PlanAnalytics: Make Plans Work!

Manage Financial Wellness of Employer-sponsored Plans

DATA SHEET

Overview: Managing Plan Health

What used to be just a benefit designed to attract and retain quality employees, 401(k) plans are now potential liabilities if not managed properly. Plan sponsors, advisers, TPAs and administrators can no longer rely simply on individual experience and professional judgement. They need more than that. Tools to augment and accelerate plan decision-making have become the new imperative.

PlanAnalytics, will help your business users uncover issues and trends effecting plan health and wellness.

Plans that Work

PlanAnalytics is a comprehensive monitoring and analysis tool for sponsors, advisers, TPA's, and administrators. It analyzes the wellness of employer-sponsored retirement plans, models investment behavior of all participants, and measures how well their plans are working.

Data-driven

PlanAnalytics is connected to the recordkeeping system and powered by your participant account data. Powerful reporting capabilities help business users draw intelligent conclusions needed to manage a sound savings and investment education strategy.

Insight Drives Good Outcomes

PlanAnalytics provides a framework to track plan health and wellness using a variety of key metrics as indicators.

PRODUCT HIGHLIGHTS

◉ Fully customizable; integrates within plan sponsor portal

◉ Private-labeled to incorporate a firm's branding and image

◉ Responsive software accessible from any smartphone, tablet, or desktop computer

◉ Connects to any recordkeeping system

◉ Batch process runs monthly to gather participant investment and census data

◉ Private information remains behind firm's firewall; AWS cloud-based engine handles calculation and analysis

◉ Tiled 'OneClick' dashboard allows easy viewing of key plan metrics

◉ Drill-down for details on any participant

◉ Highly scalable: handles small to very large plans

◉ Set investment performance thresholds in participant's account

Key Benefits

Promote Plan Wellness. Spend less time identifying problems and more time solving them to boost plan wellness. PlanAnalytics connects to a recordkeeping system and uses plan data to show how well plans are working through a series of Key Plan Metrics.

Manage Fiduciary Risk. In today's environment, sponsors, advisers and administrators must be able to understand the fee structure and amount paid to recordkeepers to avoid claims made under ERISA. PlanAnalytics finds fees within participant transaction history and organizes this information for review.

Act in Participant's Best Interest. PlanAnalytics helps advisers perform their fiduciary duties by providing tools and data analysis needed to act as an experienced and knowledgeable expert might... with care, skill, prudence and diligence.

No Participant Goes Unnoticed. PlanAnalytics can pinpoint problem participants with ease and precision. Find those not participating but who can, those without an age-appropriate investment allocation, those burdened by loans and unable to save, and those not achieving personal returns consistent with a long-term savings strategy.

Saves Time: No More PowerPoints! With PlanAnalytics, plan advisors can stop spending time researching and building plan review spreadsheets and presentations and more time advising clients using relevant, actionable reports to build relationships, revenue, and healthy plans.
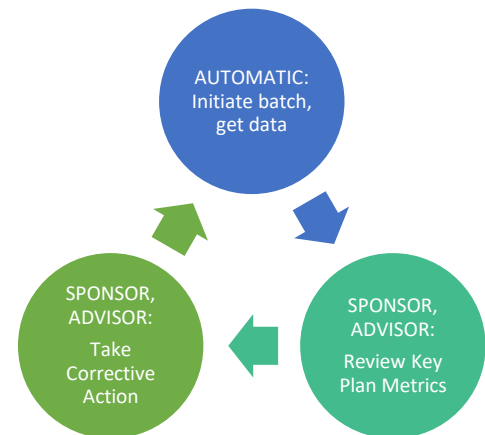
Target Date Fund Analysis PlanAnalytics shows you how participants are invested in TDFs and whether they're invested right. Easily find participants with multiple TDFs, or a TDF and several non TDFs.
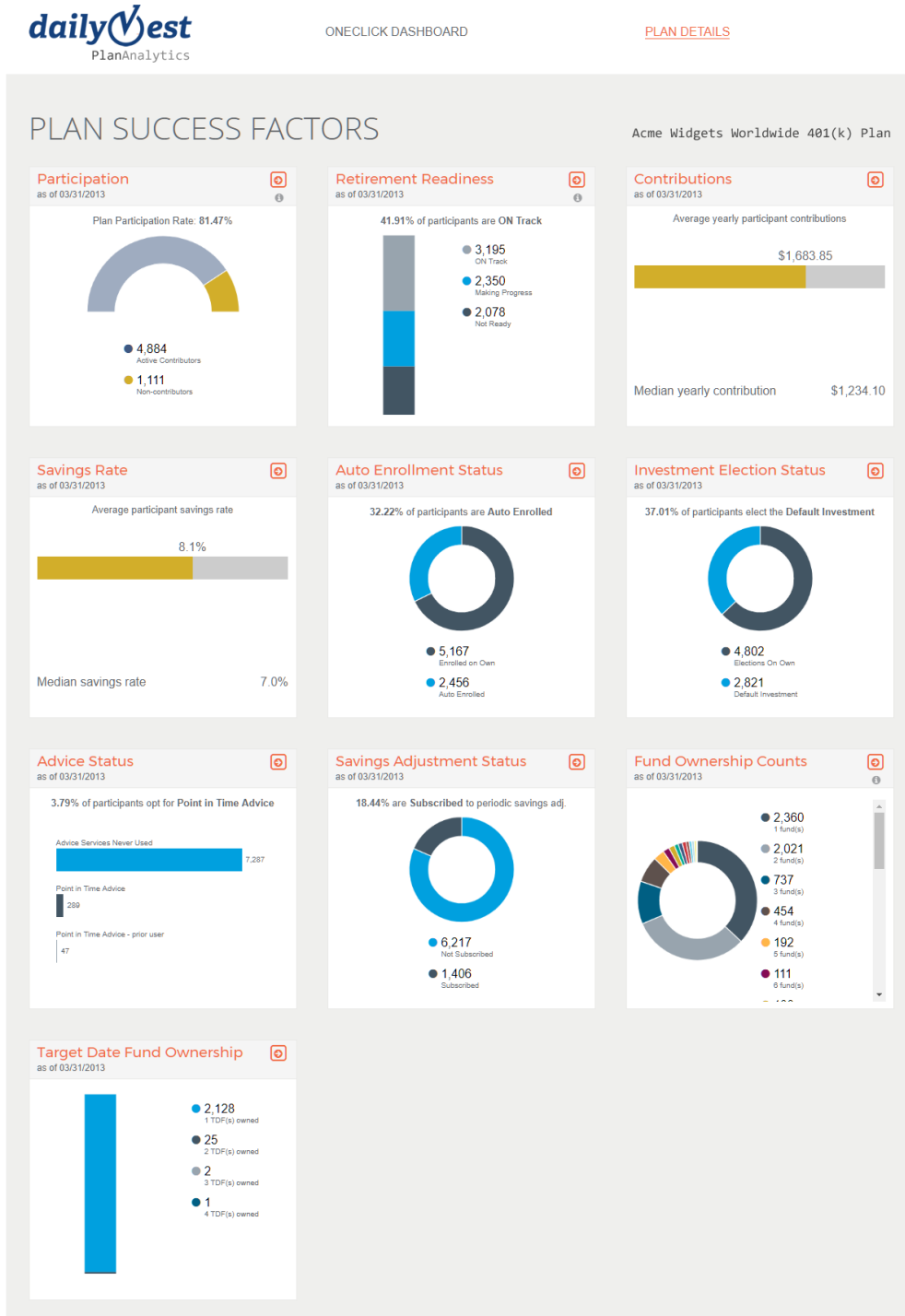
HOW IT WORKS

PlanAnalytics uses a powerful and secure cloud-based architecture. Data such as transaction, share balance, price history, and other census information is gathered by a batch process and data anonymization module residing behind the firm's firewall.

Participant data is stripped of private information (PI) such as names, employee IDs, etc., and remains within the firm's secure data center. Non-PI is sent to a calculation engine residing on an Amazon Web Services cloud server ('AWS'). Real-time processing and calculations occur in the cloud and results are returned to the firm's web app where they are re-combined with stored PI and presented within the plan sponsor/advisor web portal.

Anytime, Anywhere Plan Management. Retirement plan sponsors, advisers and administrators today want anytime, anywhere financial management for their plans. With PlanAnalytics and its *OneClick Dashboard*, you can effectively meet their demand by delivering robust functionality across a range of devices – desktop and notebook computer, tablet, and smartphone.

Know What's Trending. PlanAnalytics keeps track of how certain Key Plan Metrics change over time, for example participation rates, contribution rates, median personal rates of return, and alerts business users to the possible need to take corrective action.
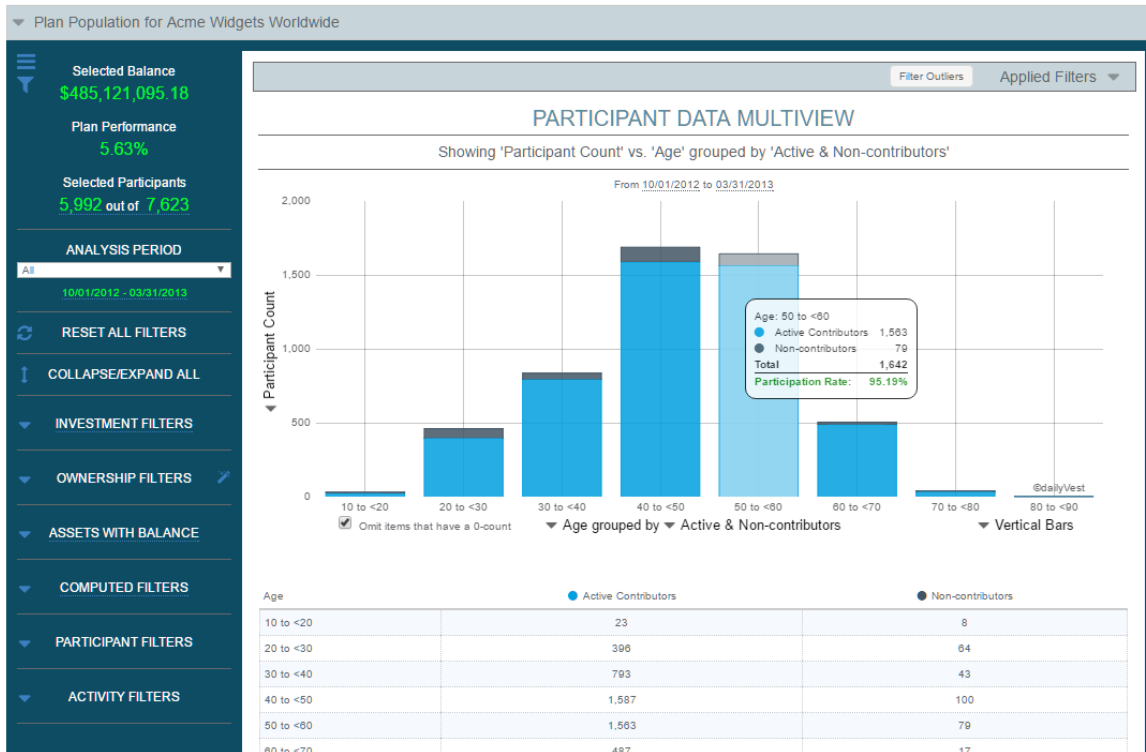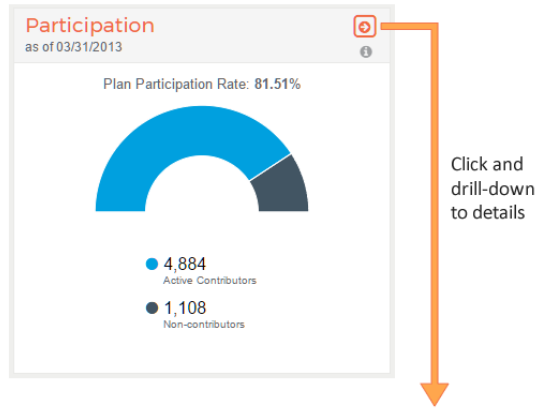
Key Plan Metrics on 'OneClick' Dashboard

All analytics are based on data supplied from the recordkeeping system, and are organized in a responsive, 'tiled' grid format so users may view detailed plan information on a mobile phone, tablet or desktop PC.

Content can be customized to match a firm's branding and corporate identity, while the user interface can even be customized to match a plan's (employer's) own branding. All information is ready-to-view and each tile is pre-set with filters and chart-types.

Drill-Down and 'Get Under the Hood' of Your Plan

Most OneClick tiles have a drill-down feature. Clicking an icon takes the user to a more detailed view. Here, a chart shows participation rates grouped by age.

About dailyVest

dailyVest delivers software that recordkeepers, financial institutions, TPA's and financial service providers need to adapt and succeed in a time of rapid DC industry change. We combine three elements – recordkeeping system connections, data + analytics, and digital experience – into a big data technology platform that enhances a provider's ability to engage and empower their business users and plan participants. More than 20,000 plans use PlanAnalytics to monitor plan health, and over 7 million participants and investors have access to dailyVest content. Please visit dailyvest.com or call 520-577-5729, ext 1 for more information.