



Kickstarter Program for 401(k) accounts

The Voyage Kickstarter Program

**A helpful – no cost, no obligation – way
to help you manage your 401(k) investments**

- Simply answer the 7 questions on the back of this sheet
- Return it to us and
- You're automatically enrolled

The Voyage Financial Group's **Kickstarter** Program was created specifically for self-managing asset allocations in 401(k) accounts. It will help guide you through the complexity of investing and provide the necessary – timely – structure to help maximize the value of your 401(k).

Voyage's **Kickstarter** Program includes:

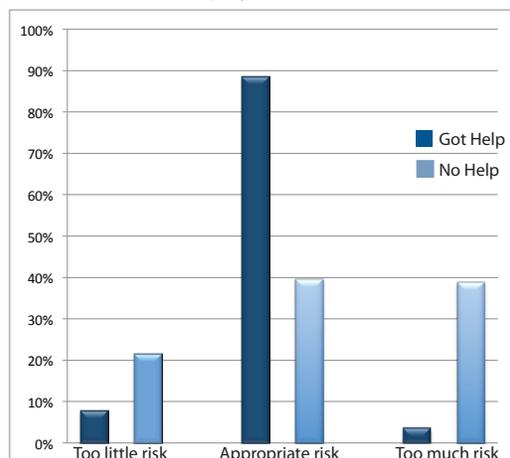
No cost/no obligation financial guidance – Unlike other financial advisors, we do not charge to review and provide guidance regarding your current asset allocation in your 401(k) account. Instead, we want you to become familiar with our investment process and philosophy without cost or commitment.

Market volatility advice – Voyage's **Kickstarter** Program helps you stay on track and avoid common investing mistakes. As the chart below shows, investing without qualified financial advice can result in a portfolio that underperforms by being either too conservative or too aggressive.

Why Help Pays Off

Do-it-yourselfers are more likely to invest too timidly or too aggressively.

How 401(k) Savers Deploy Their Funds



Source: Aon Hewitt/Financial Engines: Help in Defined Contributions Plans: 2006-2012

Asset allocation guidance – Voyage's Investment Committee – representing more than 60 years of combined experience managing assets – meets at least once a week to review the asset allocations for the \$400 million in brokerage and advisory assets we manage through LPL Financial (as of June, 2014). We will email you when there are reasons to suggest making a change to your 401(k) account.

Retirement planning – How much will you need to retire ... and stay retired? How much will come from your 401(k), your pension, Social Security and other revenue streams? At Voyage, a licensed financial advisor – using our proprietary financial planning tool – we can serve you by projecting how each of these assets will combine to provide you with a post-retirement income stream.

Why wait? Enroll in Voyage's **Kickstarter** Program now to begin receiving timely advice for your 401(k). Just answer the seven questions on the reverse side of this sheet and, when you send it back to us, you're automatically enrolled.

**Enroll
Today**

Voyage Financial Group, 1011 Warrenville Road, Suite 225, Lisle, IL 60532. Call: 877-353-8999. Fax: 630-353-0003. www.voyagefg.com
Securities and advisory services offered through LPL Financial, a Registered Investment Advisor and Member FINRA/SIPC

Kurt Anderson, CFP®
kanderson@voyagefg.com

Michael Chong, MBA, AIF®
mchong@voyagefg.com

Ryan Dragstrem, CFP®, CMFC®
rdragstrem@voyagefg.com

Tom Royce, CFP®, AWMA®
troyce@voyagefg.com

Your Name _____

Your Phone # _____

Your Email Address _____

Email back to: contact@voyagefg.com

Fax back to: 630-353-0003

Allocation Model Quiz

- 1) In general, what type of investor are you?
 - A) I feel very comfortable with investment volatility and I am willing to take more risk over longer periods of time to pursue maximum growth of my retirement investment
 - B) I am comfortable with investment risk and have time to ride out the ups and downs in the market to help grow my money over time
 - C) I am not comfortable with risk but I realize that I need to potentially increase the value of my retirement investment over time
 - D) I am very uncomfortable with investment risk
- 2) What is your primary financial goal?
 - A) Long-term wealth accumulation
 - B) Retirement income
 - C) Current income
 - D) Wealth preservation or emergency savings
- 3) In the long term, how would you like your retirement investments to perform?
 - A) Far exceed the rate of inflation
 - B) Exceed the rate of inflation
 - C) Keep pace with inflation
 - D) Concerned more about protecting the value of my principal than the effects of inflation
- 4) If you could greatly increase your return by increasing your risk, would you:
 - A) Take a great deal more risk with some or all of your money
 - B) Take a little more risk with all of your money
 - C) Take a little more risk with some of your money
 - D) Not increase your risk at all
- 5) Which scenario describes your career? Do you foresee that your earnings will:
 - A) Increase at a rate higher than inflation (new job, promotion, etc.)
 - B) Increase at the same rate as inflation
 - C) Remain about the same
 - D) Decrease (retirement, change to part-time job, etc.)
- 6) Approximately how many more years do you plan to work until you retire?
 - A) 30 years or more
 - B) 16 to 30 years
 - C) 6 to 15 years
 - D) 5 years or fewer
- 7) Do you anticipate withdrawing any money from your retirement portfolio (via a loan or due to retirement, etc.)?
 - A) I do not intend to remove any money in the foreseeable future
 - B) I intend to withdraw money within 10 years or more
 - C) I intend to withdraw money within 5 to 10 years
 - D) I intend to withdraw money within 5 years or fewer

Scoring	
A = 4 Points	C = 2 Points
B = 3 Points	D = 1 Point

Allocation Models*	
23 to 28	Aggressive Growth
17 to 22	Growth
12 to 16	Moderate
7 to 11	Conservative

*Discuss with your Voyage Financial Group representative on how to apply in your investment decisions.

