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(57) Abstract

An system and method for a data processor implemented system monitor (10) for enabling individual employee participants (14) to access independent professional money management for their Benefit Plan assets adapted to separate the investment management functions and fees thereof from the participant advice function and the fees thereof. The system and method provides professional asset allocation advice services (12) to individual participants (14) of Benefit Plans for allocating their account balances in a Trust (20, 22, 24, or 26) specifically tailored to their individual risk tolerances and retirement funding needs. A worksheet (40) is used to elicit the information necessary for the investment advisor (32) to recommend the Trust (20, 22, 24, or 26) appropriate for each individual participant (14). Each Trust (20, 22, 24, 26) holds shares in a plurality of mutual funds in varying proportions.

