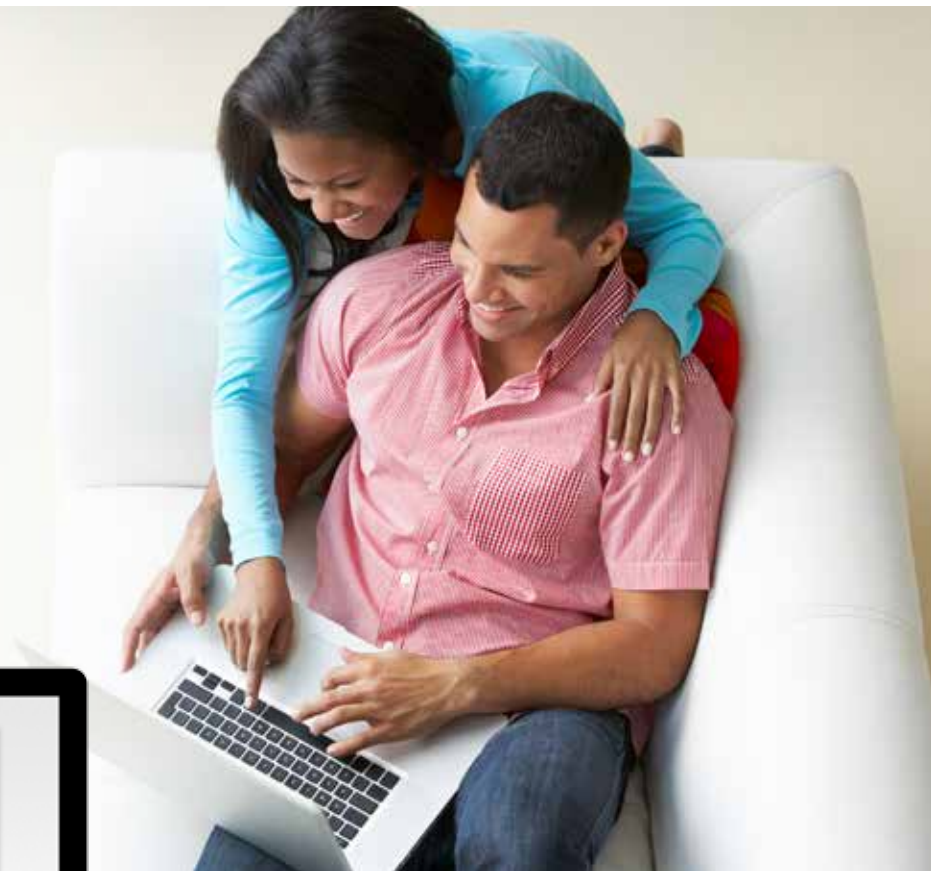


Empower participants with present- and future-state income views

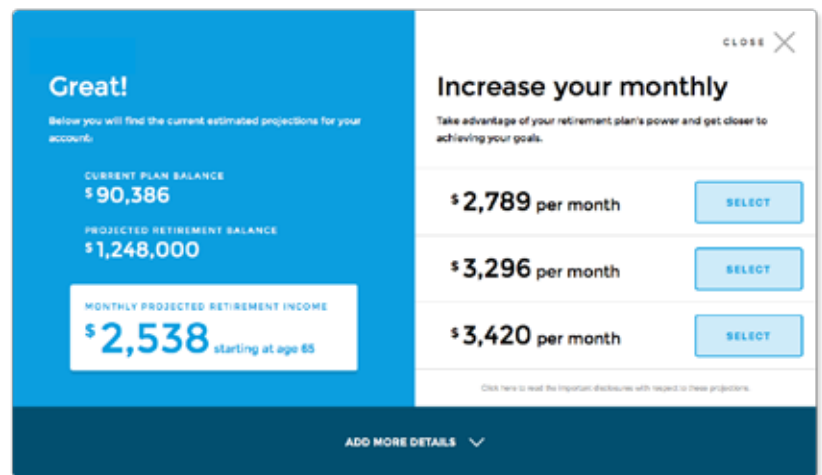
This convenient online tool encourages participants to contribute more to their plan and illustrates the impact it may have on retirement income. We make it easy and compelling for participants to contribute more to their plan.



There's no better way to prepare for tomorrow than by saving more today

Introducing IRIO—Integrated Retirement Income Optimizer. IRIO is designed to increase participants' deferral rates:

- Estimates monthly retirement income based on current contribution rate, portfolio risk, and retirement age
- Offers three options for increasing deferral rates: participants choose 1%, 2% or 3% to boost monthly retirement income
- Projects the impact of each deferral rate change on retirement income
- A more accurate estimate of monthly income that includes the participant's other retirement savings and salary along with the savings for a spouse/domestic partner



Because IRIO lives on your plan's website, it serves as a constant reminder about the importance of contributing more to the plan—and it enables participants to increase their deferral rate at any time. At the same time, this tool helps participants view their plan as an innovative resource they can depend on as they prepare for the future. Better still, it's an effective tool for all plans, even those that don't offer an employer match.

With IRIO, you can increase plan assets by helping your participants save more towards their biggest financial goal yet: retirement.

Personalized information

- Current plan balance
- Projected retirement balance
- Projected monthly retirement income
- Three different options to increase monthly payout

A more detailed picture

- Other retirement income
- Spouse's retirement account balance
- Spouse's annual income
- Spouse's age