Vestwell

Your retirement journey is personal. *Your investment strategy should be, too.*

Differences in salary, savings rates, account balances, and retirement goals can all impact how much someone may need to retire, and how they may decide to invest along the way. 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 you based on your financial goals.

3 reasons goal-based investing benefit you:

1 **It's more personalized**

Using employees' inputs and information, the GOE tool displays more personalized asset allocation tools to help you make investment decisions.

2 **It's affordable**

You pay an administrative fee that is typically lower than the industry standard for retirement plan administrative fees.[2]

3 **It's seamless**

You answer 3 questions to start and can make adjustments any time as goals change. As you update your information, your portfolio may be updated to align with a different model based on your current situation.

How it works:

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

The GOE engine uses a tested algorithm to combine your answers with additional information your employer provides. It then displays more personalized asset allocation tools aimed to help you achieve your goals.

At any time, you can adjust your 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. You 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. You will pay both the fund fees and the administrative fee.