Managed Advice

Enrollment Guide

With NextCapital's Managed Advice, you can receive personalized savings and investment plans. Unlike target date funds (TDFs), which only account for your age, NextCapital's Managed Advice creates personalized retirement goals using multiple data points, including your age, salary, and more. NextCapital's Managed Advice then combines financial expertise and sophisticated technology to build, implement, and manage your investment portfolio to fit your unique needs. Your portfolio is based on your own personalized glide path, which we will automatically adjust over time.

Table of Contents

1. Benefits of Managed Advice
2. Personalized Plan
3. Plan Proposal
4. Personalize Further
5. Participant Agreement Form
6. Enrollment
7. Automated Management

nextcapital™

Benefits of Managed Advice

nextcapital

Personalized

Managed Advice can use 30+ investor data points to generate a personalized financial plan and advice.

Improved Outomes

A plan helps create better retirement outcomes with retirement age and savings changes, a personalized withdrawal strategy and consideration of other assets and income sources.

Integrated

End-to-end recordkeeper integration creates a seamless experience, including support for all plan-specific rules, connectivity to participant sites, one-click transactions and deferral activity.

Full Lifecycle

Managed Advice supports the full retirement lifecycle to and through retirement. Before retirement, participants receive personalized savings advice. After retirement, they receive a tax-aware withdrawal strategy.

Scalable

Data is pre-populated, portfolios are automatically rebalanced and advice is automatically refreshed, creating an efficient, integrated user experience.

Personalized Plan

Services Provided:

- Plan Proposal
- Projections
- Spend-down
- Social Security Estimate
- Savings Advice
- Retirement Age
- Rebalancing
- Asset Allocation

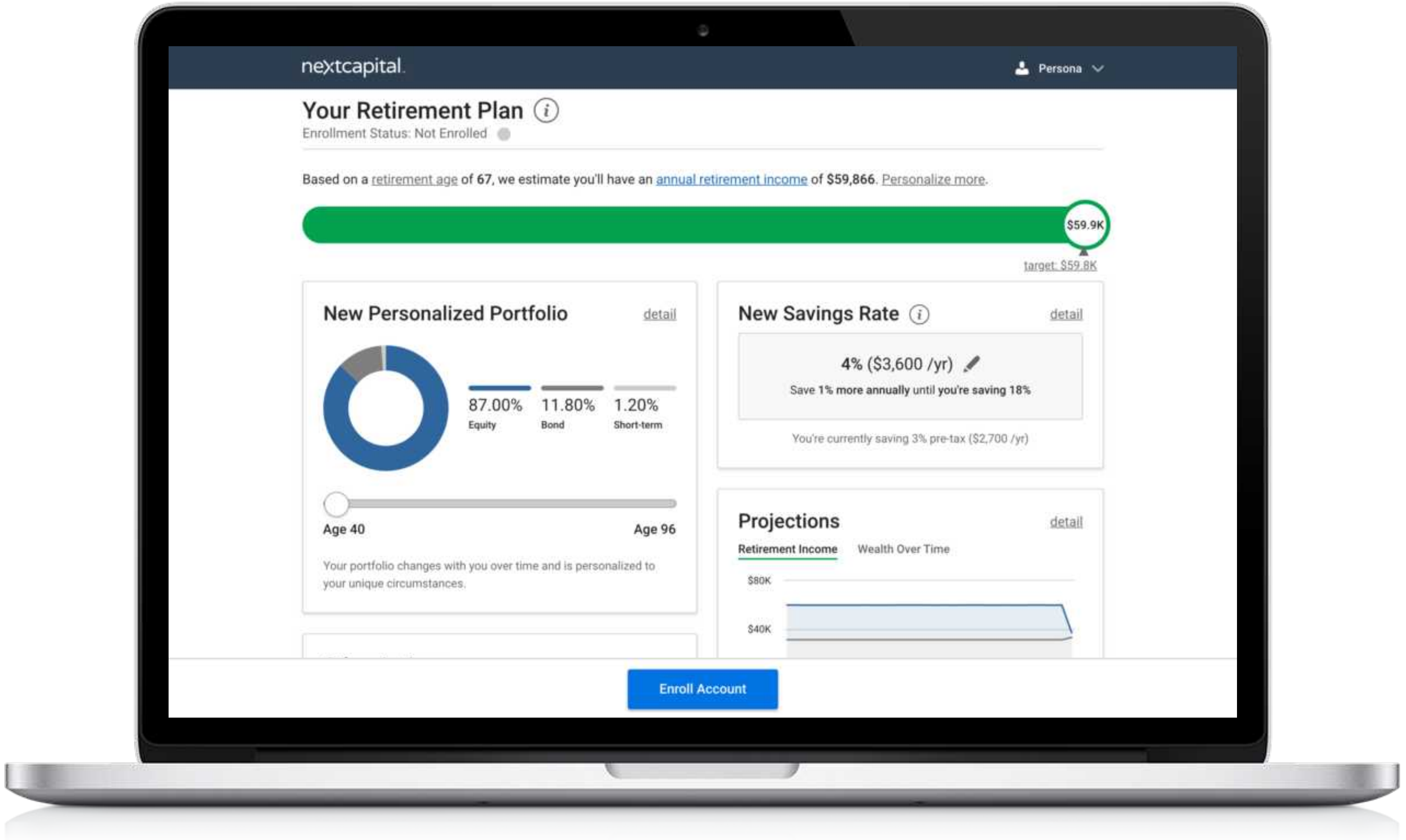
Data Used:

- Age
- Gender
- Home State
- Salary
- DC Account Balance
- Savings Rate
- Employer Match
- Auto-escalation
- Pension / Outside Incomes
- Outside Accounts
- ...and more

Plan Proposal

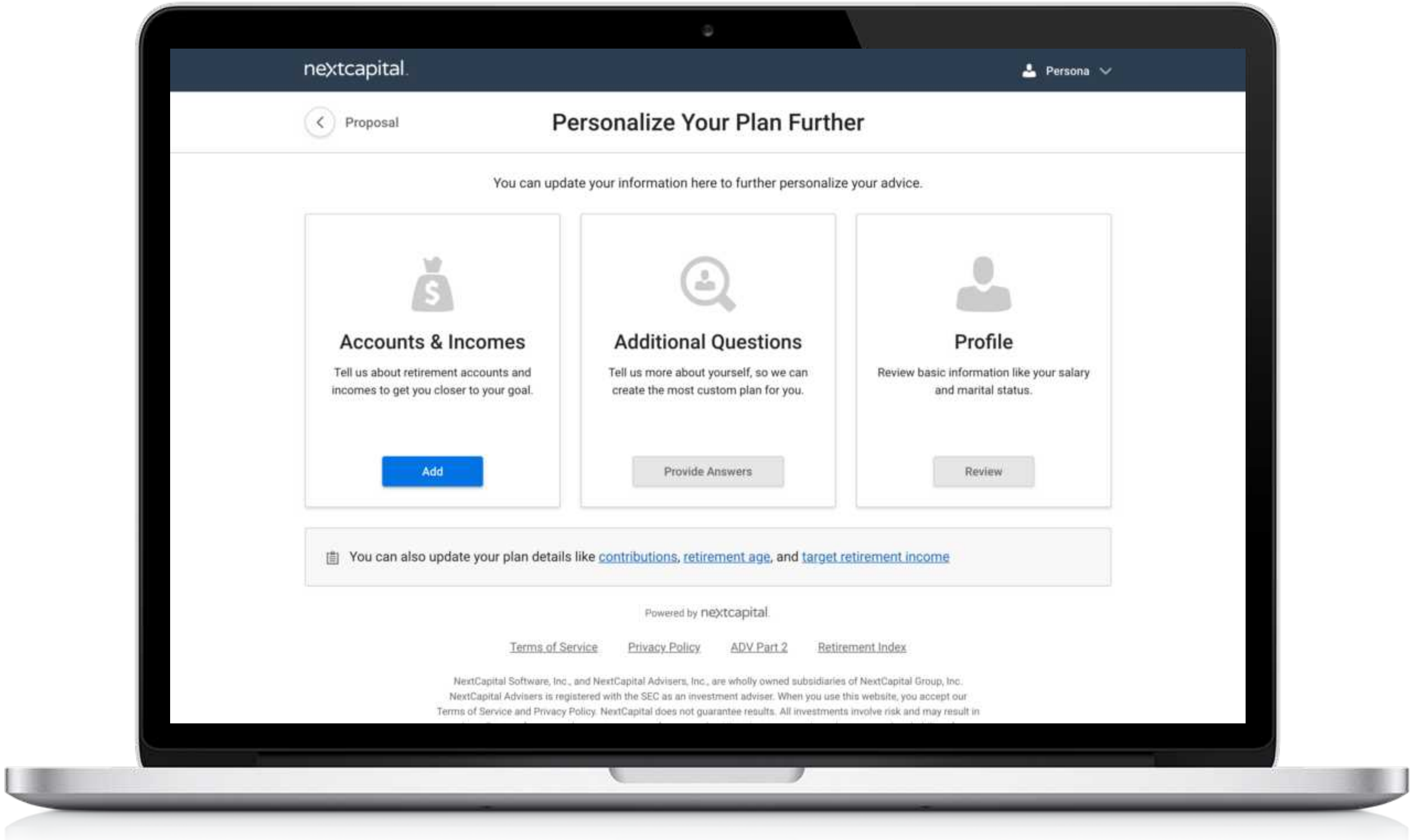
Using information from your Recordkeeper and provided by you, NextCapital's Managed Advice creates your personalized plan. Because your financial journey is unique, personalization is critical to helping you achieve retirement success.

The plan displays your target retirement income, as well as your personalized asset allocation, a recommended savings rate, and other helpful projections. You can either enroll directly from the Proposal Page or add more information to further personalize your advice. You are also able to download your plan as a PDF.



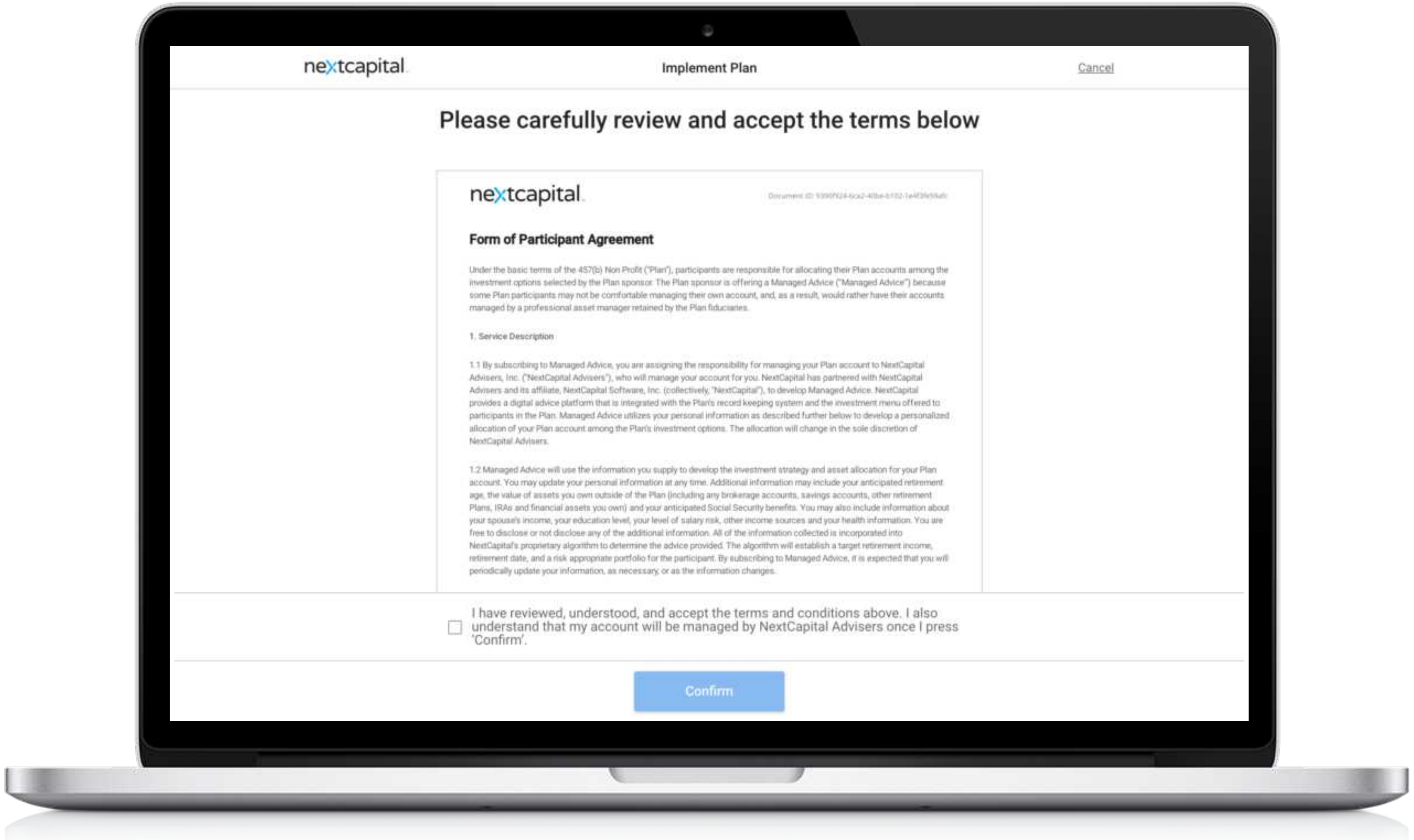
Personalize Further

Your retirement plan can be further personalized by providing additional details about your life, adjusting your retirement age, adjusting your target retirement income, as well as adding any outside retirement investments or other sources of retirement income you may have.



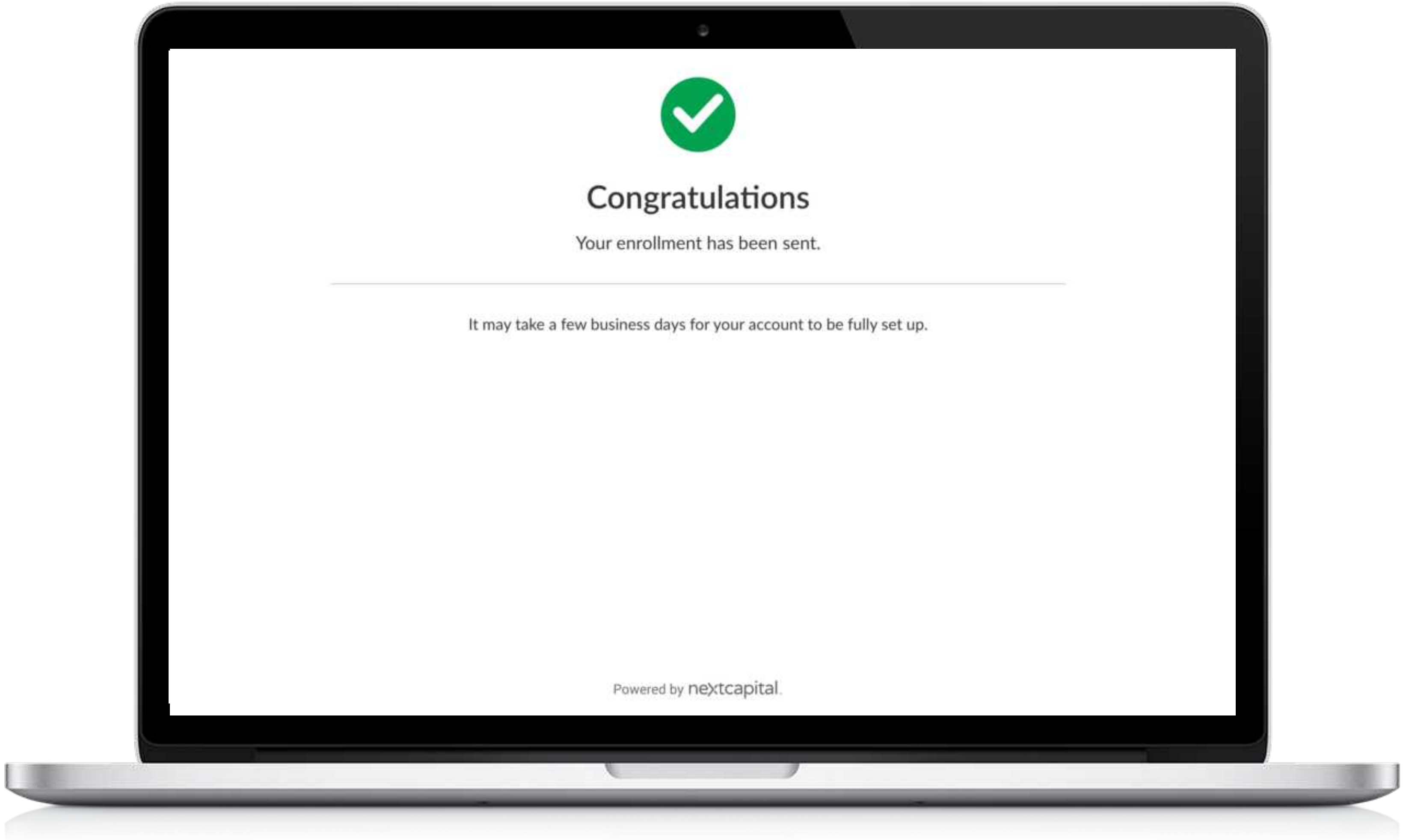
Participant Agreement Form

Once you have reviewed and further personalized your proposal as desired, you are ready to enroll in the service. To enroll, you review and accept the Participant Agreement Form, acknowledging that you would like to be enrolled in the service.



Enrollment

Upon enrollment, you will receive a welcome email from your RecordKeeper informing you that your plan has been implemented and that you are starting your journey towards retiring successfully.



OnGoing Management

NextCapital's Managed Advice will automatically adjust your advice over time in response to changes in your situation and in the markets. Your advice will automatically be refreshed every quarter to ensure you are allocated appropriately.

Each year, you will receive an annual review detailing your personalized plan and performance. If you are part of a Hybrid/ Dynamic QDIA solution, you will receive specific engagement emails based on your age and place in the hybrid cycle, alerting you as to what is happening and how to learn more or engage further.

Disclaimer

This document has been produced by NextCapital Software, Inc. and/or NextCapital Advisers, Inc. (collectively, “NextCapital Group” or "NextCapital") and is for distribution to institutional partners and audiences only. The information, data, analyses, and opinions presented herein do not constitute investment advice and are provided as of the date written, are solely for informational purposes only and therefore are not an offer to buy or sell a security, and are not warranted to be correct, complete or accurate. Investing involves risk, including the possible loss of principal and fluctuation of value. Returns quoted are hypothetical in nature and do not guarantee future results. Past performance is not indicative and not a guarantee of future results. Reliance upon information in this document is at the sole discretion of the reader. NextCapital does not provide legal or tax advice. Opinions offered constitute NextCapital’s judgment, in coordination with NextCapital’s institutional partners, and are subject to change without notice.

About NextCapital Advisers, Inc.
NextCapital Advisers, Inc. is an investment adviser registered with the Securities and Exchange Commission (“SEC”). Registration does not imply a certain level of skill or training.

nextcapital™