

# Personalized Portfolios

Participants are unique and their investment strategies should be too.

Unlike other methods of investing, Personalized Portfolios understands each employee's unique investor DNA to get a more detailed picture of who they are. This method results in a unique strategy that meets their individual needs and a portfolio that aligns with their one-of-a-kind investor profiles.

## BETTER PARTICIPANT RETIREMENT READINESS OUTCOMES

- + Help participants eliminate emotional decisions
- + Focusing holistically on your participants unique situation to provide assistance with:

|               |   |                            |   |
|---------------|---|----------------------------|---|
| Savings Rates | Roth vs. Pretax Contribution Strategies | Social Security Strategies | Dynamic & Tax-Efficient Withdrawal Strategies |
|---------------|---|----------------------------|---|

## ADDITIONAL FIDUCIARY PROTECTION AND OVERSIGHT

- + We sign on as a fiduciary on each portfolio
- + You have access to the team making the investment decisions

## EASIER TO ADMINISTER

- + Personalized data pulled from your payroll file



Mentors are available to answer questions, enroll participants and take answering participant inquiries off of your to-do list, when implemented with Financial Elements.

Customized solutions **tailored specifically to each unique participant's situation** and isn't just a traditional target date solution based solely on age.

# Aa

### Asset Allocation

We will help employees get their investment mix in line with their long-term strategy.



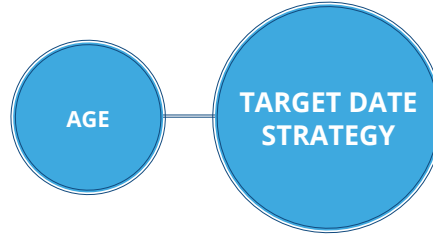
## Let us help eliminate emotional decision making by participants.

Managed accounts have historically outperformed other participant investment strategies that aren't in an investment allocation product.

Source: Advised Asset Group. Participant Return Annual Report. March 2017

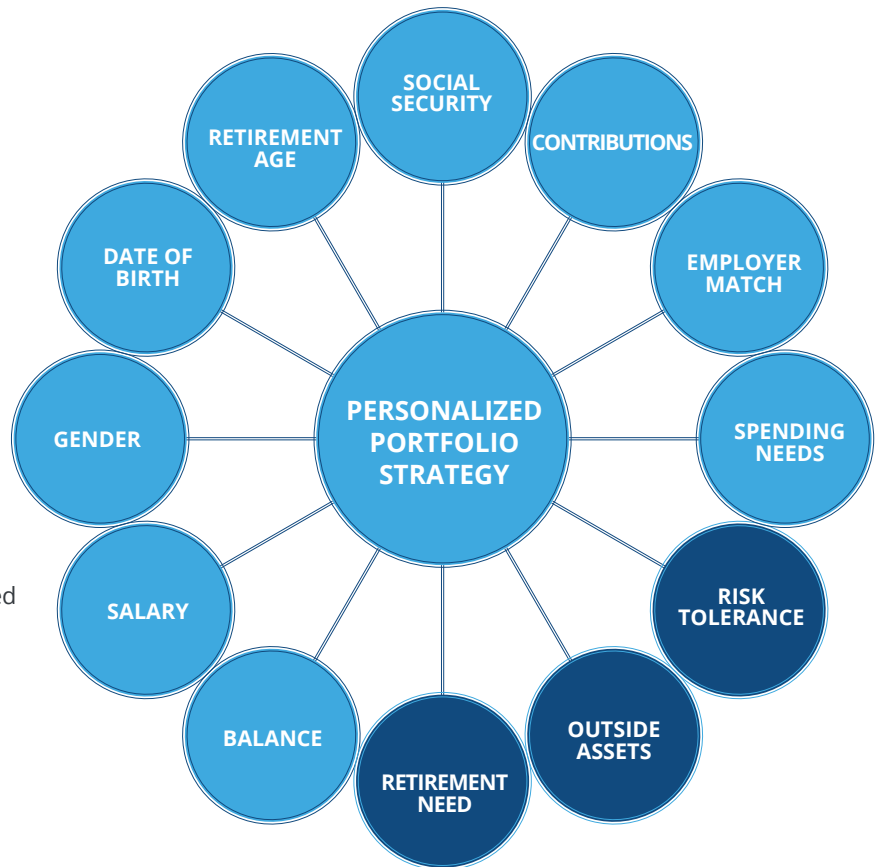
### THE OLD WAY OF INVESTING

We don't just put your participants in a fund based on their age.



### BETTER WAY OF INVESTING

We get to know your participants by using personalized information provided in the payroll data and collected from the participant at enrollment.



● Automatically collected ● Participant provided