

Problem solved: How a target date solution can be personalized

A managed account is a time-based, personalized investment service¹, which goes well beyond what a traditional TDF product can offer a plan participant. At the core of a managed account service is the participant—their individual risk tolerance, individual factors and retirement goals—whereas a traditional Target Date Fund (TDF) begins with an asset manager and only considers a static time period.

PRODUCT: Traditional TDF

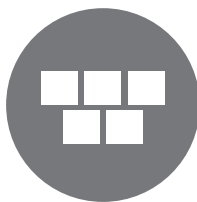
Creating a traditional TDF begins with an asset manager and results in a time-based fund.



TDFs begin with an asset manager



A glide path and allocation is created



Participants purchase shares of a common or pooled investment

SERVICE: Personalized Managed Account

Investment professionals provide personalized investment allocations based on a participant's individual characteristics. Allocations are provided by a participant fiduciary, who are required to act in the highest level of care under ERISA.



Managed accounts begin with the participant



Participant information is collected



Analysis by a fiduciary, who is required to act in the participant's best interest



Participants receive a personalized allocation



Ongoing participant communications

More Information: For information on how managed accounts can deliver additional value to your clients, please contact your Stadion Representative or contact us by email at advisorsupport@stadionmoney.com.

¹StoryLine is a time-based managed account service. It is not a Target Date Fund.

Personalized services can vary by managed account providers.

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