



Retirement Plan Success

WE DO MORE TO HELP YOUR PARTICIPANTS
RETIRE SUCCESSFULLY

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WHAT IS THE ULTIMATE GOAL OF A RETIREMENT PLAN?

What is the ultimate goal of a retirement plan? We believe it's helping participants reach retirement with enough money to last them the rest of their lives.

Outcomes Matter — We Help People Retire

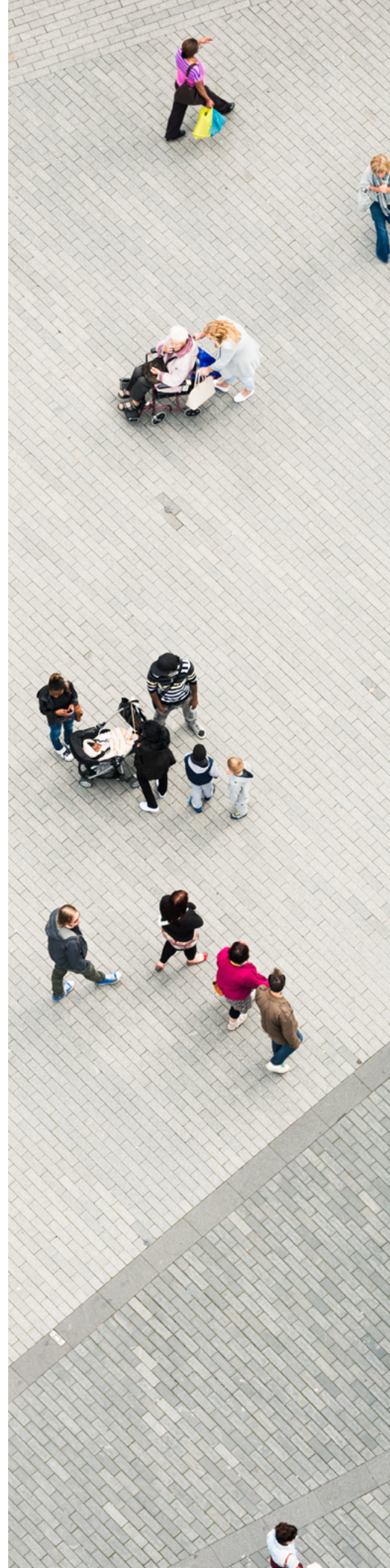
Our objective is to help people achieve retirement success - to reach retirement age with enough money to last the rest of their lives. We believe this is done by focusing on plan health metrics and creating long term retirement readiness.

- 💡 **Outcomes-focused technology encourages participants to act**
- 💡 **Financial wellness and financial literacy programs educate and engage participants**
- 💡 **Interactive web experiences help participants understand their goals**

Sharing Knowledge to Deliver Excellence

We know you want to help more participants reach their financial and retirement goals with confidence. Our team is ready to support you with the knowledge and expert help you need. Count on our:

- Expert webinars on plan analysis, plan design and fiduciary responsibilities
- Recommendations to improve each plan
- Support in developing a service plan
- Marketing materials for group and individual meetings
- Investment strategy options
- Competitive pricing structures
- Analytical reports that focus on success metrics





Innovation That Drives Success

MetLife Unified Trust Stable Value

Include an investment option designed to help protect and grow your retirement savings in a steady, low-volatility manner.

Pooled Employer Plan (PEP)

Gain access to industry leading retirement plan offerings while reducing fiduciary risk, time spent administering the plan and possibly even plan expenses.

Managed Account Program (MAP)

Use this “defined goal” account management system that creates an actuarially valid target income for each participant, then manages to that target.

Liveoak

Be part of a collaborative, browser based demo environment with live e-sign capabilities that makes it easy for clients and streamlines the plan conversion process.

PLAN DESIGN MATTERS

When it comes to plan design and consulting, administration, investment management, record-keeping and fiduciary services, it's anything but a one-size-fits-all world. Count on us to support you and your TPA partners in everything from fully bundled to true open architecture arrangements.

Flexibility to Help You Deliver Tailored Performance

Plan Design

Comprehensive options or recordkeeping-only for your TPA-centric plans

Open Architecture

30,000 funds trading through NSCC and 100+ Collective Investment Trusts (CITFs)

Trustee Services

Directed Trustee or Full Discretionary Trustee

Fiduciary Services

3(16) Plan Fiduciary, 3(21) Investment Advisory and 3(38) Investment Management

Easy to Manage

Managing a retirement plan can be difficult. We're here to help make it easier for you.

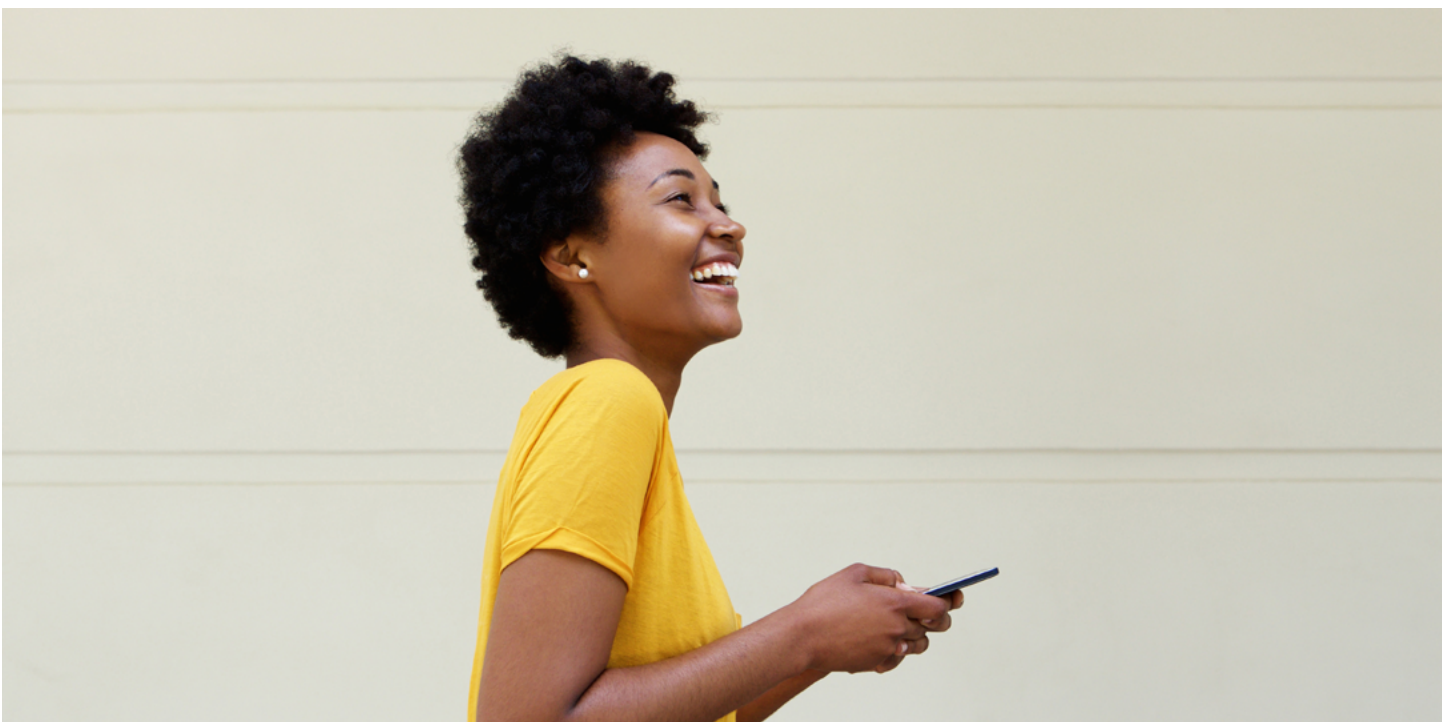
We provide a high-touch service model with fiduciary oversight, an easily accessible client service team and access to leading technology resources including enhanced plan health reporting and email marketing.

Safe Harbor 401(k) Design

Safe Harbor is a type of plan design that provides a minimum employer contribution and, in return, allows for less restrictive non-discrimination testing requirements.

Customized Plan Capabilities

We specialize in complex plan design, including cross-testing, a type of profit-sharing plan design that allows a plan sponsor to create employee classifications and provide for different allocation rates.



TECHNOLOGY & RESOURCES

As an industry partner, you have access to our leading technology and marketing resources, including our proprietary, trademarked retirement readiness solutions.



Outcomes-Based Participant Experience

Our customized, goal-based retirement readiness solution that tracks a participant's progress to retirement.

- Draws a participant's path to retirement by defining the relationship between current and future income needs
- Estimates costs of long-term care insurance
- Considers specific measurements and other retirement accounts
- Offers scenarios to keep participants on track for retirement by improving their outlook



Plan Health Report

Our plan-monitoring solution that makes plan management easier for employers.

- Focuses on overall plan health
- Illustrates at a plan level how prepared employees are for retirement
- Compares age segmentation
- Details a year-over-year comparison
- Lists participant investment profiles



Managed Account Program

Our goal-based retirement strategy that analyzes participants' financial needs, tracks progress, and allocates funds to their best path.

- Goal-based methodology to calculate the savings path to a successful retirement readiness
- Offers a personalized "do-it-for-me" managed account approach to savings
- Establishes a value-driven connection & conversation with each participant



Comprehensive Education and Engagement Campaigns

Financial Finesse: Clients can have access to personal financial coaching and strategic wellness programs that can help them be more successful in their financial lives.

AVAILABLE FIDUCIARY PROTECTION

We're ready to pick up where you leave off with expert fiduciary services to augment your role. Clients can rely on our trustee services, §3(38) investment management services, and §3(16) plan fiduciary services to limit fiduciary liability and litigation risk.

Trustee Services

- ✔ Serve as contracted and authorized discretionary trustee in the plan document
- ✔ Ensure plan is operating in accordance with the plan document
- ✔ Review, draft, maintain, and interpret the plan document
- ✔ Monitor contribution timing
- ✔ Assist with the annual audit
- ✔ Support ERISA §404(c) compliance

§3(38) Investment Management Services

As a §3(38) investment manager, we are responsible for the selection, monitoring, and replacement of the plan investments. Our qualified committee oversees the investment management process by:

- ✔ Defining and executing the investment policy statement
- ✔ Monitoring investments daily
- ✔ Performing monthly formal reviews

- ✔ Providing quarterly due diligence reports
- ✔ Exercising an unbiased approach by not retaining compensation from mutual fund companies
- ✔ Offering low-cost investment options with institutional share class pricing

§3(16) Plan Fiduciary Services

- ✔ **Form 5500 Signing Service:** We act as the ERISA §3(16) Administrator for the specific purpose of signing and filing the Plan's Annual Form 5500.
- ✔ **Loan / Distributions Oversight Service:** American Trust acts as the ERISA §3(16) Administrator for purposes of approving/denying plan distributions in accordance with the IRS, ERISA, and plan provisions.
- ✔ **Participant Notification Distribution Service:** American Trust acts as the ERISA §3(16) Administrator for purposes of sending plan communications to participants.

It's not about just delivering excellent service. It's about outcomes.

