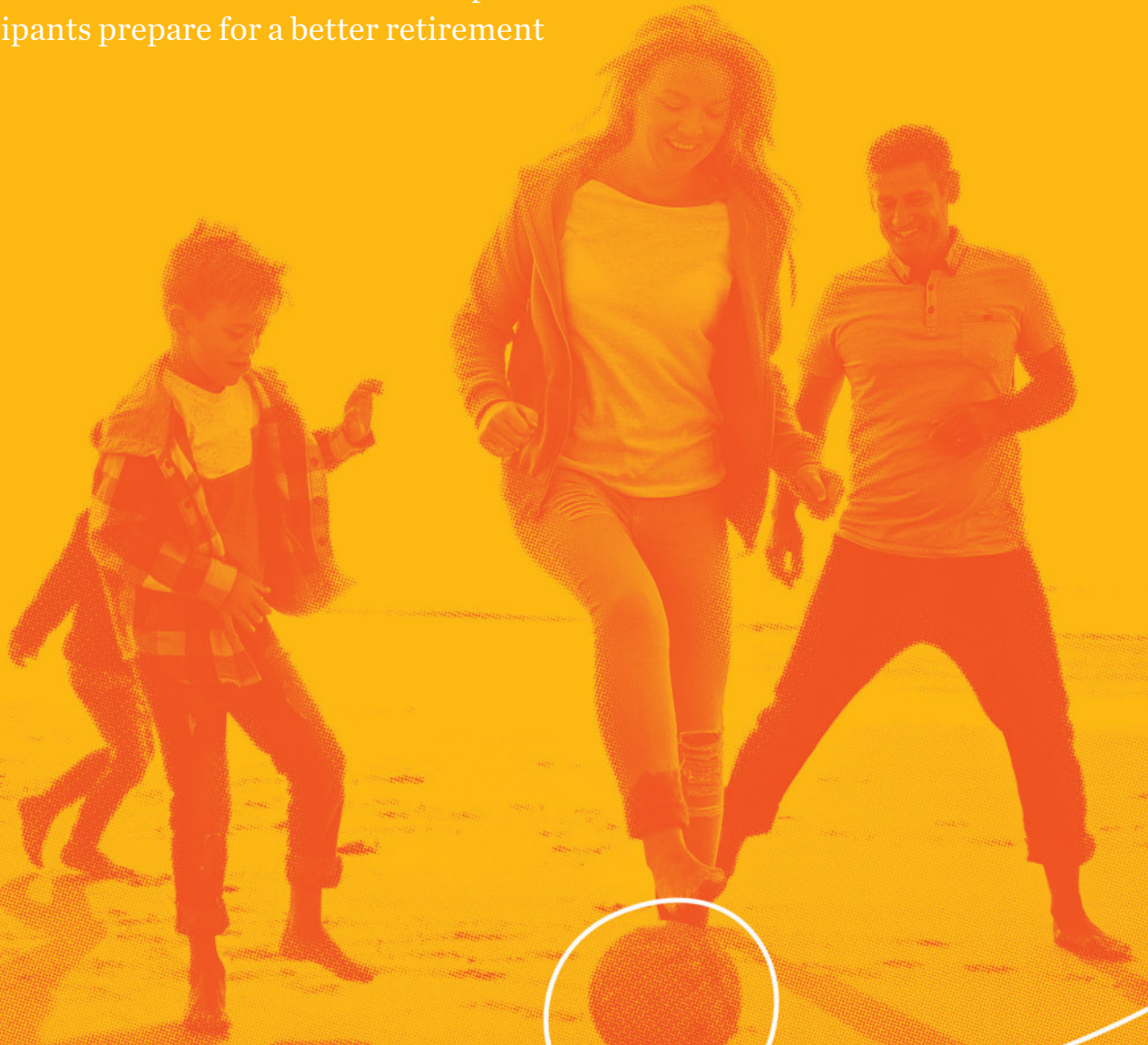


# Help plan their happily-ever-after

Personalized investment service to help  
participants prepare for a better retirement



StoryLine

## Why Stadion's StoryLine Managed Account

- Personalized investment portfolios based on individual participant factors
- As a participant fiduciary, Stadion acts in the best interest of participants
- Independent, non-proprietary service
- No plan-level fee
- Participant communication program and Call Center support



# Introducing a Personalized Investment Service Designed to Help Improve Retirement Outcomes

## Experience and Industry Leadership

Founded more than 25 years ago, Stadion is the 6th largest managed account provider<sup>1</sup> offering services at nearly 4,500 companies.<sup>2</sup> StoryLine is available at many nationally recognized recordkeepers.

## Added Employee Benefit with StoryLine

StoryLine's addition to the plan lineup can enhance the company's benefits package, which may attract and retain talented employees. StoryLine provides investment strategies that are customizable at the plan sponsor level and personalized for each participant. We believe this is important because participants are unique and require a personalized service to help achieve their financial goals.

## Participant Fiduciary — Acting in the Best Interest of Participants

As a participant fiduciary, we are committed to acting in the best interest of plan participants, which may reduce an advisor's fiduciary liability under the Employee Retirement Income Security Act of 1974 (ERISA).

Stadion's Managed Account Service, StoryLine, goes beyond simple asset allocation. StoryLine is a comprehensive investment service that is personalized for each participant.

<sup>1</sup> Cerulli Associates, as of December 31, 2018.

<sup>2</sup> Stadion data as of June 30, 2019.

# Personalized Investing Made Possible With Managed Accounts

Until recently, plans and participants primarily relied on target date funds (TDFs) as an asset allocation solution. StoryLine takes retirement planning a step further – we combine individual participant information with risk tolerance to deliver a personalized and suitable allocation tailored to each person.

## Traditional TDFs vs. StoryLine

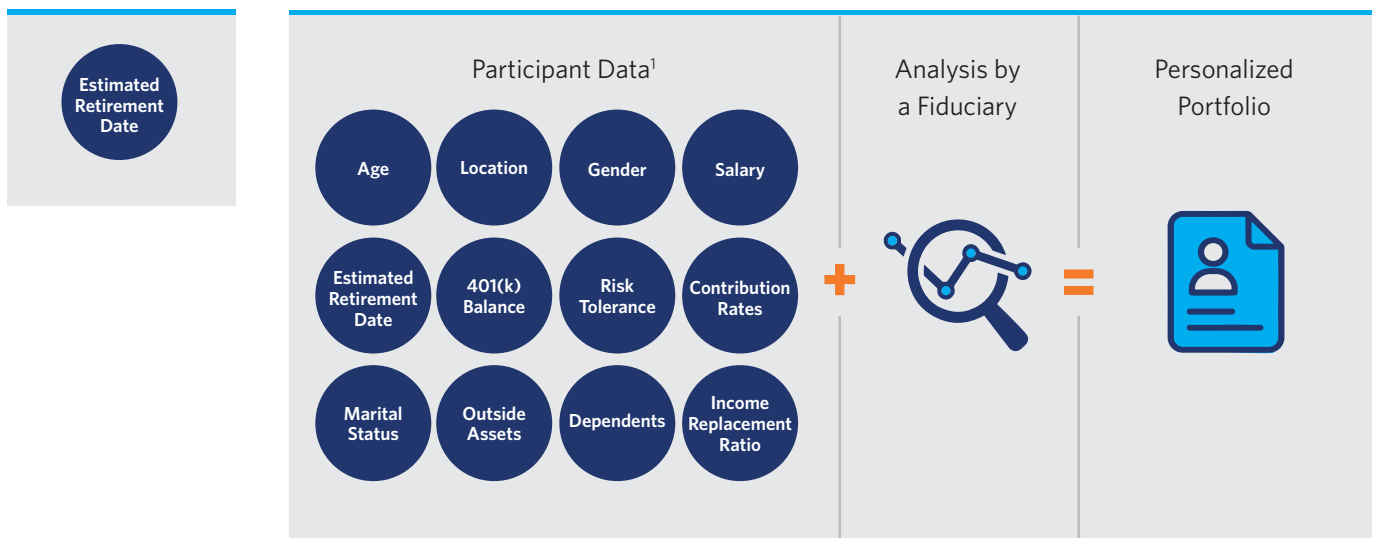
TDFs have historically employed a one-size-fits-all strategy — a participant’s estimated retirement date is the only factor that determines his or her investment allocation. This approach does not consider a participant’s risk tolerance or other personal information to create personalized portfolios.

### Traditional TDFs

Participants select funds based only on their retirement date.

### StoryLine Managed Account

StoryLine incorporates risk tolerance and other necessary data points to create personalized investment portfolios for every participant.



<sup>1</sup> The list represents examples of participant data inputs. Stadion may consider using any input(s) referenced, as well as inputs that are not listed. Actual data used may vary based on the recordkeeper and participant.

# The Benefits of Using a Managed Account Service

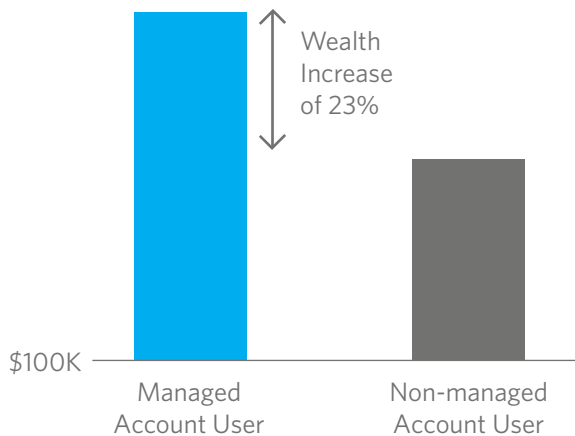
## Increase in Retirement Wealth

According to a recent study, by using managed accounts, 7 in 10 participants increased their projected 10-year retirement wealth by an average of 23%, net of investment and advice fees.<sup>1</sup>

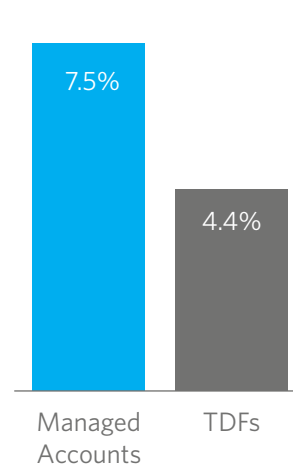
## Higher Contribution Rates and Better Investment Returns

Studies show that participants who use managed account services have higher contribution rates and better investment returns than those who use TDFs, which may help participants better prepare for retirement.<sup>2</sup>

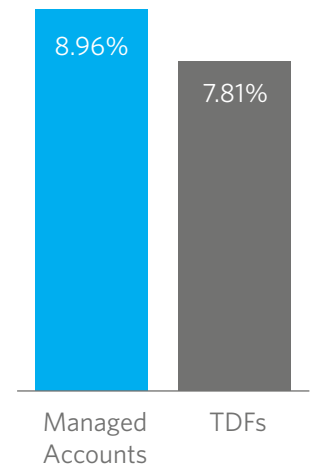
### Growth of \$100K over 10 Years



### Average Contribution



### Investment Returns



<sup>1</sup> Vanguard, "The Value of Managed Account Advice." September 2018.

<sup>2</sup> Financial Engines, Inc., "Help in Defined Contribution Plans (2006 through 2012)," May 2014. StoryLine's participant contributions and performance were not included in these studies.

71% of participants would like personalized investment service specific to their 401(k)<sup>1</sup>



<sup>1</sup>PLANSponsor, "Majority of 401(k) Participants Would Like Online or Financial Professional Help." August 2018.

# StoryLine Simplifies Investing

## No Need for Participants to Research or Select Investments

Using StoryLine is the only investment decision to make.

## Participants Receive a Diversified and Appropriate Investment Allocation

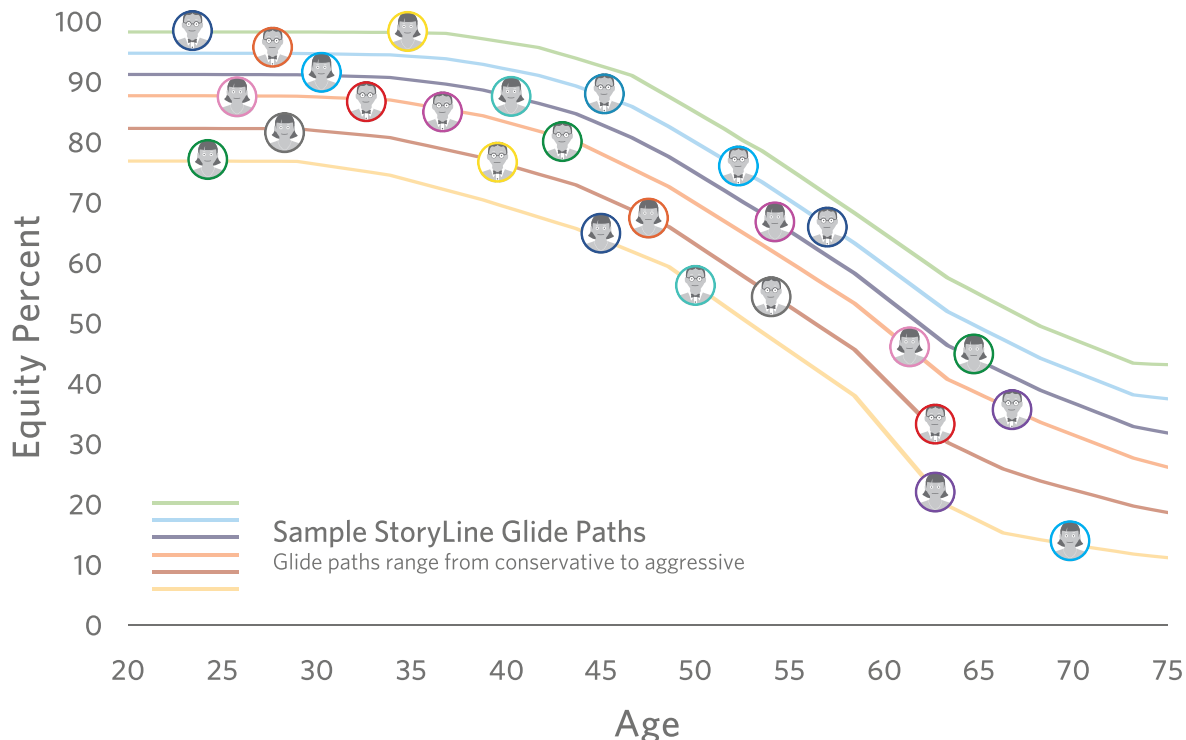
After determining a participant's risk tolerance, a personalized and diversified portfolio is provided. Allocations blend domestic and international equities with more conservative investments like fixed income.

## Ongoing Portfolio Monitoring, Risk Management, and Rebalancing

Portfolio adjustments will be made to manage risk and market fluctuation, and to rebalance the allocation as needed. As retirement approaches, equity exposure is reduced in an effort to protect a participant's nest egg.

## Personalized Portfolios for Every Participant

StoryLine is a personalized service with multiple glide paths. Participants are invested based on their risk tolerance, age, and other individual factors.



The graph represents sample participant investment allocations based on their personal data.

# StoryLine Provides a Well-supported Participant Experience

Stadion understands the importance of creating a plan and staying the course. Our approach is designed to support participants every step of the way – and help them remain on track while they work towards their personal retirement goals.

## Enrollment Meeting Support

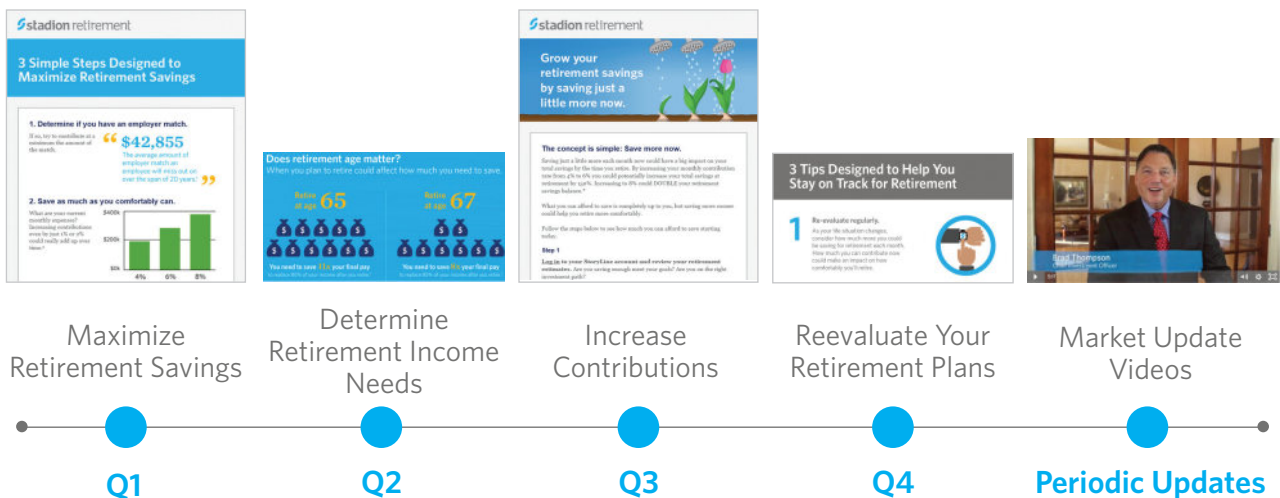
Stadion Representatives are available to attend in-person enrollment meetings.

## Participant Call Center

When participants have questions, they can call our U.S.-based Call Center.

## Ongoing Participant Communications Program

Participants may elect to receive quarterly communications designed to provide simple, actionable steps to help achieve retirement readiness.





7 in 10 participants  
increased their projected  
10-year retirement wealth  
by an average of 23%  
by using a managed account service.<sup>1</sup>



<sup>1</sup>Vanguard, "The Value of Managed Account Advice," September 2018.

# Enrolling in StoryLine is Simple



Participants can use their mobile devices to enroll in StoryLine.

## Participants Complete 3 Easy Steps:

- 1 Create profile
- 2 Take a 9-question risk assessment
- 3 Receive personal investment allocation

## Seamless Integration with Recordkeepers

Participant investment information is available via the plan's recordkeeper's website.

- Participants can view their account balances and how their money is allocated.
- Access to their recordkeeper's website is available 24 hours a day, 7 days a week.

Founded in 1993, Stadion's services are available to over 4,500 companies at many nationally recognized recordkeepers.<sup>1</sup>



<sup>1</sup> Stadion data, as of June 30, 2019.

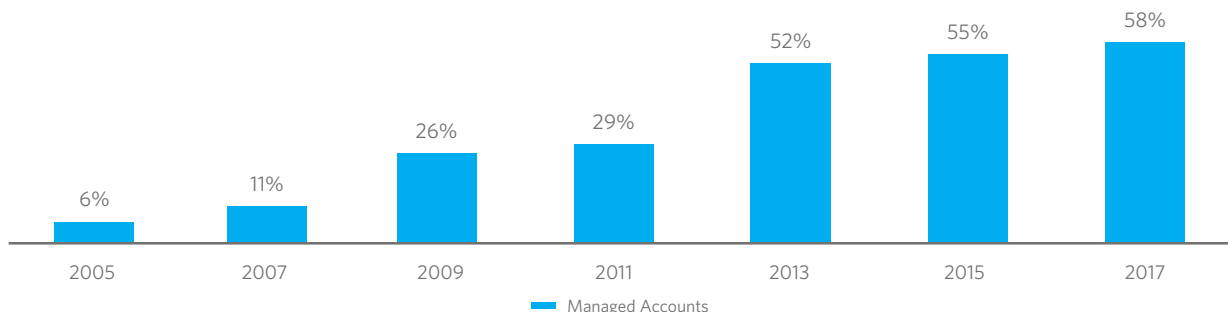
# Why Plan Sponsors Hire Us

<b>No Plan-Level Fee</b>	<ul style="list-style-type: none"> <li>No cost to the plan to offer a personalized investment service</li> </ul>
<b>Employee Benefit</b>	<ul style="list-style-type: none"> <li>StoryLine is offered to plans of all sizes</li> <li>Offered to all participants, regardless of account balance or investment expertise</li> </ul>
<b>Participant Fiduciary</b>	<ul style="list-style-type: none"> <li>As a fiduciary, Stadion acts in the best interests of participants</li> </ul>
<b>Personalized Portfolios</b>	<ul style="list-style-type: none"> <li>Portfolios personalized with multiple data points, including the participant's risk tolerance preference</li> </ul>
<b>Participant Engagement and Support</b>	<ul style="list-style-type: none"> <li>Mobile technology enables easy enrollment</li> <li>Enrollment meeting support and access to Participant Call Center</li> <li>Quarterly communications focus on improving retirement readiness</li> </ul>
<b>Advisor Centric</b>	<ul style="list-style-type: none"> <li>StoryLine is available exclusively through financial advisors; their information can be added to the participant dashboard</li> <li>Participant Plan Health Report can be provided to the advisor and plan sponsor</li> </ul>

58% of plan sponsors offer managed accounts, up from 6% in 2005<sup>1</sup>

## The Rise of Managed Account Adoption

Percentage of plans offering in-plan professional investment assistance

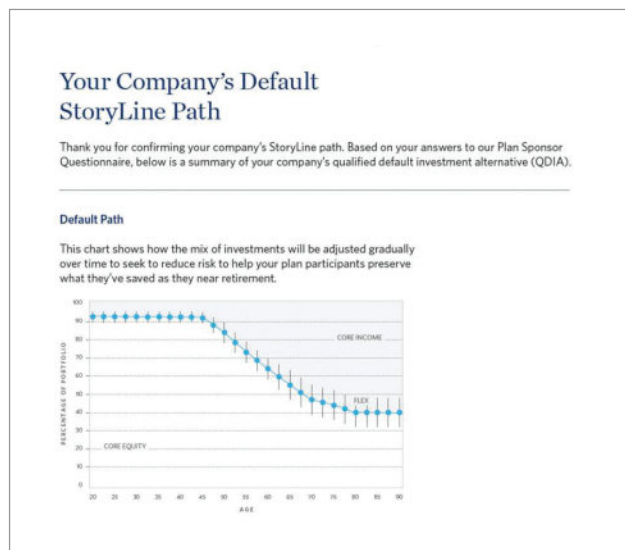


<sup>1</sup>Source: Professional investment assistance report: The impact of managed accounts and target date funds in defined contribution plans 2018. Alight Solutions.

# Additional Support for Plan Sponsors and Advisors

## Custom Plan Level Qualified Default Investment Alternative (QDIA)

Determining a plan QDIA is an important fiduciary step. We offer customized plan level default glide paths designed to align with the participant population. Each plan sponsor has access to a document explaining how certain inputs may affect a plan default selection.



Sample StoryLine Path

## Participant Plan Health Report

Advisors and plan sponsors have access to a report showing participants' progress towards preparing for retirement.<sup>1</sup>

StoryLine										
Advisor Report for Ted Smith as of 1/1/2019										
Confidential. Not to be shared with third parties.										
Plan Name _____			Plan Type: <input type="checkbox"/> QDIA <input type="checkbox"/> Participant Choice							
Plan Number _____			Total StoryLine AUM _____							
# of Participants in StoryLine _____			Total Additional Assets _____							
Participant First Name	Participant Last Name	StoryLine Customization Progress	Age	Salary	StoryLine Contribution Rate	Participant Risk Tolerance	StoryLine AUM	Income Replacement Ratio	Total Additional Assets	Types of Additional Assets
Ted	Jones	Customized	44	\$55,000	2.00%	Conservative	\$47,000	65%	\$132,000	RETIR, INVTS
Sam	Smith	Customized	23	\$85,000	5.50%	Moderate	\$45,000	78%	\$22,000	CASH
Claire	Wilson	Customized	35	\$92,000	11.00%	Aggressive	\$230,000	89%		

Sample Report

<sup>1</sup>The report shows participants who have logged into StoryLine and have provided information.

## 2 Simple Steps to Add StoryLine to Your Plan:

1. Review and sign the electronic service agreement
2. Schedule an employee enrollment meeting





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@stadiummoney.com](mailto:advisorsupport@stadiummoney.com).

Materials presented have been derived from sources considered to be reliable, but the accuracy and completeness cannot be guaranteed.

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SMM-072019-542



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