

# It Pays to Get Help

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A new study\* by Aon Hewitt and Financial Engines on 401(k) accounts provides evidence that employees who get help on their retirement accounts have higher rates of return. The study showed on average a 3% higher percentage return for those who received some form of help.

What is meant by help? Help includes use of target date funds, managed accounts, and online advice tools.

The difference in the performance can be accounted for by several common mistakes participants make managing their own account:

- Getting Out at the Wrong time
- Taking too much risk or too little
- Failure to periodically rebalance
- Using large percentage of the account in company stock

\*The study looked at 8 large 401(k) plans with 425,000 participants.



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