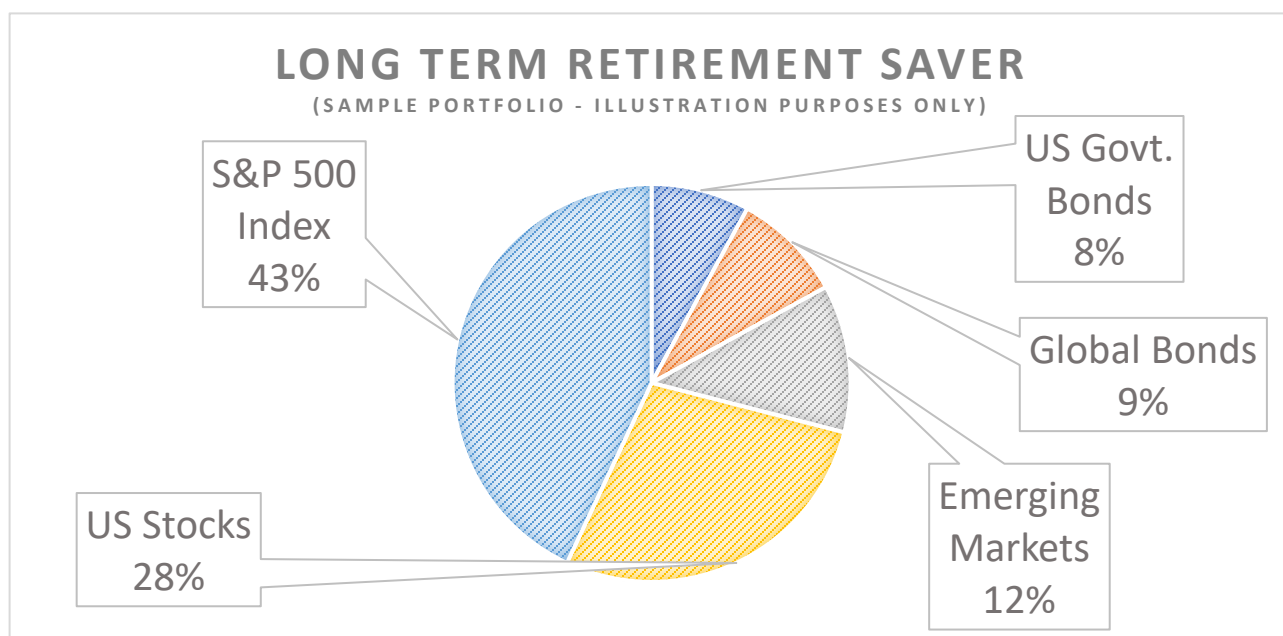


# We Provide What Other Plans Don't!

**Our startup and small business 401(k) plans include a guided portfolio design service**

**Most plans force employee retirement plan savers to become investment allocation experts**

Combining mobile phone enabled simple question and answer automation with financial technology provides a customized 401(k) investment portfolio for each employee retirement saver based on their expectations and investment goals. Responses are factored against time until retirement, risk capacity and risk tolerance to create a customized portfolio of low cost plan investments.



## Understand What Is Possible



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