

MasteryPOINT's

# GuidancePlus!

Investment Help for Your Retirement Plan Participants

## *GuidancePlus!* is now available to your plan participants!

*GuidancePlus!* helps plan participants make the difficult savings and investment decisions required by their participation in your qualified plan. With information from our recordkeeping system and supplemental information entered by your participants, *GuidancePlus!*:

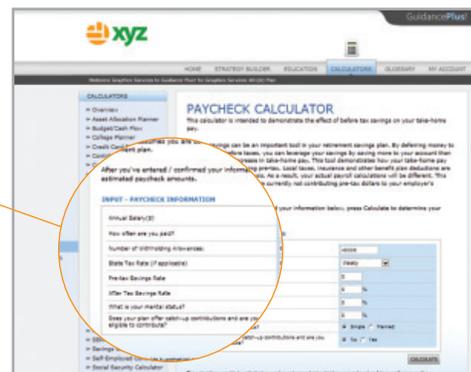
- Educates the participant with respect to his/her investment options.
- Recommends specific asset class allocations.
- Provides information and tools to select mutual funds within those asset classes.
- Records participant choices and returns investment decisions to the recordkeeping system.



# Features

## Participant Features

- Quick Look option provides “instant gratification.” Recommendations can be secured with only a few clicks of a mouse.
- Support for the sophisticated investor, including:
  - Multiple portfolio planning—*GuidancePlus!* supports up to 6 additional portfolios (including any combination of stocks, bonds, and mutual funds) in addition to the user’s plan portfolio.
  - Ability to modify underlying assumptions (income growth, inflation, etc.).
  - Incorporation of unusual income and expense items.
  - Power Strategizer— allows a user to develop an infinite number of “what if” scenarios by changing assumptions “on the fly.”
- Investment and retirement planning education and support, including:
  - Financial planning calculators.
  - Interactive education modules.



## Sponsor Features

- Easy implementation—You don’t have to do anything to support *GuidancePlus!*— other than announce its availability to your plan participants.
- Support materials for your participants, including a “How to Use *GuidancePlus!*” booklet, introductory letters, etc. *GuidancePlus!* also includes a participant financial planning tool set (e.g., paycheck calculator, loan calculator) that can further assist your plan participants.

# Benefits

Participant	Sponsor
<ul style="list-style-type: none"> <li>• Objective investment guidance from a proven source.</li> <li>• Simple enough for the novice user or investor; powerful enough for the most sophisticated participant.</li> <li>• Educational.</li> </ul>	<ul style="list-style-type: none"> <li>• Improved participant satisfaction. <i>GuidancePlus!</i> answers an oft-expressed participant want — assistance in making plan investment decisions.</li> <li>• Helps satisfy participant education requirements with fund data sheets and prospectus access as add-ons.</li> </ul>