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eNEWSLETTER

A quarterly resource for Francis Investment Counsel plan participants



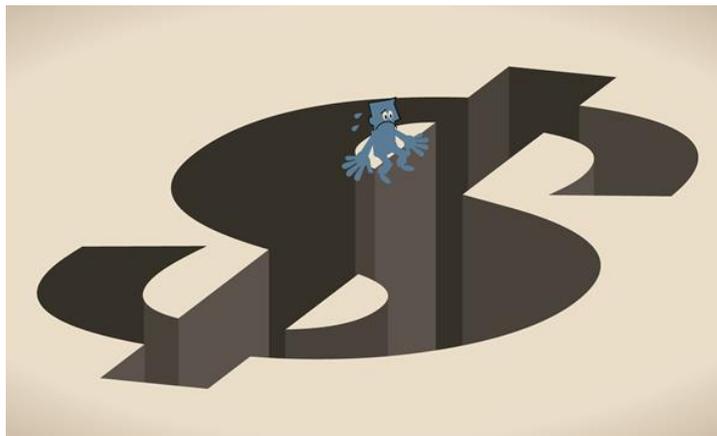
FIVE WAYS TO INCREASE YOUR CREDIT SCORE

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? This webinar will discuss the components of the FICO credit score and five ways you can increase yours. Join us [Thursday, April 20th at 12:00pm \(CST\) and 4:30pm \(CST\)](#) for this important webinar.



TARGET RETIREMENT DATE FUNDS VIDEO

For those employees wishing to turn over the wheel to the pros, pre-mixed target retirement date funds are specifically designed for participants with a target retirement date in mind. The fund managers select a mixture of stock, bond, and money market funds tailored specifically for your age group. As you near your target retirement date, the fund managers gradually shift your investment allocation to a more conservative fund mix. Advisor Kelli Send explains target retirement date funds and how to determine if they are the right investment approach for you. [Click here](#) to watch.



TARGET RETIREMENT DATE FUNDS VIDEO

Many employers offer a loan option from your retirement plan, but should you utilize it? [Click here](#) to

get the facts so you can make an informed decision.



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.



Improve your retirement readiness

401(k) ADVISER
MICHAEL J. FRANCIS



While the "Trump rally" has lifted U.S. stocks and given a boost to the typical 401(k) account, don't count on riding this bull market to financial security in retirement. My advice: take the following steps to best ensure your retirement readiness.

Save more. It's hard work building up enough savings to afford to live comfortably in retirement. In fact, if you turned 65 today, you'd need nearly \$1,000,000 to purchase an annuity that will pay you \$5,000 a month until you die. Your goal should be to save at least 10% of your pay towards retirement throughout your working lifetime. If you need some help getting there, consider utilizing a tool your retirement plan

primary concern, investigate the long-term tax benefits of saving in a Roth account. The power of tax-free compounding over a long period of time, combined with the ability to avoid mandatory distributions at age 70 ½, makes Roth a powerful tax avoidance tool for the future.

If you're a successful saver, and interested in passing on part of your retirement savings to a non-spouse heir income tax free, talk with your accountant about the wisdom of an in-plan Roth conversion. Also, check your current beneficiary election to make sure it is up to date. This is especially true if you recently changed marital status. Remember, your 401(k) account passes to whomever you have named, and if that's not your spouse, you're likely to lose some important tax breaks upon your death.

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

IMPROVE YOUR RETIREMENT READINESS

The recent market rally doesn't guarantee financial security. There are, however, simple steps you can take to enhance your retirement readiness. [Click here](#) to learn ways to increase your financial security.

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.

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.

December

Savings Limits: Unchanged for 2017

Maximum plan savings limits change over time to keep pace with inflation. In 2017, savings limits will remain unchanged. [Click here](#) to request more information for your specific plan.

November

Taking a Closer Look at Retirement Plan Fees

There are two types of fees in workplace retirement plans: administrative expenses and investment management fees. Your employer works hard to reduce fees and continually monitors them to make sure they remain competitive. Want to calculate your fees? [Click here](#) to request a copy of your plan's fee worksheet.

October

Fat Wallet Challenge

We celebrated "National Save for Retirement Week" by offering you the chance to win one of three (3) \$1,000 gift cards. Entries were earned by watching videos and taking action to strengthen your financial future.

Congratulations to the winners: Rick P, Sasha S, and Erin F!



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