

Why Conduct a Target Date Fund Suitability Study for Your Plan?

Are you looking for innovative ways to add value to your client?

Are you devoting 88% of your time to Target Date Funds?*

*It is projected that 88% of new retirement plan contributions will be invested in TDFs



Benefits to Investment Advisor

1. **Adopt best practices for TDF selection that differentiate you**
2. **Upgraded service level for clients; Research using data science**
3. **10-factor participant analysis to determine most appropriate risk**
4. **Uses behavioral finance to factor in participants' fear of losses**
5. **Risk research of 150+ TDF suites based on 12 quantitative metrics**



Additional Benefits to Plan Sponsor/Committee

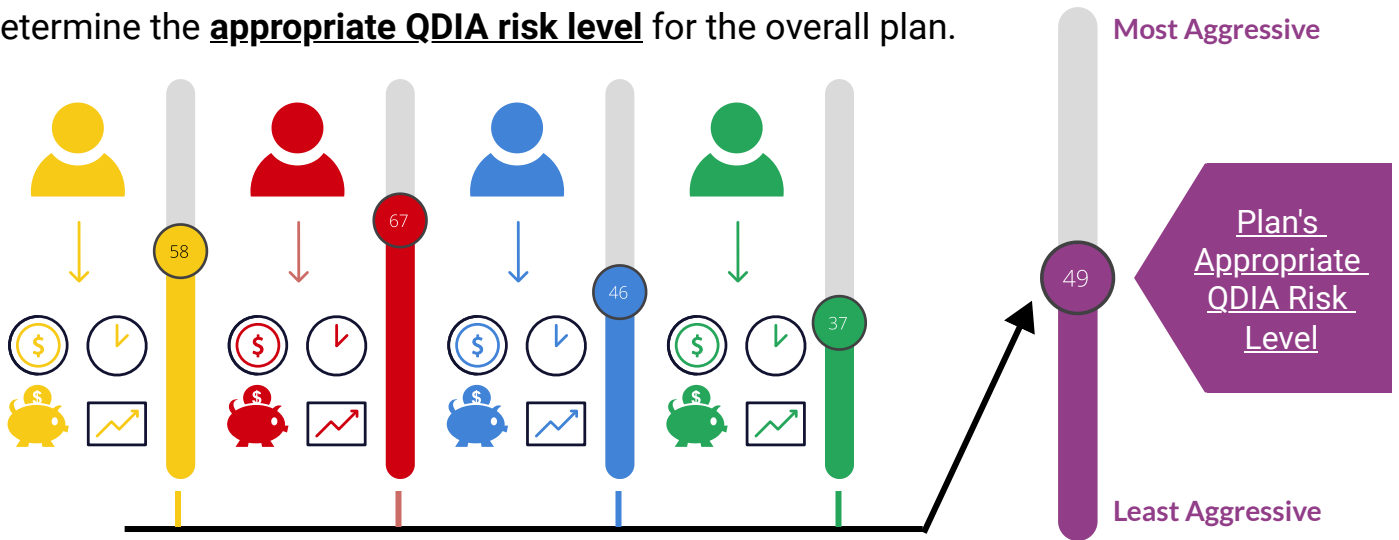
1. **Enhanced process to better document QDIA TDF selection process**
2. **Improves participants retirement outcomes & reduces stress**
3. **More confidence in risk that participants are taking through QDIA**
4. **Provides committee comfort; Boosts participation & contributions**

Classet Target Date Funds Suitability Study & Selection



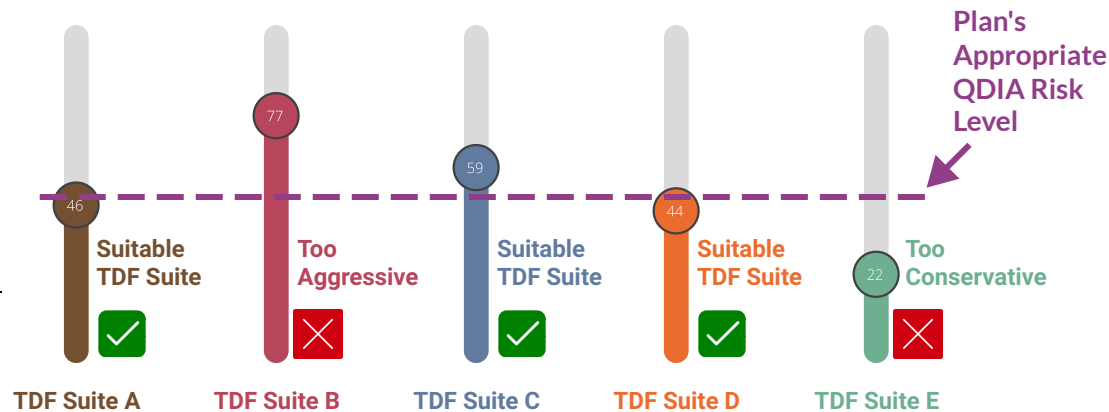
Step 1: Find Most Appropriate QDIA Risk Level for Participants & Plan

Classet uses **real participant data** acquired from the recordkeeper to study each participant and determine what the appropriate risk level is for them. This data is rolled up to determine the **appropriate QDIA risk level** for the overall plan.



Step 2: Match TDF Suites' Risk with Plan's Appropriate Risk Level

The plan's appropriate QDIA risk level is compared with the risk levels of 150+ TDF suites to find options that **match the same risk level**.



Step 3: Evaluation & Selection of Suitable TDFs (Optional)

The TDF suites appropriate for the plan and its participants' risk levels are evaluated and compared based on various **qualitative & quantitative metrics**.

This provides the insights needed to choose the best TDF suite for the plan.

