# GUIDANCEPLUS

GuidancePlus!

## Investment guidance and education for your retirement plan participants.

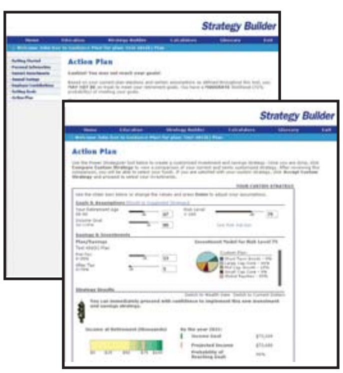
GuidancePlus is now available online to your plan participants at www.yourinvestmentaccount.com. This web-based solution helps plan participants make the savings and investment decisions required for participation in their retirement plan.

## GuidancePlus offers your participants:


### EDUCATION

Since your participants have varying levels of financial and investment knowledge, GuidancePlus offers three different levels of education.

- Plan ahead for your retirement (savings concepts)
- Save for a financially secure future (retirement planning concepts)
- Become an informed investor (investment concepts)




### STRATEGY BUILDER

The Strategy Builder is designed to be simple enough for a novice, yet powerful and comprehensive enough for more sophisticated participants. Strategy Builder:

- recommends an asset class allocation to the participant.
- gives the participant the ability to select specific funds from those asset classes.
- allows the participant to add multiple outside investment portfolios and to incorporate additional income and expense items.
- allows the participant to develop numerous "what if" scenarios by changing variables on the fly.
- records participant choices and returns investment decisions to the recordkeeping system for processing.


### INTERACTIVE CALCULATORS

Multiple calculators are available to help with various financial scenarios—from setting up a savings schedule for college tuition to seeing the effect of 401(k) contributions on the participant's paycheck.

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## Investment guidance and education for your retirement plan participants.

We offer a number of resources for you and your participants to support this new feature.
These resources include:


- a letter to participants introducing GuidancePlus.
- plan sponsor and investment consultant access to a GuidancePlus demo site to familiarize yourself with the features.
- GuidancePlus participant sessions results reporting – allowing you to track participant usage.
- Step-by-step guide for participants – a PDF guide to walk participants through the process.

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