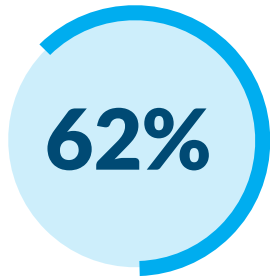


# RETIREMENT MANAGED ACCOUNTS

More employers are delivering what participants want  
– a personalized investment service



of employers  
offer

a DC managed  
account option<sup>1</sup>



of participants  
are interested

in a service that provides  
**personalized investment  
recommendations** and  
manages their investments<sup>2</sup>

## Why employers offer a managed account<sup>3</sup>

53%

Recommended  
by the plan advisor

58%

More customizable  
to participant  
demographics  
than target date funds

14%

Better fees  
for the participant

## WHY NOW?



Fees have  
decreased<sup>4</sup>



Improved  
technology<sup>5</sup>



Integration with  
recordkeepers



Participant  
engagement  
not required<sup>4</sup>



Pathway to  
better retirement  
outcomes<sup>6</sup>

# WHY STORYLINE

Stadion's StoryLine managed account is an investment service designed to improve outcomes through personalization.

## KEY FEATURES



Personalized participant allocations without requiring engagement



Allocations constructed using plan's investment lineup or Collective Investment Trusts (CITs)



Participant accounts monitored daily, allocations adjusted as needed

## BENEFITS



### For plan sponsors

Enhances the plan sponsors benefit package by offering participants professional account management

No cost to the plan sponsor

Fiduciary protection when offered as a QDIA



### For plan participants

Personalized retirement portfolio

Investment decisions based on a disciplined process, not emotions during market volatility

Simple enrollment process and ongoing support

1. Alight 2021 Trends & Experience in Defined Contribution Plans for 2021. The report is based on responses from 263 plan sponsors with 77% employing at least 1,000 people.
2. The 2022 BlackRock Read on Retirement. The study included 305 plan sponsors, 1,308 workplace savers, 1,300 independent savers, and 300 retirees.
3. Plan Sponsor Council of America, Question of the Week "QOTW". <https://www.psc.org/news/qotw-managed-accounts>. 14% of the sponsors who offer a managed account stated that "better fees for the participant" was a reason they offered the service. Better fees for the participant versus other options, inside or outside of the plan. None of the employers who provided responses were referencing Stadion's managed account service.
4. Cerulli Associates, The Retirement Edge U.S. Retirement Edition 1Q 2021, Issue #58. "Similar to other investment solutions within the DC market, managed account program fees have generally declined over the years, but fee structures may differ from one provider to the next. Further, providers may offer lower fees to plan sponsors that use the managed account as the plan's QDIA, as opposed to an 'opt-in' solution."
5. Goldman Sachs Asset and Wealth Management, "Evolving Technology Can Drive Retirement Plan Innovation", 2022. "Technological advancements are making cost-effective, personalized retirement solutions more compelling, impactful and widely available."
6. Alight, "Managed accounts: A personalized employee benefit for retirement and financial wellbeing", 2022.

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