

## **401k Advisor Expands Services Outside The U.S.A.;**

*Advice for allocations of mutual funds in retirement plans now offered for different countries in the world.*

January 18, 2010 (FPRC) -- Lee Smith, Consultant - a licensed business in Newport News, VA is now expanding its 401k advisor services to countries outside of the U.S.A. The practices offered is a online financial advisor service that provides 401k advice for allocation of mutual funds.

Investors of retirement plans will be able to receive unbiased reviews for their selections of mutual funds. As an independent advisory business, the advice given will not interfere through the fiduciaries process of liability responsibility. Legislative rules allow investors to seek help out of the corporate world that gives an advantage to investors with a 401k or IRA.

The need for a 401k planner is critical in making retirement decisions that affect the balances of portfolio accounts. The stock market finished 2009 up 19% despite being down 37% from 2007 to 2008. With the start of 2010 on its way, being already positioned in the right funds will have a positive affect by the end of the year.

Maryann Horning who has a 401k with Principal Financial Group says, "with so many options on what funds to pick, I am like the millions out there who do not know what mutual funds I should have in my retirement plan".

The mutual funds in a 401k are the same in a IRA account because they involve the same companies. An IRA is for individuals in private retirement accounts compared to an 401k which is offered by a company that employs people.

The reason for investors seeking to figure out the right mix of asset allocation and investment strategy is to avoid the next stock market collapse. The development of the internet has given retirement investors the opportunity to reach across the globe for answers.

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### **Keywords**

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