



Asset Allocation

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

Financial Elements

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.



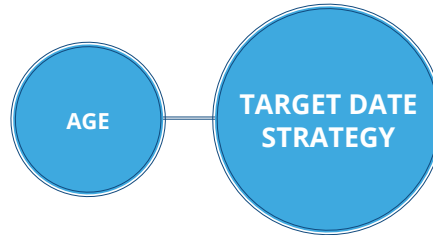
Let us help eliminate emotional decision making by participants.

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

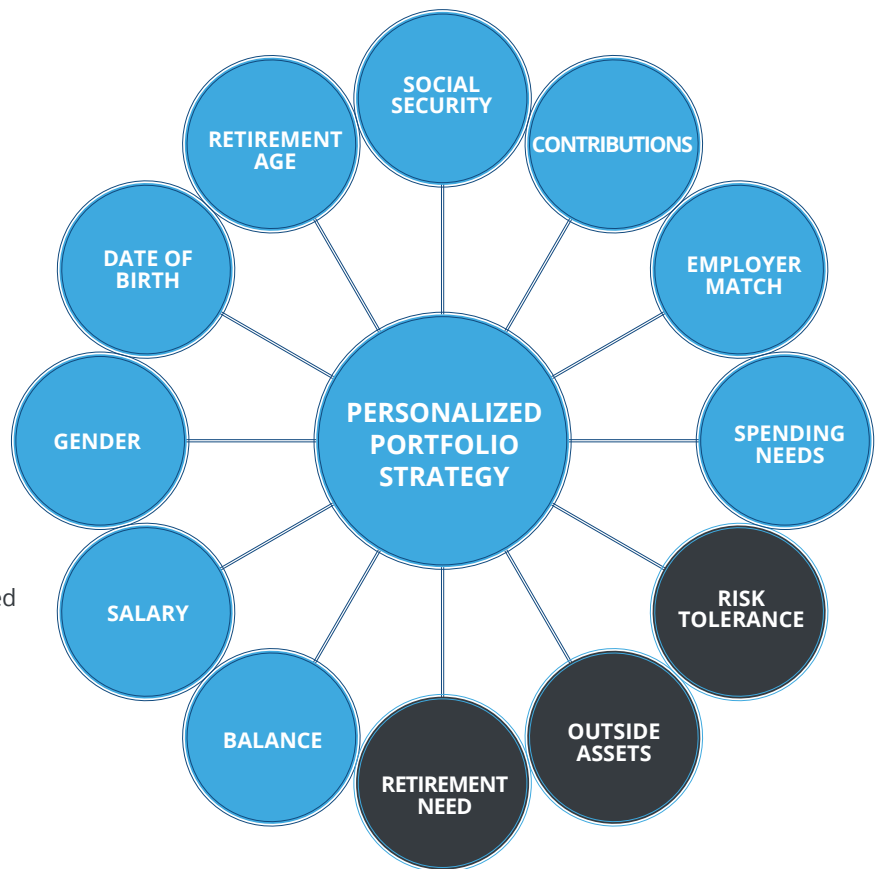
THE OLD WAY OF INVESTING

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