.



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WEBCAST NOW AVAILABLE! ALL ABOUT LONG TERM CARE

The need for long-term care is one of your biggest financial threats. No matter how well you plan for retirement, long-term care costs could ruin it all in a very short period of time. View this webinar to help you sort through your options and discuss how to make policies affordable. [Click here to view previously recorded webcasts.](#)

ensures that you and your family receive the money help that you need, all from a conflict-free, “no sales” advisor – Francis Investment Counsel. They’re here to help you with personalized money advice.

Want to work one-on-one with an advisor? [Click here](#) to learn more and schedule a remote MoneyAdvice session.

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