

## Empower participants with present- and future-state income views

This convenient online tool encourages participants to contribute more to the 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.



The image shows a man and a woman sitting on a white couch, looking at a laptop. The woman is pointing at the screen. In the foreground, a computer monitor displays the vWise IRIO interface. The interface is titled "Great!" and shows the following information:

Category	Value
CURRENT PLAN BALANCE	\$90,386
PROJECTED RETIREMENT BALANCE	\$1,248,000
MONTHLY PROJECTED RETIREMENT INCOME	\$2,538 (starting at age 65)

Below the table, there is a button labeled "ADD MORE DETAILS".

On the right side of the interface, there is a section titled "Increase your monthly" with the subtext "Take advantage of your retirement plan's power and get closer to achieving your goals." Below this, there are three options for monthly income, each with a "SELECT" button:

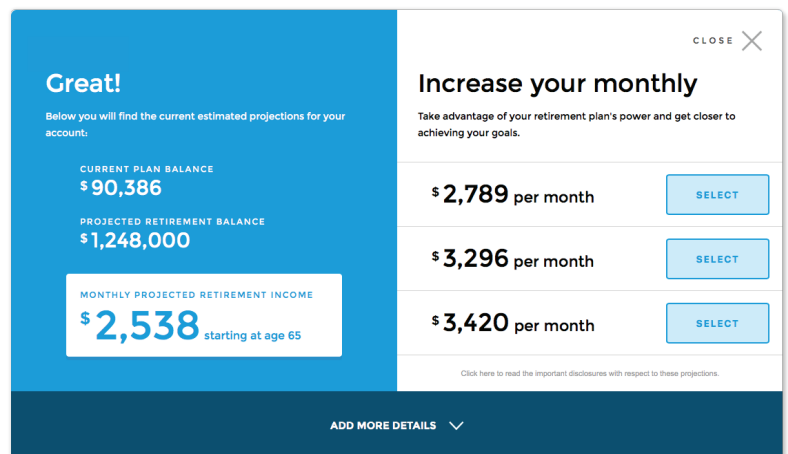
Monthly Income Option	Action
\$2,789 per month	SELECT
\$3,296 per month	SELECT
\$3,420 per month	SELECT

At the bottom of the interface, there is a small note: "Click here to read the important disclosures with respect to these projections."

## 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 — by 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 includes other retirement savings, salary and 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 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 for 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

### Getting a more detailed picture

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