

# Summary of Services

## Retirement Plan Strategies



Pensionmark was established in 1988 as one of the first consulting firms solely dedicated to the retirement plan industry. Our focus and core competency are employer and employee services for defined contribution ('DC'), defined benefit ('DB') and non-qualified ('NQDC') plans.

Your independent Pensionmark advisor is backed by the scale and support of a major national firm. Pensionmark is an industry-leader in retirement plan consulting, financial planning, financial wellness and investment education.



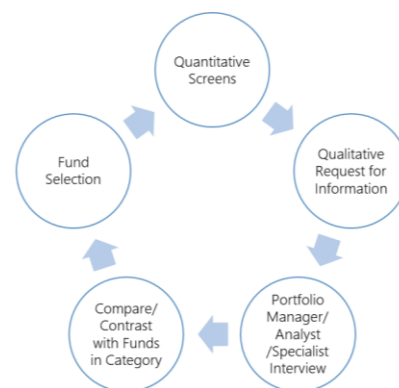
With over 50 offices and 250 professionals throughout the United States we have focused our energy to one guiding purpose: to help plan sponsors and individual investors meet and exceed their retirement plan needs and obligations.

## Retirement Plan Services

Pensionmark is committed to providing solutions and education to assist you in meeting your fiduciary obligations and implement policies and procedures to help mitigate employer liability. Pensionmark contractually signs on as a plan fiduciary, and provides personalized guidance towards helping you understand your plan sponsor responsibilities.

## Rethinking Investments

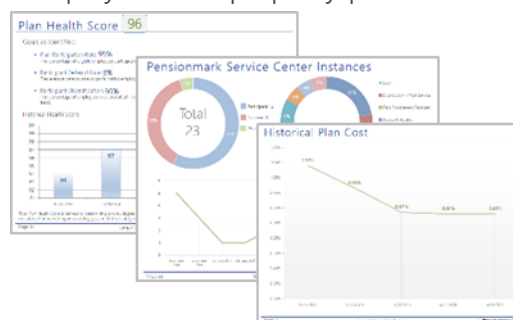
Pensionmark looks at investments differently - the focus is not merely on performance, but also on maximizing employee outcomes. Pensionmark focuses its investment process on long-term consistent performance with an emphasis on volatility reduction. This can offer employees an opportunity to achieve higher cumulative returns with potentially less risk. Our investment review process is conducted every calendar quarter where funds are continuously benchmarked against the plan's investment policy both quantitatively and qualitatively.



## Maximizing Plan Design

Pensionmark reviews the design and operational features of your retirement plan from an unbiased perspective, matching them to your goals and objectives, and the needs of your employees. Our propriety plan review report reviews your current and historical:

- Fiduciary governance,
- Plan cost,
- Financial Wellness utilization,
- Plan health: assets, participation, testing, cash flow, and diversification.



## Benchmarking Your Plan

Pensionmark provides comprehensive reporting to cut through the confusion and frustration of selecting and monitoring retirement plan providers by employing multiple benchmarking solutions.

Benchmarking specialists examine quantitative (costs) and five qualitative factors: investment flexibility, plan sponsor support, plan participant experience, fiduciary support, and technology.

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### Financial Wellness Program

Financially stressed employees are not only less productive, satisfied at work, and oftentimes less healthy than their financially fit counterparts, they are also costing their employer's a lot of money. For this reason, effective financial education should be seen and offered as an integrated workplace benefit.

Pensionmark spent decades developing a comprehensive Financial Wellness Program that:

- Leverages behavioral economics research,
- Combines reliable technology with personal support,
- Assists employees in achieving more successful retirement outcomes,
- Engages employees directly, and
- Provides tools and resources to help guide employees towards a more secure financial future.



### Personal Financial Portal

Our Personal Financial Portal (PFP) tool offers individuals a simple and secure online location where they can monitor the financial components of their life, allowing them to make more informed investment and lifestyle decisions. This site allows individuals to see their financial life beyond the numbers to manage their wealth and well-being. The PFP features include:



- Monitor Accounts in one secure location
- Updated Daily in real time
- Track Spending Habits, monitor cash flow, create budgets, and compare assets against goals
- Employee Gap Analysis
- Workshops on spending and investing
- Mobile Access on your smart phone
- Access Reports on cash flow, retirement, investments, and more
- Track Rewards such as frequent flyer miles, hotel rewards, credit card points, and get alerted before expirations

### Participant Advice and Planning Module (SMARTMap™)

Today, up to 78% of adults live paycheck to paycheck and only 25% have a written financial plan<sup>1</sup>. Pensionmark believes the financial advice and planning should not exist only for millionaires.

SMARTMap is a full-range of financial planning and advice services covering a broader and more robust offering of financial health than a typical Financial Wellness Program.

SMARTMap combines an online technology hub, personal support with registered financial advocates, and detailed financial reporting, so every individual can take control of their financial health and outcome.



*\*SMARTMap Services are an additional charge*

<sup>1</sup>Creer Builder, "Living Paycheck to Paycheck is a Way of Life for Majority of US Workers" 2017.

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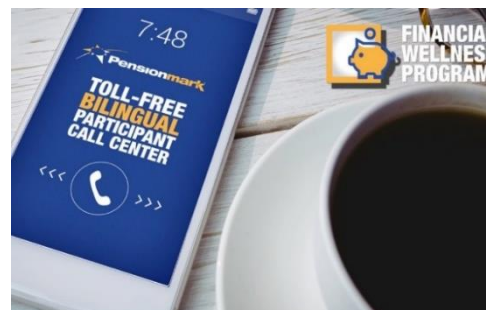


### Financial Wellness Call Center

It is critical for employees to have access to responsive, live staff to assist them in navigating their retirement plan strategy.

The Financial Wellness Call Center functions as an effective way to raise awareness and promote participation in your retirement plan. Pensionmark has a team of specialists who can assist your employees with questions related to their retirement plan, to help them make more informed financial decisions.

*\*Monday through Friday from 7:00 a.m. to 7:00 p.m. all time zones your employees speak to a live representative.*



### Employee RetireConnect Campaigns

Keeping your employees informed and engaged is a crucial part of guiding them towards pursuing more successful retirement outcomes and ultimately, helping them to retire with dignity. RetireConnect consists of a comprehensive suite of deliverables sent directly to your employees to help them stay updated on financial planning, retirement and market trends. RetireConnect includes the following components:

- Monthly financial education webinars,
- Monthly participant newsletters, and
- Regular market updates and current event bulletins

### Online Education Center and Social Media

Our online Investor Education Center offers a variety of interactive tools and resources such as educational videos, webcasts, financial calculators, articles, and newsletters, and more to help individuals navigate their financial choices.

It provides pertinent information 24 hours a day, 7 days a week to help individuals stay informed and to assist them in becoming more financially prepared.

The Pensionmark social media platforms are designed to provide individuals with the most up-to-date retirement plan news, event announcements, articles, and a wealth of other informative content in a quick and digestible format. Follow Pensionmark on LinkedIn, Facebook, Twitter and YouTube.



### Group Educational Seminars and Individual Consultations

Pensionmark offers a wide variety of topics that are delivered onsite or via webinar by licensed representatives. Some of these topics include onsite enrollment, budgeting, investment and market updates, retirement planning and more.

The employee education team is available at all client locations at a frequency of the client's choosing. Additionally, by meeting with employees on an individual basis, participants receive a more in-depth and personalized education experience.