TRAC™ YOUR RETIREMENT

FORWARD
WEALTH MANAGEMENT

WHAT IS TRAC™?

TRAC™ is a goals-based guidance process designed to help our clients connect their retirement goals with their future income needs. It measures and maps timelines, resources, and a portfolio's asset allocation against current market conditions and the cost of retirement income.

WHY TRAC™?

Problems with a Traditional 401(k)

The employer-sponsored 401(k) market lags the retail investment industry in cost, transparency and overall user experience. As one industry consultant put it, "*these plans are … weakly designed, untidily executed and poorly appreciated.*"

> ***"[401(k)] plans are … weakly designed, untidily executed and poorly appreciated."***

Despite these shortcomings, 401(k)s and other ERISA governed plans are the primary funding vehicles for working professionals.

Employees are forced to serve as portfolio manager of their own retirement account. **To remedy this, Forward Wealth Management serves as a fiduciary advisor to individual plan participants looking for personalized advice within their 401(k) plans.**

THE TRAC™ PROCESS

Each letter in the TRAC™ acronym serves as a key input to creating a client's personalized retirement dashboard:

TIMELINES & GOALS

How do you see yourself progressing towards not having to work to cover living expenses and what are ideal and acceptable variations of what that could look like?

RESOURCES

What Human (future earnings), Social (relationships, networks and safety nets) and Financial Capital (portfolio assets) do you or will you have at your disposal?

ASSET ALLOCATION

What is the appropriate collection of safe and growth investments that best balances your willingness, need, and ability to take risk when funding your goals?

CONDITIONS

How is the financial marketplace pricing the key drivers of retirement costs and what are current best estimates of investment returns and risks?

HOW IS TRAC™ DIFFERENT?

FWM's proprietary TRAC™ process integrates active financial planning and intentional investing in order to provide a personalized solution for managing long-term goals.

OLD WAY	TRAC™ WAY
Planning is a one-time event	Planning is a recurring process
Focus investment efforts on "beating the market"	Adjust investment allocation to balance tradeoffs between ideal and acceptable goals and changes to external conditions

HOW TO GET STARTED WITH TRAC™

Many qualified retirement plans, such as 401(k)s, allow participants to select investments outside of the plan's standard menu through a Self-Directed Brokerage Account (SDBA). In certain instances, Forward Wealth is able to provide our TRAC™ process within a plan participant's SDBA. Please contact us to determine if our services are available within your existing firm-sponsored retirement plan.

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