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# THE *INVESCO* Alternative

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Dedicated to helping you ...

## ... Achieve Financial Independence

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Registered Investment Advisors - Certified Public Accountants - Real Estate Brokers  
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### PCRA For Your 401(k)

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Many of you now have a choice on how to invest the money you have in your 401(k) plan. That's right, you no longer have to put up with the limited selection of mutual funds or other poor performing asset classes they give you to choose from. A growing number of employer 401(k) plans are offering "**Personal Choice Retirement Accounts**" (PCRA). When you choose the PCRA option, you are assigned an actual Charles Schwab & Co. account number (or possibly Fidelity or Hewitt) - this allows you to take responsibility for how YOU want to invest your retirement monies.

There used to be only one way to control what your 401(k) plan was invested in, which was to roll your 401(k) into an IRA when you left the company (or take an 'in-service distribution when you reached a certain retirement age). Now, companies like: **Northwest Community Hospital, United Airlines, Wheels, Inc., DePaul University, Paddock Publications, William Blair, Perkins & Will, RR Donnelley, Central States, 3M, CDW, HP, AT&T, Harley Davidson, Netflix, John Deere, Alcoa, Pepsico, Kimberly Clark, Nike, Office Depot, and others ...** have company plans that allow their employees to open PCRA's and make independent investment choices WHILE THEY'RE STILL EMPLOYED!

Yes, this also means you can choose to select an independent advisor (like *INVESCO, LLC*) to link up to the account and professionally manage it for you. Want to know more? Check a current copy your company's "Retirement Plan Kit" or ask your companies Director of Retirement Services. You can also call Keith who has a partial list of hundreds of nationwide companies that offer PCRA's to

their employees to see if your company is on the list.

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