

FOR IMMEDIATE RELEASE

Do-it-Yourself Investors: Retirement Investor™ Drives Smart Decisions

GLASTONBURY, Conn., Nov. 19, 2015 – Do-it-yourselfers have several traits in common: they like to take matters into their own hands, they'd rather be responsible for their own decisions, they don't like spending for outside help when they can handle it on their own, but they still look for a little guidance when needed.

Do-it-yourself investors are no different. Research shows that for every person who hires a financial advisor, there are three people choosing to invest on their own.

"Many do-it-yourselfers still want guidance without the cost of a financial advisor," said Wayne Connors, founder and portfolio strategist of Retirement Investor™. "We're pulling back the curtain on investment advice to reveal knowledge and research on our site that hasn't been readily available to the average investor."

Retirement Investor helps its members in a simple and straightforward way: it assesses each member's risk profile, suggests a low-cost portfolio based on that profile, breaks down how the member should allocate his or her money among the exchange-traded funds (ETFs) in that portfolio, then shows the member how to buy those funds with his or her existing brokerage accounts.

Retirement Investor evaluates macro factors, such as current market trends, and micro factors, like asset allocation and the underlying funds within its portfolios each month, then emails members to notify them of any warranted changes.

"According to Morningstar research, the average cost of a mutual fund is 1.3 percent a year, so an investor with a \$100,000 account can be paying \$1,300 a year in fees," said Connors. "ETFs can cost less than one-tenth of 1 percent, so that \$100,000 investor could reduce those fees to \$100 a year. That's like an extra \$1,200 contribution to an account.

"And that doesn't take in account the price of an investment manager, who typically charges 1 percent a year," he added. "Compare that to our membership cost, and the investor saves even more money each and every year, which can really add up."

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Prior to starting Retirement Investor, Connors was chief investment officer and co-founder of a private wealth management company that managed over \$800 million for clients, who included individual investors and retirement plans. He has more than 25 years of experience as a financial advisor and portfolio manager building asset-allocation portfolios using low-cost index funds and ETFs.

“We’re providing the knowledge to turn the average Joe into an investing pro,” Connors added.

About Retirement Investor™

Retirement Investor™ doesn’t manage its members’ retirement accounts – it empowers investors to manage their accounts themselves. Its low-cost membership website was created to show do-it-yourself investors how to easily and confidently invest and manage their own portfolios.

Members don’t have to move money, fill out paperwork, schedule an appointment or pay advisor fees. They just join and start receiving guidance and easy-to-follow instructions on how to become a better, more confident do-it-yourself investor. Members simply follow professionally managed model portfolios and replicate them on their own using low-cost exchange-traded funds.

Members also receive the company’s monthly video newsletter to keep them informed as to when to make changes to a portfolio, along with educational videos on do-it-yourself investing.

For more information, visit <https://www.retirementinvestor.com>.

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