

## FIDUCIARY TIP #5

Give employees more international investment choices on their 401(k) menu to help maximize diversification and possibly reduce risks.

**Did you know?** Foreign markets offer more than half of the world's investment opportunities. Despite that, most 401(k) plans only give employees the choice of one foreign fund for every twelve domestic funds. Giving your employees more international fund choices means they can diversify their retirement portfolio which may help them reduce risk.

Today, some of the largest and most profitable companies are overseas, including 8 of the world's 10 largest utilities companies and 8 of the world's 10 largest banks. With a globally diversified

portfolio, your employees will be able to tap into some of the world's best investment opportunities through:

- Foreign Funds
- Global Funds
- Emerging Market Funds

CapTrust can provide you with an independent, unbiased evaluation of your current plan provider's international fund choices and help you identify which ones would best suit your needs. To learn more, please contact CapTrust at [401k@captrust.com](mailto:401k@captrust.com) or at (888) 697-5908.

This and other valuable Tips for Fiduciaries are brought to you by CapTrust, an independent retirement plan and investment consulting firm providing institutional fiduciary services. We pride ourselves on our ability to serve as an objective and unbiased third party, helping clients evaluate the many alternatives to determine the right service provider, investment menu, and other related services. With a fee-based approach, CapTrust serves as a fiduciary and is not influenced by commissions and revenue sharing payments. To learn more, please contact us at **(888) 697-5908** or email **401k@captrust.com**.

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