

# Why You Should Consider Independent Advice for Your Shell 401(k)

By  
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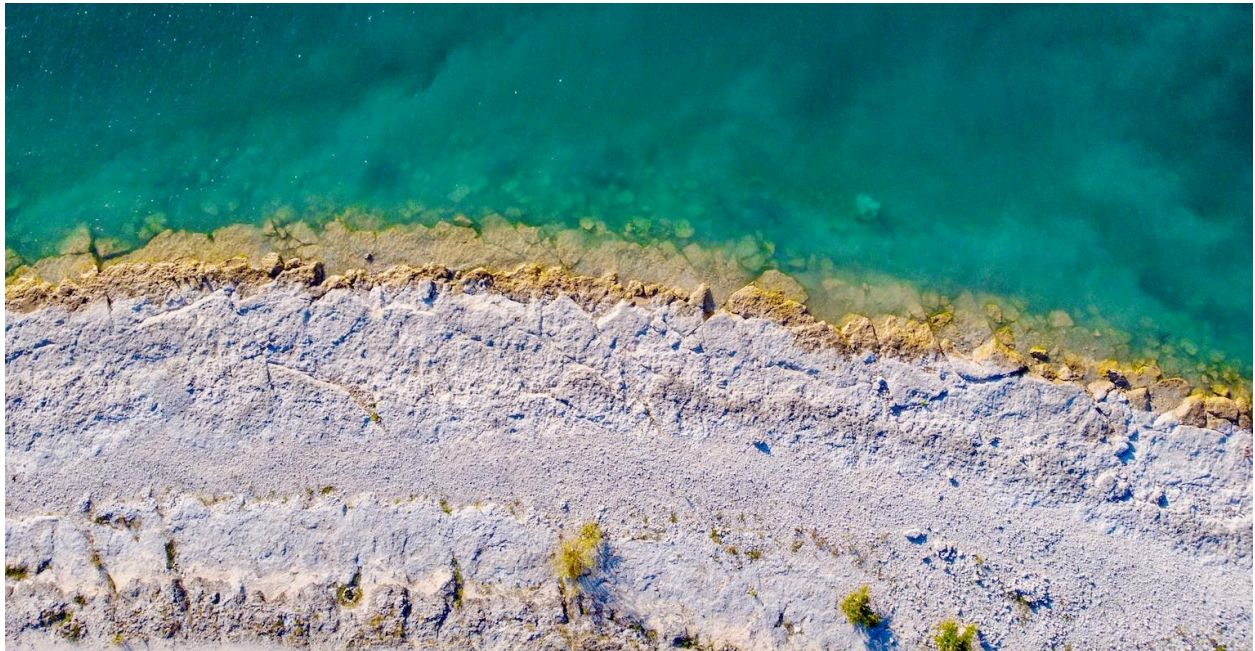
# Why You Should Consider Independent Advice for Your Shell 401(k)

If you want objective financial advice with fewer potential conflicts of interest, choose an independent advisor with a fee-only structure who works directly for you. By paying the advisor directly, you gain a truly independent source of guidance, as the advisor is not owned or controlled by a third party, such as the 401(k) provider.

Another reason you should consider independent advice for your 401(k) is the demand on your time. Between long days at the office and busy weekends with family and friends, few people have the bandwidth to carefully manage their 401(k). However, if you are a long-term Shell employee, your 401(k) likely represents the lion's share of your net worth. This means your 401(k) deserves close attention, objective advice, and modern tools to help diversify your holdings and maximize your investment return potential while minimizing the risk of loss.

Fidelity BrokerageLink®\* is a powerful tool that expands your investment options beyond the standard offerings of your 401(k) plan. It allows an independent, registered investment advisor to manage your Shell 401(k) on your behalf, providing you with professional guidance and personalized investment strategies. Working in concert, your advisor and this technology can help increase your odds of retiring on time – and comfortably.

Continue reading to hear more details, including how to get the most out of BrokerageLink® and the potential value of independent advice. We'll discuss the specific benefits of using an independent advisor, how to leverage BrokerageLink® effectively, and the potential impact on your retirement savings.



## UNITING AN ADVISOR & BROKERAGELINK®

### Potential Big-Picture Benefits

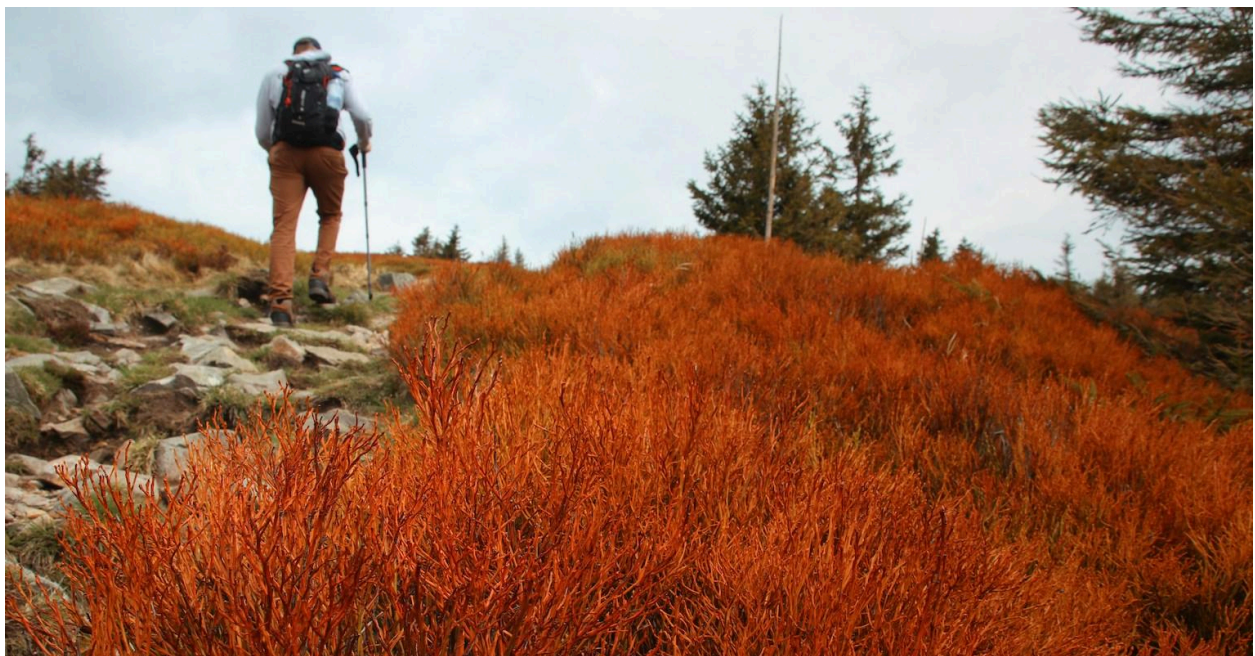
Knowing the importance of your Shell 401(k) plan, you might be interested in equipping yourself with tools to grow your retirement savings. To save yourself time, energy, and the stress of uncertainty, you can place those tools in the hands of a trusted advisor.

While you don't have to use an advisor with Brokeragelink®, doing so allows you to continue focusing on your day-to-day responsibilities and enjoying your time outside the office. With Brokeragelink®, you can leave the heavy lifting to your advisor. Here are a couple of potential benefits that the union of your advisor and BrokerageLink® can offer you:

- **Peace of Mind:** The closer you are to retirement, the more today's financial decisions matter. Partnering with a trusted advisor can reduce the worry that comes with not actively – or properly – managing your retirement accounts. A knowledgeable, trustworthy professional guiding your investments can help you stay on track for retirement and any other financial goals.

- **Time Savings:** Learning the ins and outs of retirement savings and investing is probably not how you would like to spend your time. Whether you would rather be boating on a local lake or checking exotic destinations off your bucket list, you know better than anyone how valuable your time off work is. Hiring an advisor to manage your retirement portfolio on your behalf helps you seize this free time.

Let's continue reviewing the unique advantages of working with an advisor and BrokerageLink® over the status quo. Then, we will explore how (and why) to select an advisor who's independent from your Shell 401(k).



## UNITING AN ADVISOR & BROKERAGELINK®

### Advantages Over the Usual

Unlike the traditional investment options in your 401(k), Fidelity BrokerageLink® better positions your advisor to help you reach your financial goals. Because this tool expands an advisor's access to more types of investments beyond generic mutual funds, you can fine-tune your portfolio based on your unique needs. As a result, you and your

advisor gain the freedom to optimize your portfolio, tailoring it to your overall financial picture, goals, and risk tolerance.

See how BrokerageLink® opens up possibilities:

- **Go beyond what is typically available.** Thanks to new access to diverse investments, BrokerageLink® lets your advisor tap into investment options outside of the usual Shell 401(k) plan, including individual stocks and more exchange-traded funds (ETFs). This allows your advisor to craft a highly customized portfolio.
- **Develop a holistic approach.** BrokerageLink® allows you and your advisor to take a more holistic approach to your overall finances, which may include IRAs, savings accounts, and other investment accounts. As a result, you and your advisor have more control and flexibility regarding how you would like your 401(k) managed along with your other investment accounts.
- **Manage your risk.** With more investment choices, you and your advisor can diversify your portfolio and manage different types of risk, including overexposure to specific market sectors such as energy. Access to more options provides a greater breadth of choice, so you and your advisor can better align your portfolio with your current risk tolerance and proximity to retirement.
- **Avoid complex tax issues.** Without BrokerageLink®, you would need to roll a 401(k) into an IRA for an advisor to manage it. With this tool in hand, you can skip a rollover and thus avoid potential complex tax issues, such as the pro-rata rule. You also protect the possibility of making an NUA (Net Unrealized Appreciation) transaction for your Shell stock, if needed, down the road.

Another advantage of BrokerageLink® is your advisor's seamless access to your Shell 401(k). Rather than downloading and sending statements to your advisor periodically and then making adjustments based on their advice, your advisor makes agreed-upon changes directly on your behalf.

Next, let's review tips on how to choose a qualified advisor.



## GETTING TRUSTED ADVICE

### How – and Why – to Choose an Independent Advisor to Manage Your Shell 401(k)

Whether you face complex financial decisions today or see retirement on the horizon, you may need a trusted advisor now more than ever. With the goal of increasing your odds of financial success and reducing the risk of costly mistakes, an advisor can provide guidance absent of many biases prevalent with traditional brokerage models – and help you get the most out of BrokerageLink®.

The advisor you select should at least check these three boxes:

- ✓ **Holistic approach.** If your advisor uses BrokerageLink®, they can help implement smart strategies for your 401(k) along with your other accounts. This unique visibility into your financial life can yield a well-rounded investment plan for all accounts, including your 401(k). The proposed investment strategy should align with your financial goals, investment time horizon, income, expenses, tax situation, and risk tolerance.

- ✓ **Fiduciary duty.** A fiduciary must always put your interests first. However, not all fiduciaries are truly independent and fee-only. This means that someone claiming to be a fiduciary could have significant conflicts of interest, such as the ability to earn commissions on financial products they sell – especially via brokerage accounts outside of your 401(k).
  
- ✓ **Fully independent and fee-only structure.** Because you pay your advisor directly when they have a fee-only structure, you eliminate some potential conflicts of interest. You gain a truly independent source of guidance, as the advisor is not owned or controlled by a third party (e.g., a bank, mutual fund, 401(k), or insurance company).

## Why You Should Consider Independent Advice for Your Shell 401(k)

To be truly independent, the advisor must be separate from your 401(k) provider. Unlike using an advisor from your 401(k) provider, such as Fidelity, an independent advisor works directly for you and is not owned or controlled by the 401(k) company. As a result, the independent advisor is not incentivized to sell other products and services the 401(k) company may offer (e.g., mutual funds, variable annuities, life insurance products).

Additionally, an independent advisor is not subject to sales quotas that could be imposed on employees of a 401(k) provider. Such quotas may undermine a non-independent advisor's ability to provide objective advice, as certain products may pay the advisor and the advisor's employer high commissions and fees. These products could include mutual funds, annuities, and expensive cash-value life insurance policies.

With regards to BrokerageLink®, because an independent advisor utilizing the tool works directly for you on a fee-only basis and is separate from Fidelity, they should have no financial incentive to recommend Fidelity investments that may not be in your best interests.

Choosing the right type of advisor is critical, as you are entrusting them with your retirement savings and overall financial future. As explained above, if the advisor's business model includes the advisor's fee structure (a.k.a. fee-only), it can significantly

reduce potential conflicts of interest. The advisor is solely compensated by their clients – not by commissions or fees from recommended financial products (e.g., mutual funds or annuities).



## GETTING TRUSTED ADVICE

### Your Truly Independent Advisors in Houston

When you are looking to both maximize your free time and get the most value from BrokerageLink®, turn to a fee-only independent registered investment advisor, such as The Goff Financial Group.\*

As your established local advisor, The Goff Financial Group has extensive experience helping Shell employees better manage their 401(k) accounts. The Goff Financial Group understands the busy lives of energy professionals. Since 1994, we have steadily grown by providing trusted financial guidance and carefully tailored management of retirement portfolios in Houston and across the nation.



From diversifying your Shell Provident Fund 401(k) to maximizing your Shell Pension Plan, we help current and former Shell employees strategize for a well-funded retirement. [Hear more about how we work with Shell employees.](#)

If you are considering using an independent investment advisor and would like to determine whether BrokerageLink® is right for you, then you are welcome to call us right away or schedule a complimentary 15-minute phone call:

Call [713-850-8900](tel:713-850-8900)

Or [contact us](#) to schedule a call

Prefer an in-person appointment? Simply reach out, and we can schedule a visit at our Houston office.

We hope to hear from you soon.

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