

Offer more personalized advice at scale with *goal-based investing*.

Personalization is fast becoming the expectation with 95% of employees believing it's important for their retirement plan to include personalized investment options.¹ That's why we've included a goal-based investing offering on our platform, featuring the award-winning Goals Optimization Engine ("GOE") technology from global investment firm Franklin Templeton. Our goal-based investing offering automatically displays more personalized asset allocation tools for employees based on their financial goals.

3 reasons goal-based investing benefit your workforce:

- 1 It's more personalized**
Using employees' inputs and information, the GOE tool displays more personalized asset allocation tools to help them make investment decisions.
- 2 It's affordable**
Employees pay an administrative fee that is typically lower than the industry standard for retirement plan administrative fees.²
- 3 It's seamless**
Employees answer 3 questions to start and can make adjustments any time as goals change. As employees update their information, their portfolio may be updated to align with a different model based on their current situation.

How it works:



Your employees answer 3 guided questions about their age, income, and goals for retirement.



The GOE engine uses a tested algorithm to combine employees' answers with additional information you provide. It then displays more personalized asset allocation tools aimed to help employees achieve their goals.



At any time, employees can adjust their retirement goals and monitor progress, even after retirement.

1. Source: Franklin Templeton Retirement Strategies and Expectations (RISE) survey 2021. Total n= 2,004; Currently participates in workplace retirement plan n=683.

2. Source: [Kiplinger](#). Exclusive of investment management fees. Employees pay administrative fees to Vestwell, the plan administrator. GOE invests in [mutual funds] [and ETFs] each of which has investment management fees, which will be provided to the Plan Sponsor in the Vestwell Plan Services Agreement. Employees will pay both the fund fees and the administrative fee. See your fee disclosure notice, prospectus, investment comparison chart, and quarterly statement for more information about mutual fund and ETF fees.

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