

Retirement Made Simple: Three Options, One Decision

Our goal is to take something difficult, planning for retirement, and make it easy!

We know that planning and saving enough for retirement can be a daunting task for most investors, so we keep it simple! Unified Trust and your Advisor work together to develop a comprehensive plan to help your employees achieve retirement success and all they have to do is not opt out!

As we often find with human nature, most employees tend to choose the path of least resistance and simply stay in the plan; however for employees that choose to opt out, we do have other options for those investors.

If you decide to offer the UnifiedPlan® Managed Account Solution, your employees will have all three retirement plan options. If not, they will have options two and three. It's that simple, retirement success really can be as easy as 1-2-3!

YOUR PATH TO RETIREMENT SUCCESS

1

WE'LL DO IT FOR YOU

The UnifiedPlan Managed Account Solution creates a highly personalized retirement plan for each employee based on his or her unique situation, goal, current assets and more! Unified Trust works with your Advisor to create a highly personalized plan to improve the likelihood that the employee will reach that goal. Even better, we measure the progress toward their goal each quarter and if changes are needed we make them automatically!

2

YOU CAN CHOOSE A MODEL

We have six model portfolios available to your employees. Each employee can decide, with the help of your plan advisor, what level of risk is appropriate for their unique circumstances and match that risk level with one of six portfolios, and Unified Trust takes care of the rest. Employees will have a portfolio consisting of the investment funds available in the plan in proportions that make sense for their age and risk tolerance.

3

YOU CAN DO IT YOURSELF

On occasion you will have a few employees that will want to take a more hands on approach in the selection of their investments. No problem! Your employees will also have the option to build their own portfolio. They can determine their own asset allocations using the underlying funds of the plan.