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## **FIVE WAYS TO INCREASE YOUR CREDIT SCORE**

In the land of credit scores, FICO is king. Most lenders in the US use FICO scores in deciding whether to offer credit to you and at what rates. In fact, FICO scores are used in about 10 billion decisions worldwide each year. Do you know your FICO score? Do you know what determines your score? Attend a webinar on [Thursday, January 11, 2018 or 12:00 pm \(CST\) and 4:30 pm \(CST\)](#) to discuss the components of the FICO credit score and five ways you can increase your score.

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## 2017 WEBINAR WRAP UP

Thank you to everyone who participated in a live webinar in 2017! If you'd like to re-watch a class, [click here](#) and scroll to the bottom of the page to view the previously recorded sessions. Don't forget to register for the upcoming 2018 webinars while you're there. Reminder emails will be sent prior to each webinar, so you don't need to worry about missing out on any of the information.

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A yellow rectangular box with a thick blue border. On the left side, four options are listed in bold, black, uppercase text: '#1 STAY IN THE PLAN', '#2 ROLLOVER TO NEW PLAN', '#3 ROLLOVER TO AN IRA', and '#4 CASH OUT'. On the right side, there are several hand-drawn, black question marks of varying sizes and orientations, suggesting uncertainty or questions about the options.

## FINISH STRONG: UNDERSTANDING YOUR DISTRIBUTION OPTIONS

Leaving your current employer? [Watch this video](#) to learn about the distribution options available to you for your retirement plan savings. Afterwards, call our office at 866-232-6457 to speak with one of our

knowledgeable advisors to discuss which option may be right for you.



## TURNING ON RETIREMENT INCOME

Congratulations, you've made it to retirement! Now you have two options to consider to make your money last: 1) buy an annuity, and 2) continue to invest. [Watch this video](#) to learn about each option so you can determine the best choice for you to turn your retirement savings into retirement income.



## The Independent View

3Q 2017 Capital Market Happenings



**CATCH UP ON THE 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 this quarter's market headlines.

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# BUSINESS

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## Focus on your 401(k) account performance

401(k) ADVISER  
MICHAEL J. FRANCIS



Besides not saving enough, one of the most common mistakes preventing 401(k) participants from achieving their retirement income goals is failure to pay close enough attention to the performance of their account. To put this issue into perspective, for someone who is 25 years old and able to save \$4,000 per year until age 65, the difference between earning an average annual rate of return of 4% (\$380,102), 6% (\$619,048), or 8% (\$1,036,226) can have a serious impact on their quality of life in retirement.

If you're the kind of investor who operates on what can best be described as a "set it and forget it" investment strategy, you need to understand your apathy can have serious consequences. Let's review the steps you should take to ensure your money is working as hard for you as you worked for it.

### STEP THREE – GETTING BACK ON TRACK

If after comparing your account performance to its proper risk-adjusted benchmark you determine your current investment strategy is not delivering adequate results, there are three courses of action you can take that should help: lower the costs of your strategy, adjust your strategy to include more risk, or improve the quality of your investment management.

Replicating your current investment strategy with lower investment management fees may be the simplest course of action if it's available. That's why employer plan accounts are so often a better environment than an IRA for long-term retirement investors, because a plan is able to use its size to negotiate lower investment management fees. Be wary of "managed account" services. In our experience, they add very little value over a traditional target date fund, and are often meaningfully more expensive. Increasing the amount of risk in your portfolio is another way to

[Click here to read more...](#)

## FOCUS ON YOUR 401(k) ACCOUNT PERFORMANCE

A common mistake preventing 401(k) participants from achieving their retirement income goals is failure to pay close enough attention to account performance. [Click here](#) to learn what steps to take to make sure your money works hard for you.

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**As 2017 comes to an end, we'd like to extend our best wishes for a happy holiday season and a new year filled with peace, joy, and success!**

## 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.

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**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.

## **July**

### **Stay or Roll?**

Many workplace retirement plans permit distributions while still employed after a certain age, but is it really the best choice? [Click here](#) to read the “5 C’s” we’d ask you to consider before moving funds away from your employer’s plan.

## **August**

### **HSAs Aren't Just for Today's Health Expenses**

Most use their Health Savings Account (HSA) to pay for health care expenses. However, HSAs also make great retirement savings vehicles as they offer a triple tax break. [Click here](#) to learn more.

## **September**

### **It's Time to Rebalance**

Fluctuations in the market may expose you to more risk than you had intended. You can easily restore your initial asset allocation by returning the balance in each fund back to the original mix, known as rebalancing. [Click here](#) to request the rebalancing instructions for your plan.

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