

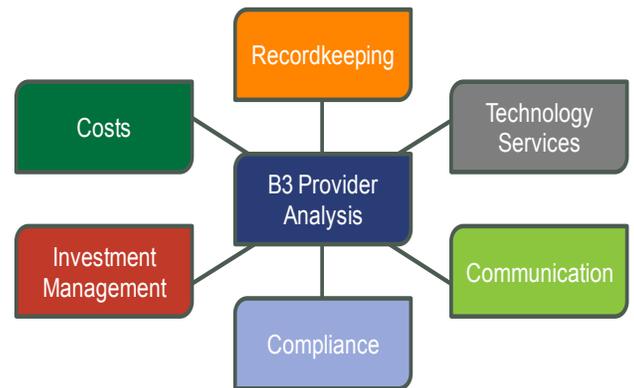
## PLANavigator™

This interactive plan design system and report shifts the paradigm of creating successful retirement plans with **Courageous Plan Design™**.

Every plan sponsor should strive to construct a retirement plan that creates successful outcomes for participants. Each plan is different and the best design for one may be different for another. A *courageous* plan is one that maximizes participant retirement income potential through Courageous Plan Design. In a *courageous* plan, the difficult decisions that participants must face are simplified while still accommodating their specific preferences.

### COURAGEOUS PLAN DESIGN

Courageous Plan Design embraces automatic features that help participants save more by forcing them to “opt-out” of a retirement plan instead of going through the arduous process of “opting-in.” Aggressive automatic deferral rates and automatic contribution rate escalation (auto escalation) replace standard plan recommendations and participation longevity is encouraged through generous matches and access to top-tier investment strategies.



### THE COST TO THE EMPLOYER

Courageous Plan Design features are the key to maximizing the retirement outcomes for participants, but one item is often left out of the discussion: the cost to the employer. It is difficult to project the costs that these courageous plan design features will have on the plan, which may cause plan sponsors to be reluctant to make the changes that will drive the desired outcomes. PLANavigator aims to solve that problem by allowing an advisor to construct the most effective plan for its employees based on the plan’s needs and objectives, while showing the long term costs of those changes.

PLANavigator displays multiple graphs; charts and projection tables that display the effect on plan assets, participant asset accumulation, as well as average account balance and plan participation all in the context of employer cost.

