



Employer Connect | Advantages of an Unbundled Platform

MAKING IT ACTIONABLE

There are some things we're happy to buy right off the rack. After all, mass production usually means consistency and cost-savings. On the other hand, when we do buy off the shelf, we compromise on individual choice and sometimes flexibility in getting the exact qualities and features we want. In retirement plan terms, that can be a good way to think about the difference between a **bundled** solution from a single provider and an **unbundled** solution delivered by multiple specialists.

In a bundled approach, you typically accept:

- A standardized plan design
- One provider as recordkeeper, TPA, investment manager, and custodian
- Limited investment offerings
- Service delivery that reflects the choices and qualities of the provider who may or may not be a leader in all facets of retirement plan work

In our unbundled offering, we present a compelling alternative by offering:

- Expert and custom-tailored plan designs
- Broad open-architecture options for investment lineups
- Personalized, local service

We believe the benefits of our unbundled approach provide better support of our relationship with you and help drive superior results over time.

The key is appreciating that both models make sense if they are well-designed and well-delivered and—most importantly—if they are matched to your business for the right reasons. We strongly believe that in many cases, you will benefit by the choice, flexibility and service quality of an unbundled approach. And by delivering a custom-tailored model, we're better able to identify and serve your unique needs and goals.



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ACTIONS TO TAKE NOW

Consider whether an unbundled solution might appeal to your needs. As always, we appreciate the relationship we have with you; don't hesitate to reach out to chat about how we can help you custom-tailor your retirement plan solution.