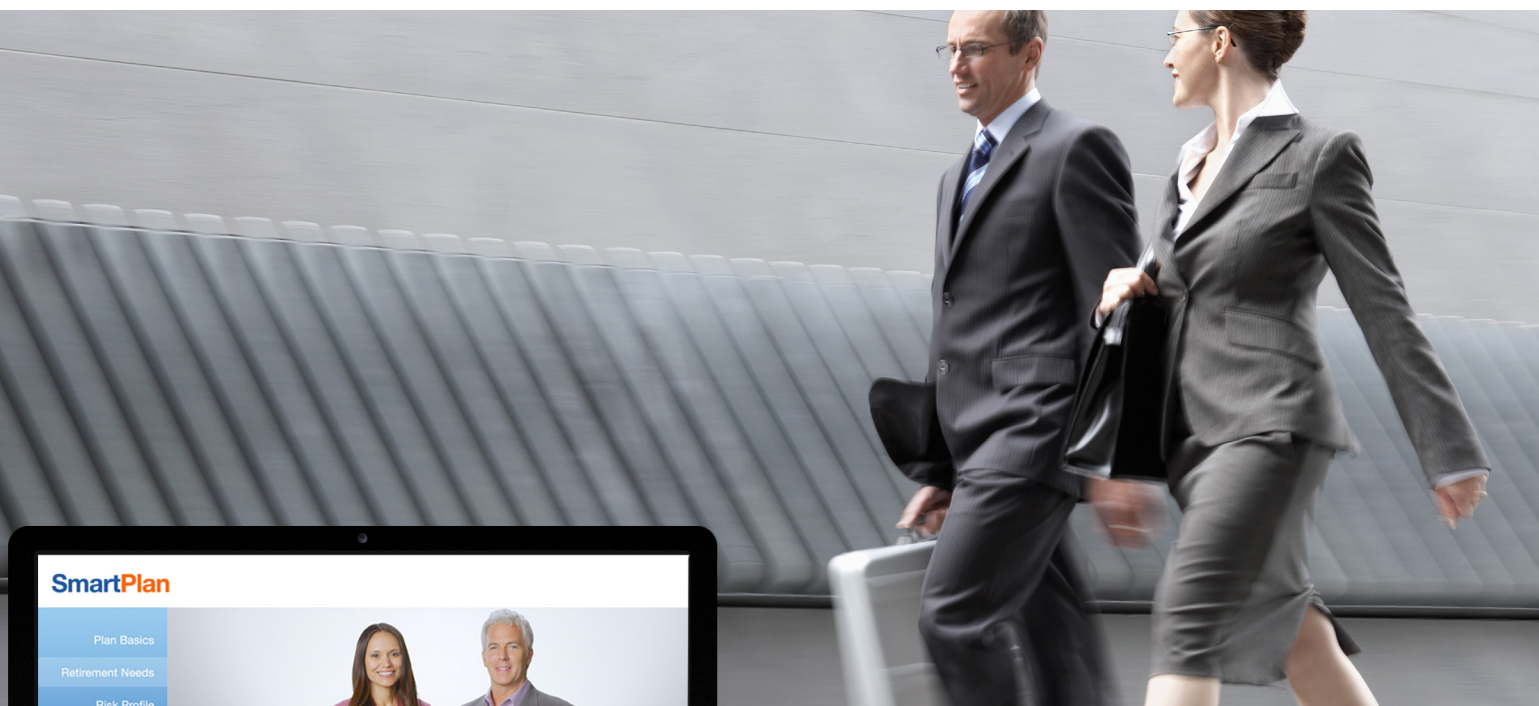


SmartPlan delivers measurable, bottom-line results.

- Drives Revenue
- Reduces Costs
- Improves Efficiencies



- ✓ Responsive Design
- ✓ Closed Captioning
- ✓ Available in Spanish



SmartPlan offers the scalability, ease of management and flexibility needed to improve bottom-line performance and stay competitive in today's digital environment.

Drive Revenue

- Average deferral rate for first-time enrollees is over **8%**
- On average, existing participant deferral rates increase by **88%**
- Participation rates have increased up to **30%**
- Increased client retention rates have been reported, as high as **58%**

Improve Efficiencies

- Customizable at the plan level and personalized for Participants, SmartPlan can be easily tailored to meet individual plan needs
- Powerful functionality streamlines processes
- Automated email communications drive usage
- Detailed application usage reports provide access to valuable insights

Reduce Costs

- SmartPlan leads to significant reductions in enrollment kit production and delivery costs
- Scalable, flexible and designed to align with existing business processes
- Personalized communications and online access reduce or eliminate the need for costly on-site enrollment meetings
- Plan specifics are communicated through an engaging educational process in an easy-to-understand format, reducing the demand for call center support

Meeting Advisor Needs



- Expands reach by breaking down geographic barriers and reducing the need for travel, with access anytime, anywhere, on any device
- Identify outside asset opportunities with detailed application usage reports
- Attracts more prospects with ready-to-use presentations, emails, videos and landing pages
- Provides a competitive edge through innovative technology solutions