



Roadmap to Retirement

Put your employees on the path to save for a better future. Ascensus can help you get there.

ascensus.com



Drive success with employer-sponsored retirement plans

In a recent study, more than half of all American workers indicated they feel behind on their retirement savings.¹

By sponsoring a retirement plan, you can play a crucial role in helping your employees achieve a more secure financial future. You'll not only demonstrate an investment in your employees' well-being, but also create valuable benefits for your business.



Retirement benefits are the **second most sought-after benefit** among job seekers.²



Participating employees **stay with the company twice as long** as those who don't enroll.³







Financially stressed employees are nearly **five times more likely to be distracted at work** due to lack of retirement readiness.⁴

Put your plan and employees on the road to success.

Your plan's success doesn't stop at enrollment. It requires a comprehensive, long-term approach that focuses on continual employee engagement and education to build participation and enhance employees' financial well-being. You also need tools to assess the progress of your plan along the way.

Ascensus can empower you and your employees to realize their retirement plan goals.

 <h3>Onboard</h3> <p>Get them started on the right foot with easy ways to join the plan.</p>	 <h3>Engage</h3> <p>Keep them motivated and on track with interactive tools.</p>	 <h3>Support</h3> <p>Make their lives easier with resources at every stage of the journey.</p>	 <h3>Measure</h3> <p>Stay informed with robust data and key insights.</p>
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¹ Lane Gillespie. "Survey: 56% of Americans feel behind on savings for retirement." Bankrate.com. September 27, 2023.

² Ted Godbout. "Employee Attitudes Towards Their Retirement Benefits Contain Contradictions." National Association of Plan Advisors. November 6, 2023.

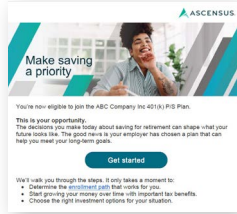
³ Ascensus data as of March 31, 2024, including employees hired before 2022. Plan average and individual employer results will vary.

⁴ PwC. 2023 Employee Financial Wellness Survey.



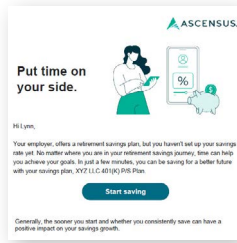
Onboard

We use both qualitative and quantitative analysis to reach your employees at the right time, with the right message.



Onboard employees with a warm welcome.

An onboarding email welcomes employees into your plan and highlights benefits and available resources.



Deliver the right message at the right time.

Through ongoing testing, we know employees are twice as likely to join the plan when prompted close to their eligibility date.¹ We'll continue to send emails to your employees to enroll, with a different approach to encourage action backed by behavioral insight. Once employees enroll, we help keep them engaged and on track by directing them to new digital tools.

Our enrollment outreach campaigns resulted in a **60% higher enrollment for those targeted.**¹

Did you know?

Beginning with the 2024 plan year, most 401(k) and 403(b) plans² will be required to include an automatic enrollment (“auto-enroll”) feature, where eligible employees are automatically enrolled in the plan at a default savings rate.

With auto-enroll, you can get more employees enrolled—and simplify administration.

Plans with auto-enroll have **30% BETTER** participation than those without.¹

Ascensus plan auto-enroll adoption rates are **5% HIGHER** than the industry benchmark.³

¹ Ascensus data, 2023.

² Plans established after December 28, 2022.

³ Cerulli Associates. U.S. Retirement Markets 2023 Report.

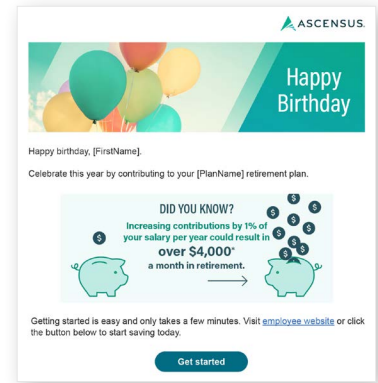


Motivate all employees, regardless of where they are on their savings journey, with proactive touchpoints designed to keep them on track.

Your employees' retirement journey doesn't stop once they start saving. We remind them at key moments, like birthdays, to boost their savings and improve their financial wellness.

A recent targeted messaging test resulted in up to 70% of savers increasing their contribution rate.

[Read the case study >](#)



From 2021 to 2023, our average participant deferral rates **increased from 5.6% to 8.31%.**¹

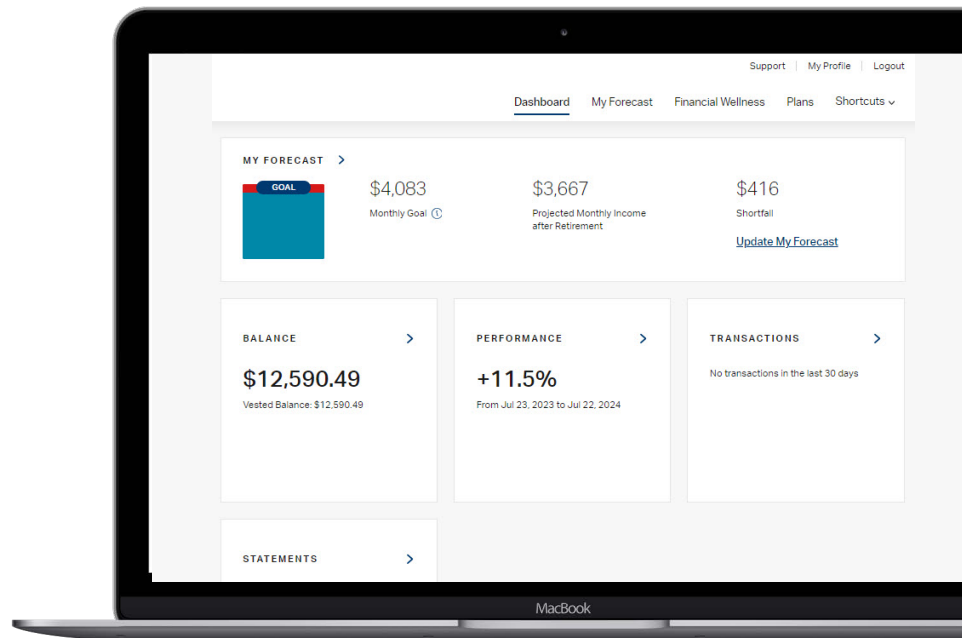
Digital tools that boost engagement

Empower your employees to make savvy financial decisions with Ascensus' award-winning digital tools, designed for ease and engagement—and prompt, decisive action.

Participant Dashboard

Everything they need at their fingertips.

The employee retirement website offers an intuitive dashboard for setting savings goals, tracking investment performance, accessing educational resources, and more.



¹ Ascensus data 2023.

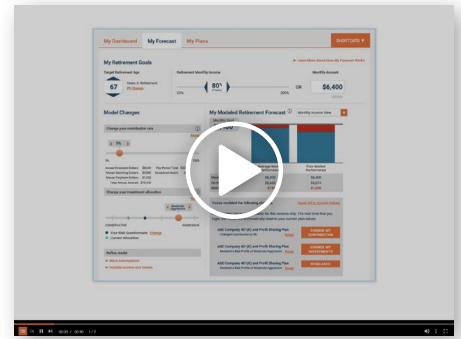
My Forecast

A powerful, personalized way to track savings progress.

My Forecast is an interactive calculator that helps employees answer questions such as:

- How much do I need to save for retirement?
- How am I doing toward that goal?

Participants can enter age, opt to include Social Security benefits, add other income sources, and more to get a custom retirement savings projection—and see how incremental changes can significantly impact their financial goals.



Watch: [Learn about My Forecast](#)

READYSAVE™

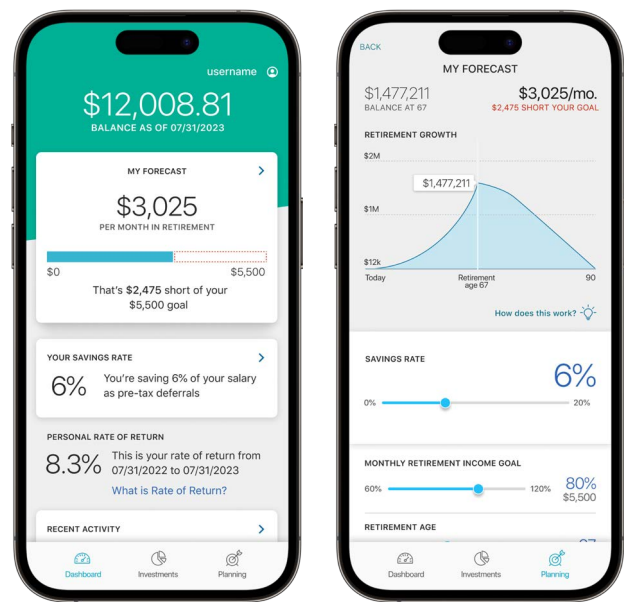
Drive better outcomes.

Participants can visualize and work toward their retirement goals from their smartphones. With the **READYSAVE** app, employees can access and manage their accounts anytime, anywhere.

Features of the **READYSAVE** app:

- Backed by data analytics and behavioral science
- Secure biometric login, including Face ID
- Accessibility for visually impaired
- Available in English and Spanish

Watch: [Learn more about the READYSAVE app](#)





Support

Our tools and resources provide the assistance your employees need to help them make more informed choices—so they can achieve better outcomes.

Provide holistic support through financial wellness

Our integrated plan design solution, featuring a financial wellness benefit powered by Financial Finesse, saves time and resources—leading to happier, more productive, and loyal employees.

With a financial wellness benefit, employees receive dynamic and custom guidance along their retirement journeys—and they receive information about important financial topics outside of their retirement plan such as managing debt, preparing to buy a house, caring for parents, and more.

All plans include unlimited access to:

- **Personalized Financial Wellness Hub**, an interactive learning center that houses a comprehensive library of interactive tools, calculators, and life-event guides.
- **Aimee™**, the only AI-powered financial coach backed by research, behavioral science, and 25 years of live coaching experience.

No matter which level you choose, your Financial Wellness program can help your employees better manage their finances, reduce financial stress, and improve their overall well-being.

Get more with Financial Wellness Plus

- ✓ Only \$15 per participant annually
- ✓ A complement to a participant's financial advisor
- ✓ Unlimited access to experienced CFP® financial coaches
- ✓ Available via phone, live web, workshops, and webcasts
- ✓ Coaches with a minimum of 10 years of financial planning experience
- ✓ Trained in behavioral finance techniques to help participants achieve financial goals

¹ Financial Finesse Financial Wellness Think Tank, analysis of employee engagement as of December 31, 2023. Employees in the "Planning" and "Optimizing" stage of financial wellness have a financial wellness score from 5-8 and 8+ (on a 10-point scale), respectively.

47% decline in the number of employees with **high or overwhelming** levels of financial stress after working with a financial coach.¹

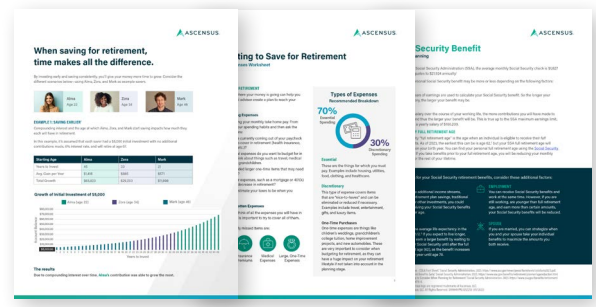




Support employees with a wealth of expertise

Equip your employees with the information and tools to navigate their retirement planning with confidence. Our robust content library includes blogs, videos, news articles, worksheets, and other educational content to encourage smart savings decisions every step of the way.

[View resources >](#)



Boost investment confidence with managed accounts

Your employees want to feel confident about their investment selections and overall retirement portfolios, but some don't know where to begin. We partner with leading managed account providers¹ and investment firms so that your employees can have individually managed portfolios through a professional.

- Supports employees who prefer a hands-off approach to investing
- Includes professional advice and personalized account management services that may factor in an individual's age, gender, salary, and more
- Tailors an employee's investment mix to personalized goals and adjusts quarterly, if needed
- Provides a suitable qualified default investment alternative (QDIA) option, like target date and balanced funds

17% of Ascensus plans have adopted managed accounts.²

Note: Based on your plan, the managed accounts feature may not apply.

Streamline communication with eDelivery

Electronic delivery (eDelivery) is a convenient, flexible, and more secure way for employees to receive a range of important plan-related documents and communications electronically—while simplifying your duties as a plan sponsor. Give your employees peace of mind knowing required documents are automatically and securely delivered and save yourself the time and cost of preparing and sending paper documents.

86% of participants who set a delivery preference choose electronic.²

¹ Managed accounts are offered through non-Ascensus, third-party providers.

² Ascensus data, 2023.

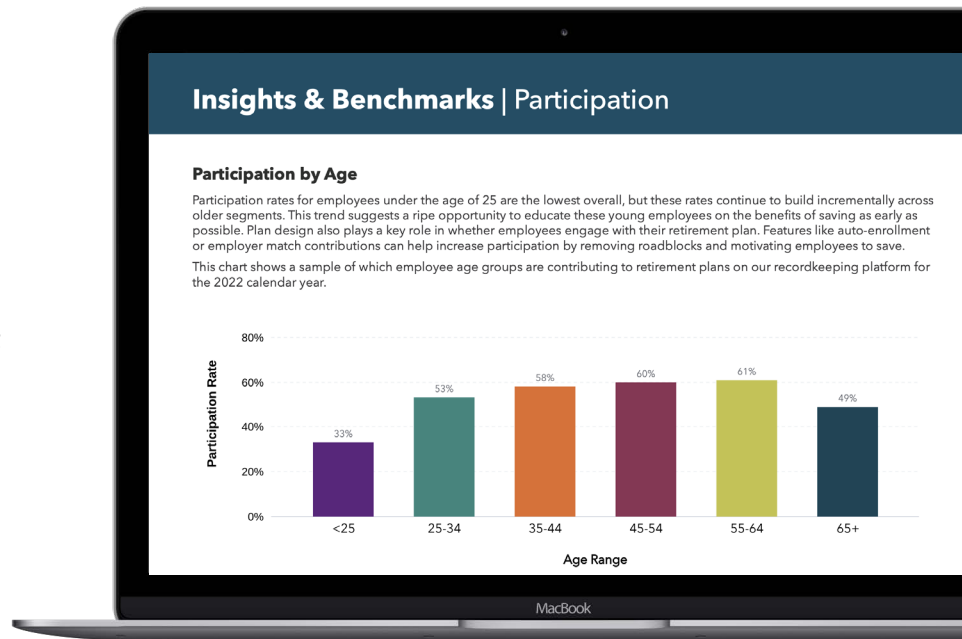


Measure

A regular review of your plan can help you gauge its health and value. Plan Health Reports—a unique feature of your Ascensus plan—puts the ability to monitor the success of your plan at your fingertips.

These reports help you better understand your plan activity and find ways to optimize performance—so you achieve the biggest return on your investment. You'll be in a great position to:

- Evaluate your plan against industry benchmarks
- Monitor participation and identify areas for improvement
- Keep your employees on track to reach their goals





Are your participants saving enough—and starting at an age when it can have the greatest impact?

The chart below highlights the average 401(k) account balances for savers of given age ranges on our platform.¹

Age range	Average account balance
<25	\$3,654
25-34	\$15,258
35-44	\$36,872
45-54	\$68,315
55-64	\$107,090
65+	\$149,709

How does your plan stack up to your competitors?

 **84% of retirement plans offer a match.¹**

 **87% of retirement plans offer profit sharing.¹**

¹ Ascensus platform data as of December 31, 2022. Average account balances as reported are based on the population of 401(k) plans on our platform with a plan year end of December 31 that are required to complete discrimination testing annually. Safe harbor plans have been excluded from this population. The above averages were determined by summing market value across all active participants within these age ranges and dividing by overall participant count.

Get there with Ascensus

At Ascensus, we know how to help you design—and develop—a successful retirement plan. Our full range of solutions is supported by expertise, technology, and partnership to deliver value for your employees and your plan.



Expertise

Enhance the growth of your plan and drive better outcomes with our measurably excellent service, market insights, and business knowledge.



Technology

Save time and simplify plan management with digital platforms that deliver seamless, supportive, and secure user experiences.



Partnership

Your business is unique—and with more than 40 years of experience, we'll work with you to create a flexible, cost-effective plan that fits the specific needs of your business and your employees.



2024 Retirement
Leader of the Year¹

Top 10 Retirement
Plan Digital
Experience²


97% client
retention rate³

Wherever your employees want to be, Ascensus can help them get there.

Visit our website to learn more about how we can support your plan:

<https://www.ascensus.com/who-we-serve/employers/>

Work with your financial advisor or contact your Ascensus representative today to determine the best plan design for you and your employees.

 800-345-6363

 [ascensus.com](https://www.ascensus.com)

¹ With Intelligence. With Intelligence Mutual Fund & ETF Awards. June 2024.

² JD Power 2023 U.S. Retirement Plan Digital Experience Study. September 2023.

³ Ascensus data as of December 31, 2023. Excludes plan terminations and mergers and acquisitions.

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