



## FINGAGE

Offer plan participants managed accounts and help them plan for retirement

Many of today's retirement plans lack a managed account program, leaving employees on their own to make critical asset allocation, portfolio rebalancing, and retirement decisions. As a result, employees often make bad investment choices and employers are exposed to liability and workforce management risk. At Fingage, we offer a managed account program with retirement planning services and employee education to help employees increase their retirement readiness.

### Plan solution for employers

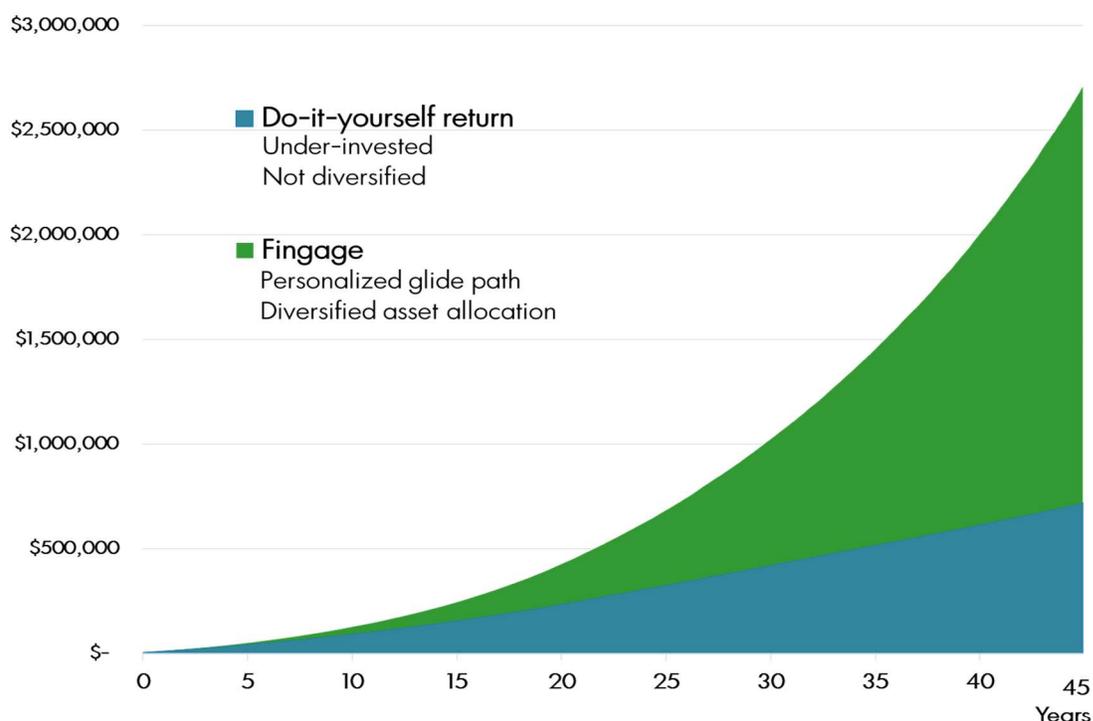
- QDIA Compliant
- Improves plan participation
- No conflicts of interest or hidden fees
- Does not disrupt the Plan's core investment menu
- Integrated with LT Trust and part of PSI offering

### Who is Fingage?

Fingage is a digital investment advisor combining technology with an outcome-based investment approach to provide employees with personalized portfolios and retirement planning tools. We determine the optimal and dynamic level of risk which maximizes expected wealth with the lowest retirement shortfall risk for each participant to help him or her better meet their retirement goals.

The chart below illustrates the difference between the rates of return for employees taking the "do-it-myself" versus the "do-it-for-me" professional approach based on a nation-wide study.

### Higher expected rate of return of 3.32% through personalized investment portfolios <sup>1</sup>



## Fingage helps employees improve retirement readiness

### Best-in-class personalized portfolios for each employee

- Outcome-based
- Dynamic glide path
- Holistic wealth
- Automated Rebalancing
- Retirement planning

Fingage creates a personalized portfolio and investment plan for each employee to increase the likelihood of meeting his or her retirement goals. Unlike the age-based, “one-size fits all” Target-Date fund approach, Fingage recognizes that every investor’s retirement horizon and financial situation is unique. Fingage takes a personalized, holistic view of each investor, considering factors such as desired retirement age, savings rate, and assets outside of the retirement plan. Using this detailed investor financial profile, Fingage calculates thousands of investment scenarios to determine the optimal portfolio and investment plan for each unique participant.

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## What do we offer employees?

Our unique investment approach eliminates cumbersome risk questionnaires and requires no active enrollment effort from employees to participate in the managed account program. Our intuitive interface and education campaigns demystify retirement investing and increase employee participation in retirement savings account. We minimize employee’s involvement with investment decisions and offer them the tools to better plan for retirement:

- A **retirement readiness indicator**, which provides feedback on financial wellness
  - A **diversified portfolio** with automated rebalancing to a personalized and dynamic glide path
  - **Intuitive retirement planning** tool to help employees choose a retirement age and savings rate to more effectively prepare for retirement.
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## Adoption is easy

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- No changes to your current 401(k)
- No hassle on-boarding process
- Contact Fingage, LT Trust or PSI at the information below to get started

You can start using the service today!

As a client of LT Trust, adding the managed account service is simple – merely one master service agreement and minimal to no time required from your company’s personnel.

The managed account service is available on an opt-out or opt-in basis to all of your employees with all required notices, reporting and billing fully outsourced to LT Trust as your plan’s record keeper.

To add Fingage managed account service to your plan, please contact your representative at LT Trust. You may also reach out to Fingage directly at the contact information provided below.

## The Future of 401(k)

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1- The chart is based on 7,000 Monte Carlo simulations for a median household income of \$55,775 (Census AC Survey 2015), median savings of \$5,000 (Economic Policy Institute, as of 2013), a savings rate of 10.7% (Aon Hewitt: "Help in Defined Contribution Plans: 2006 through 2012.") Stocks and bonds have annual expected returns of 7.44% and 3.05% with annualized volatility of 17.46% and 6.14% respectively and correlation of -8.4%. The "Do-it-yourself" case is obtained by applying an annual discount of 3.32% relative to Fingage. The savings rate and the discount are based on the same Aon Hewitt study. All return figures shown above are hypothetical and for illustrative purposes only. They are not based on actual customer returns. Actual returns will vary greatly and depend on personal and market circumstance.

The information is not provided as advertising or sales communication, nor does it constitute investment advice. It is not an offer to sell or a solicitation of an offer to buy any security. This information is not intended to provide specific advice, recommendations or projected returns for any particular investment products. Past results are not necessarily indicative of future performance and are no guarantee that losses will not occur in the future. Any results presented based on simulated or hypothetical performance results have certain inherent limitations. Unlike the results shown in an actual performance record, any simulated or hypothetical results do not represent actual trading.



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