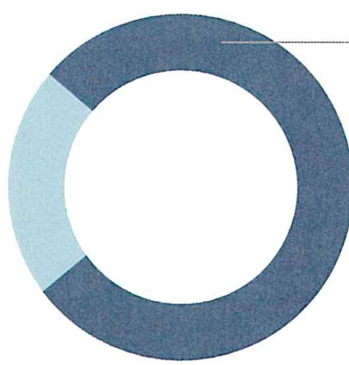
HELP YOUR EMPLOYEES TAKE CONTROL OF THEIR RETIREMENT

Worksite Financial Solutions is a guidance-based, beginning-to-end retirement solution designed to help your employees create confidence in their financial life. It includes comprehensive engagement, education, advice and transition services that help simplify retirement planning, as well as on-going support from the Retirement Results Team—a powerful combination that can help employees pursue their retirement goals.

One-on-one guidance

The Retirement Results Team is a key part of Worksite Financial Solutions, and consists of a group of retirement specialists dedicated to helping employees with their retirement planning needs throughout their careers. They are available over the phone and provide one-on-one assistance and clear, unbiased guidance, tailored to the employee's specific financial needs and goals. In addition, the Retirement Results Team works with your retirement plan advisor throughout the onboarding process, ensuring seamless implementation of Worksite Financial Solutions.



75%

of participants expect their 401(k) to be their most important source of retirement income[1]

Help them make the most of it with Worksite Financial Solutions

WORKSITE FINANCIAL SOLUTIONS

Employee Engagement Solution

An employer sponsored retirement plan may be the primary source of income for your employees after they retire. The Employee Engagement Solution can help them get started with their retirement plan by providing assistance in the enrollment process and helping consolidate retirement assets in one place, making them easy to monitor and adjust.[2]

Employee Education Solution

Give your employees the knowledge and tools they need to get on the road to financial wellness with the Employee Education Solution. You may also implement a holistic financial wellness solution that includes an online assessment, along with tools and educational resources that inspire employees to take action toward saving for a healthy retirement.

Employee Advice Solution

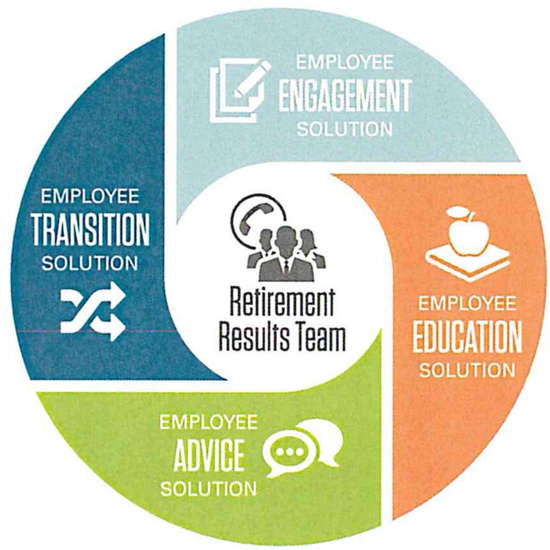
Many employees don't know how much they need to save for retirement and are unsure how they should invest their hard earned savings. The Employee Advice Solution is a managed account option that offers them personalized retirement guidance to help them work toward their retirement goals. Using an online tool, employees can specify their retirement goals, along with their assets and expenses, and will then receive a customized strategy, with recommendations on savings rate and asset allocation. Employees can choose to implement the recommendations themselves or have their account fully managed on an ongoing basis.

Employee Transition Solution

Career changes can be stressful for employees. The Employee Transition Solution provides them with financial guidance during times of career transition, so they can keep their retirement planning on track. It includes early separation counseling, retirement counseling, and rollover education and guidance.

Employee Outreach Communications

Research shows that of companies who offer a retirement plan to their employees, only half effectively communicate the value of that plan to their employees.[3] Our employee outreach communications help ensure your employees know that their retirement plan is an important benefit they should be taking advantage of. You may choose from a variety of marketing materials, as well as direct mail campaigns.



Visit our website:
worksitefinancialsolutions.com

[1] *The Small Plan 401(k) RetireWell Study: What's Working and Not Working for Small Plan Participants*, 2015, Guardian.
[2] The enrollment service is only available to plans with certain recordkeepers. To learn more, speak with your retirement plan advisor.
[3] *2015 Hot Topics in Retirement*, © 2015, Aon Hewitt.