

2018 BUSINESS SERVICES

Give your participants the personal advice and actionable plan they need from a partner they can trust.

Retirement Planning Done Differently

Customized | MODULAR STRUCTURE FOR COMPLEX PLAN RULES

Personalized | TRULY INDIVIDUAL ADVICE WITH SCENARIO PLANNING TOOLS

Dedicated | ONLY FOCUSED ON RETIREMENT AND FINANCIAL WELLNESS ADVICE

Independent | NO HIDDEN INCENTIVES, NO CONFLICTS

Low, Capped Fees | SCALABLE AND TRANSPARENT

Advisor Friendly | DEDICATED TO ADVISOR SUCCESS

GuidedChoice is an independent RIA and 3(38) fiduciary, led by the mission of providing financial freedom to all. We provide fiduciary services, retirement planning, managed accounts, and financial wellness. All of our digital services are fully customized to the Plan Sponsor / Advisor's plan design and investments, while our scalable digital algorithms personalize investment advice for each participant.

2018 Business Services

Managed Account Services

A more personalized approach that goes beyond asset allocation to help you fulfill your fiduciary duties and successfully improve outcomes for your participants so they can reach their goals.

- Customizable to your Plan's investment strategy, guidelines, and population segments
- Advice based on participant goals, and can take into account non-Plan household retirement assets
- Savings rate advice in and outside of the Plan
- Scenario planning to compare different outcomes, including the impact of using retirement investments for another financial goal
- Rebalancing and reporting included
- Participants can opt to receive advice only at no charge

Personalized TDF for Defined Contribution Plans

The simplicity of a TDF but personalized to your participants and customizable to your Plan. A PTDF gives your Plan the ability to keep costs low, while meeting the needs of your diverse participant base. Includes fiduciary liability protection on all advice given.

- Transparency and clarity of underlying funds and fees for highly visible monitoring
- Modular architecture that allows for customization and fast response to changes in fund selection, legislation, and plan design
- Rich personalization with our digital user experience enables confident, immediate decisions
- Fiduciary independence within the strictest definition of the term, allowing for no conflicts of interest
- Increased transparency of underlying investments, fees, and strategies simplifies and enhances the plan sponsor and consultant due diligence process
- An established history of ERISA 3(38) fiduciary investment services, participant managed account services, rigorous asset allocation and glide path methodology, investment algorithms, plan rules engine, and digital personalization tools.

We help Advisors, Plan Sponsors, and participants plan better by utilizing our rigorous, conservative methodology that makes smart tradeoffs between expected future growth and possible short falls. This methodology includes:

- Double Optimization
- Investment Committee with Dr. Harry Markowitz
- Bi-CRRA utility function
- Scalability from small businesses to Fortune 500

Managed IRAs

SIMPLE, SEP,
Traditional, Roth

A professionally managed and highly affordable employer retirement investment option that helps employees save for their future.

- Customizable, professional advice based on the participant's age, time to retirement, and savings rate.
- Payroll integration for easy setup and management.
- Wealth projections widget to help participants better understand the impact of small changes.
- Automatic rebalancing included to help participants stay on track.

Fiduciary Services 3(38) or 3(21)

GuidedChoice is completely independent with no affiliation to any investment manager and no conflicts of interest. And customizable to the advisor's and / or Plan's investment strategy.

- Quarterly fiduciary reports
- Quarterly account reviews and annual re-optimization
- Provides the Plan's Investment Policy Statement (IPS)
- Outstanding benefit to advisors: they maintain the plan sponsor / client relationship, without the burden of fiduciary responsibility that can take time away from client engagement and success

Retirement Readiness Advice and Services

Enables Advisors to provide plan sponsors with insightful plan analytics. This helps to show participants their personal retirement readiness and projected monthly retirement income. Then, to drive action, participants can see how making a few small changes can greatly improve their outcome.

- Analyzes each participant's Plan-related data as provided and produces a range of projected retirement income.
- Can include recommendations to increase savings rate or delay retirement, based on proximity to desired retirement age and customizable to the Plan's needs.
- Can include modified projected retirement income range.
- Analysis can include non-Plan related retirement assets as previously input by participants.
- Analysis and projected retirement income range can include estimated Social Security benefits.



Contact us to schedule a meeting and learn more.

Our team is ready to help you identify the right mix of GuidedChoice products, and create a solution to meet your unique requirements. Always with customization, lower costs, and clear, transparent fees.

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NEARLY

20 Years

OF INNOVATION AND SUCCESS

OVER

1.5 Million

CUSTOMERS ASSISTED

OVER

\$15 Billion

IN ASSETS UNDER MANAGEMENT

GuidedChoice is proud to be integrated with:



PAYCHEX

*charles*SCHWAB

Relius Connect

There is no express or implied endorsement of GuidedChoice by the above companies.