

Selecting & Monitoring Investments

One of the most difficult ongoing obstacles in maintaining a 401(k) plan is prudently selecting & monitoring plan investments in accordance with ERISA law. When you don't have a professional financial advisor, choosing the appropriate funds can be a difficult task.

According to The Wall Street Journal article, "Mutual Funds' Five-Star Curse," only 14% of 5-star funds after 10 years maintained their 5-star rating and half were ranked 3 stars or lower by Morningstar.

How do you monitor fund performance against peers? Are you using the appropriate share classes for your funds? Are expenses reasonable given your plan size? Money Intel's screening process is focused on more than past performance and includes:



When you work with Money Intel, you get the tools needed to select the best investments for your plan by:

Implementing an investment policy statement

Selecting low-cost Vanguard index funds and high quality actively managed funds

Monitoring investments, performance, and expenses