

More than 60% of Americans rely on 401(k), 403(b), or 457 plans to meet their retirement needs. An increasing number of employers are discontinuing traditional pension benefits for their employees. Additionally, it is becoming highly unlikely that many of us will receive substantial income from the government (Social Security) or from former employers in the form of pensions.

This leaves us with two options: either work until our final days or start investing early to secure our retirement.



OUR MISSION

We are on a mission to democratize financial planning and make it accessible to every American:

- Plootus estimates how much money you need to retire
- It selects the best-performing funds for your 401(k), 403(b), 457, or TSP plans.
- It chooses low-fee investment options.
- It is available 24/7 at your fingertips.

SMART SAVINGS, BIG RESULTS

- ☰ Requires minimal inputs
- 🕒 Real time financial data
- ⚙️ Easy to customize
- 💰 Save thousands of dollars

ABOUT US

Easy-to-Use App & Website for Retirement Planning

Plootus simplifies retirement planning by selecting the best options based on fees and returns from your 401(k), 403(b), or 457 plan, helping you save hundreds or even thousands of dollars. It ensures that users invest in a diversified portfolio and employs bank-level security to safeguard your data.

What Plootus Offers:

- Consolidates your assets, liabilities, income, and expenses across financial institutions into one convenient platform.
- Determines how much money you need for retirement.
- Estimates whether your assets will grow enough to sustain your post-retirement lifestyle.
- Recommends allocation to the right funds based on low fees and strong performance.
- Tracks portfolio performance

If your retirement assets are not expected to last a lifetime, Plootus may suggest adjustments to your investment strategy, contribution amounts, or retirement timeline.

HOW IT WORKS

Plootus consolidates your bank accounts, credit cards, 401(k), and other financial accounts in one place, providing you with a complete financial overview.

Based on your life stage, location, employer's retirement options, and spending habits, Plootus creates a simple, automated retirement plan to help you achieve your goals.

It saves you up to \$61,200 in hidden fees and adds \$318,000 to your retirement assets by selecting the best-performing funds.

Advanced AI-Based Algorithm:

Plootus uses a sophisticated algorithm to estimate how much money you need for retirement. It also suggests an investment strategy based on your time horizon and current asset balance, selecting the best-performing funds with the lowest fees to maximize growth.

Security First:

Your security is our top priority. Plootus does not ask for sensitive information like your Social Security number or address and does not access your logins or passwords. When linking accounts, users are directed to an approved third-party aggregator that employs bank-level security (256-bit SSL encryption) to protect your data.