

Embracing Innovation

Personalized Retirement Help with Managed Accounts

Participants Want Help

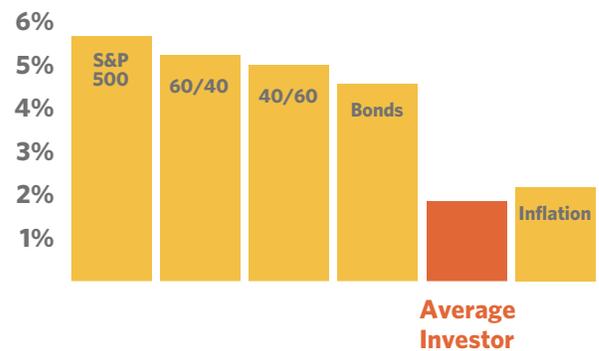
71% of participants would like personalized investment advice specific to their 401(k)¹



DIY Investors Underperform

Without help, the “do-it-yourself” investor may underperform market benchmarks, which may negatively impact their retirement goals

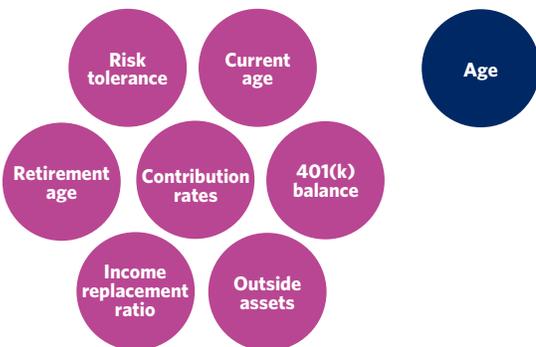
20-Year Annualized Returns by Asset Class, 1997-2018²



Managed Accounts Provide More Personalized Help

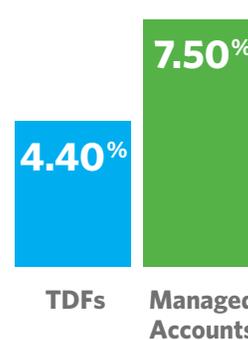
StoryLine Managed Account considers multiple data points to create a unique investment portfolio tailored to each participant

Traditional Target Date Funds treat all participants the same

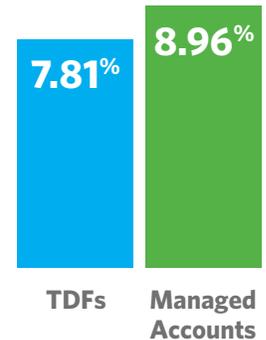


Personalized Help Can Lead to Better Outcomes

Average Contribution³



Investment Returns⁴



More Information:

For more information about how managed accounts can deliver more value to your clients, please contact your Stadion Representative or contact us by email at advisorsupport@stadionmoney.com.

¹ PlanSponsor, "Majority of 401(k) Participants Would Like Online or Financial Professional Help", August 2018.

² Average stock investor as calculated using data supplied by the Investment Company Institute. Investor returns are represented by the change in total mutual fund assets after excluding sales, redemptions, and exchanges. This method of calculation captures realized and unrealized capital gains, dividends, interest, trading costs, sales charges, fees, expenses, and any other costs. After calculating investor returns in dollar terms, two percentages are calculated for the period examined: Total investor return rate and annualized investor return rate. Total return rate is determined by calculating the investor return dollars as a percentage of the net of the sales, redemptions, and exchanges for the period. Average Asset Allocation Investor includes investors who used professional money management services. Data for Average Investor is for Asset Allocation Funds. Chart Source: DALBAR Quantitative Analysis of Investor Behavior (QAIB) 2016 Survey, published in 2017. The S&P 500 Index is the Standard & Poor's Composite Index of 500 stocks and is a widely recognized, unmanaged index of common stock prices. "Bonds" returns are representative of the Bloomberg Barclays Capital U.S. Aggregate Bond Index, which is an unmanaged index of prices of U.S. dollar-denominated investment-grade fixed income securities with remaining maturities of one year and longer. It is not possible to invest directly in indexes (like the S&P 500), which are unmanaged and do not incur fees and charges. Investments are subject to risk and any of Stadion's investment strategies may lose money. Past performance is no guarantee of future results. The 60/40 and 40/60 S&P 500 and Barclays U.S. Aggregate Bond Index allocation blends were calculated by Stadion utilizing data from Dalbar.

³ Financial Engines, Inc. May 2014. "Help in Defined Contribution Plans (2006 through 2012)".

⁴ Professional investment assistance report, "The impact of managed accounts and target date funds in defined contribution plans 2018". Alight Solutions.

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