



# Managed Account Program

AN OVERVIEW OF OUR METHODOLOGY,  
CALCULATIONS & ASSUMPTIONS

[AMERICANTRUSTRETIREMENT.COM](http://AMERICANTRUSTRETIREMENT.COM)



## DRIVE VALUE THROUGH RESULTS

Offering a 401(k) plan is important both for the employee in planning for their future and for the employer looking to recruit and retain top talent. However, simply providing a retirement plan is no longer enough. Your clients are expecting more out of their retirement plan offering, they want results. Participants need help navigating the complexities of retirement planning, and advisors can improve their value proposition by delivering on that need.

This increased demand for an improved participant experience – and an improved participant outcome – is fueling the growth of managed account solutions as an engine to boost participant success.

These customized, professionally managed retirement solutions are appealing to participants and sponsors alike as it answers the tough questions (how much do I need to save, how should I invest, when can I retire) and develops a highly personalized plan for achieving a successful retirement.



A woman with blonde hair tied back, wearing a white t-shirt and light blue shorts, is riding a teal-colored bicycle on a sandy beach. The bicycle has a small basket on the front. She is positioned in the lower third of the frame, moving from left to right. The background is a vast, clear blue sky filled with soft, white, wispy clouds that stretch across the horizon. The sand in the foreground is light-colored and textured with small dunes and footprints.

## WHY MANAGED ACCOUNTS

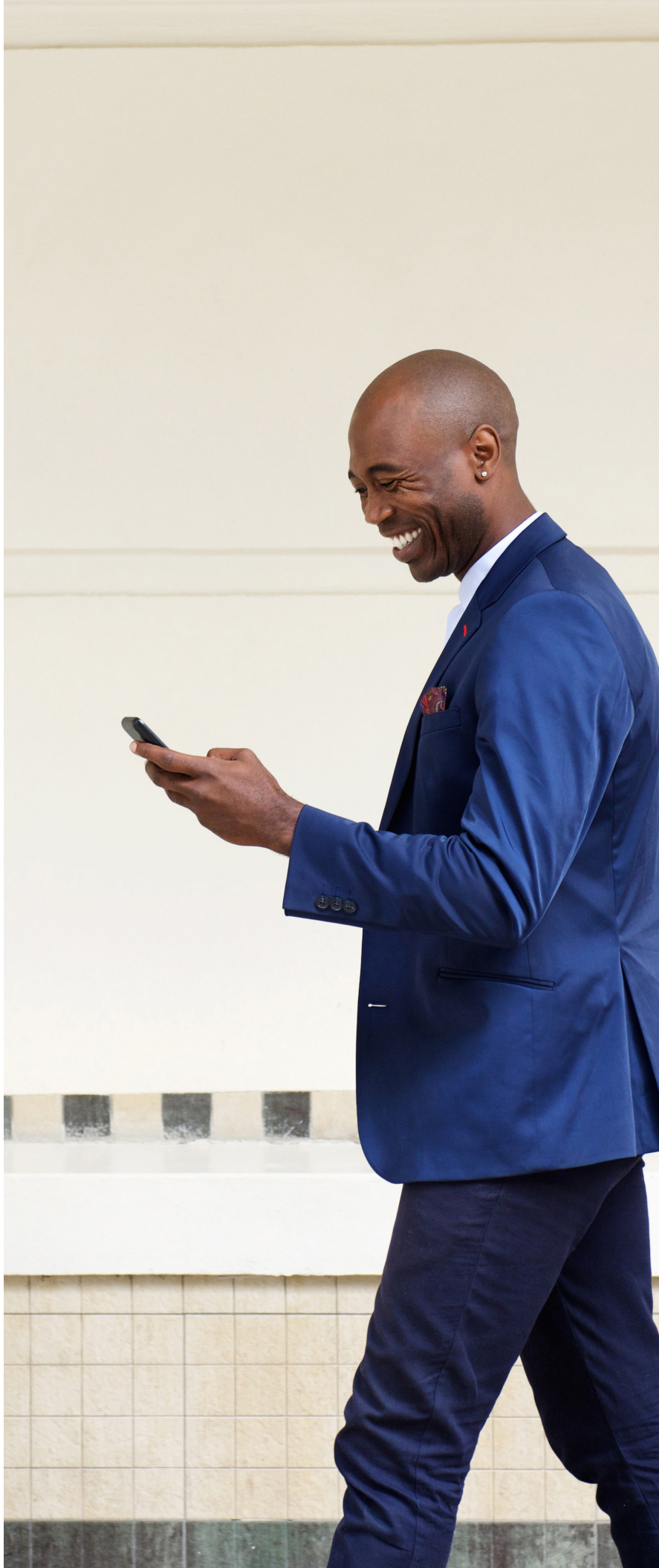
- Delivers personalized investment portfolios of independently selected, non-proprietary mutual funds
- Drives higher participant savings rates and more consistent returns resulting in greater retirement preparedness
- Blends the best of risk-based and target date approaches
- No plan-level fee

## PERSONALIZED INVESTMENT SOLUTIONS DESIGNED TO HELP IMPROVE RETIREMENT OUTCOMES

American Trust offers a full suite of managed account capabilities to support the needs of our partners and the clients you serve.

American Trust's Managed Account Program (MAP) goes beyond simple asset allocation. MAP is a comprehensive investment service that seeks to improve retirement outcomes for participants by creating a personalized investment portfolio that incorporates risk tolerance as well as other important data points.

MAP uses participant data captured by the recordkeeper to build personal allocations. Participants can then further customize their portfolio by providing additional information about themselves.





# We recognize and respect the value that retirement plan advisors offer plan sponsors and participants.

Our flexible managed account platform supports advisors' fiduciary roles in the construction and delivery of the service. We strive to enable advisors to deliver a managed account in way that best fits their business model.

- **Turn-Key:** If you prefer a turn-key approach to managed accounts, we (or one of our partners) can assume the role of the managed account provider, offering 3(38) discretionary investment management at the participant level.

Your turn-key MAP can be constructed utilizing either:

- A fund lineup selected by you or
  - A fund lineup selected by our 3(38) partner
- 
- **Full Customization:** However, if you prefer to build your managed account offering from the ground up - from selecting the underlying investments to determining the core asset allocations and glide paths - you can leverage our infrastructure to extend the scope of your retirement plan advisory practice.
    - **Multiple Underlying Investment Options**  
Advisors can select the investments or models they want included. These can include passive, active, and alternative asset classes.
    - **Unlock Additional Revenue**  
Advisors who offer the managed account as a discretionary fiduciary or co-fiduciary may potentially collect an additional fee for those account management services.



## FEATURING IN-PLAN GUARANTEED RETIREMENT INCOME FOR LIFE OPTION

In partnership with Allianz Life Financial Services, your managed account offering can include an in-plan guaranteed income for life feature.

Risk Profile		Target Return
<b>Guaranteed Lifetime Income</b>	<ul style="list-style-type: none"><li>• Offers flexibility in starting income (age 60 or older) to help your participants transition to retirement on time</li><li>• Provides income that a participant cannot outlive and that can increase to help address inflation</li><li>• As an insurer, we're uniquely able to offer guarantees and income protected from market downturns</li></ul>	
<b>Low Costs</b>	<ul style="list-style-type: none"><li>• No additional cost for plan sponsors to add Allianz Lifetime Income+<sup>SM</sup> to the plan</li><li>• The annual product fee is 0.50%, which is well below most retail annuities and competitive with many plan investment options</li><li>• The fee is guaranteed not to increase, even if the participant leaves the plan and rolls the annuity into an IRA</li></ul>	
<b>Simplified</b>	<ul style="list-style-type: none"><li>• Easily integrated with existing enrollment, managed account, and financial wellness solutions</li><li>• Fully digital enrollment, guidance, and service experience</li></ul>	
<b>Flexible</b>	<ul style="list-style-type: none"><li>• Offered as a stand-alone investment option or within a managed account and is eligible as a Qualified Default Investment Alternative (QDIA)</li><li>• Participants can contribute to the annuity when they want (as the plan allows), choose when income starts at age 60 or older, pause income payments, and even withdraw account value with no surrender charges (Market Value Adjustment may apply)</li></ul>	
<b>Portable</b>	<ul style="list-style-type: none"><li>• Unlike a group annuity, this is an individual contract and all benefits, guarantees, and pricing carry with the contract, if a participant leaves the plan or the plan removes the option from the lineup</li><li>• Fully portable at the plan level when changing record keepers</li></ul>	

<sup>1</sup> Allianz 2Q Market Perceptions Study, June 2022. Online survey with a nationally representative sample of 1,004 respondents age 18+. Product and feature availability may vary by state and retirement plan.





# Let's talk.

For more information call 1-800-548-2993 or email [newbusinessretirement@americantrust.com](mailto:newbusinessretirement@americantrust.com).

## Investment Professional & Plan Sponsor Use Only

1. How we calculate what Social Security will replace: We use a proprietary calculator that simulates methodology used on the DOL's website on Social Security each year to calculate the amount of money individuals will receive from retirement assuming no wage inflation. This is consistent with the Department of Labor's Advanced Notice on Proposed Rule Making regarding retirement income projections which states that all such projections should be in today's dollars. The information provided does not, and is not intended to, constitute legal, tax or financial advice; instead, all information provided here is for general informational purposes only.

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Not FDIC Insured | No Bank Guarantee | May Lose Value



## ABOUT AMERICAN TRUST RETIREMENT

At American Trust Retirement, we're entrepreneurs at heart. We take a different approach to the retirement plan business as a leading, full-service provider of retirement solutions. With a history dating back to the 1950's, today we work with financial intermediary partners to bring the major cornerstones of a quality retirement plan—plan design, fiduciary oversight, discretionary trust services, cost efficiency, service, and technology—to small- and mid-sized plan sponsors.



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