# A retirement plan that works for you

Offer your employees a retirement savings experience that includes comprehensive administrative and investment support

**GoalPath Group Retirement Plan Solution**

GoalPath SOLUTIONS

# Combining knowledge and experience for a plan that gets results

## Join a partnership with a track record of success

For many organizations, providing a retirement plan may seem out of reach. But with the GoalPath Group Retirement Plan Solution, you can deliver a cost-effective, practical retirement solution created specifically for your organization. Access the expertise and experience of a leading retirement plan that can help you navigate an increasingly complex legal and regulatory environment while offering resources that can help your employees get the results they deserve.

### GoalPath Solutions

GoalPath Solutions is a partner advisor program that provides better outcomes for independent advisors looking to scale and grow their practice through investment solutions, practice management solutions, lead generation, sales support, financial wellness and wealth management solutions.

### Finway Group

Finway Group is an industry-leading third-party administrator. They work hard to provide personal service, detailed processes, and the promise to stand by you, your plan, and their work. In addition, they offer comprehensive 3(16) Plan Administration taking almost all of the day-to-day operations off of the plan sponsor.

### Empower

Empower helps over 12.8 million people[1] take control of their finances and pursue a more secure retirement. This is made possible by delivering a retirement savings experience based on values that put you and your employees first.

**Innovative participant experience**

**Personalized, targeted communications**

**Simplified administration, plan design**

**Plan investment and fiduciary consulting**

**Participant advice and fiduciary guidance**

1 As of September 30, 2021.

# The total package: Everything you and your employees need

## The GoalPath Group Retirement Plan Solution advantage

You have a unique opportunity to offer tremendous value to your employees — without the administrative headaches traditionally associated with running a retirement plan. Joining the GoalPath Group Retirement Plan Solution allows you to save time, reduce costs and increase efficiencies while offering your long-term and committed employees a range of retirement savings resources that are proven to get results.

With the GoalPath Group Retirement Plan Solution, you can:

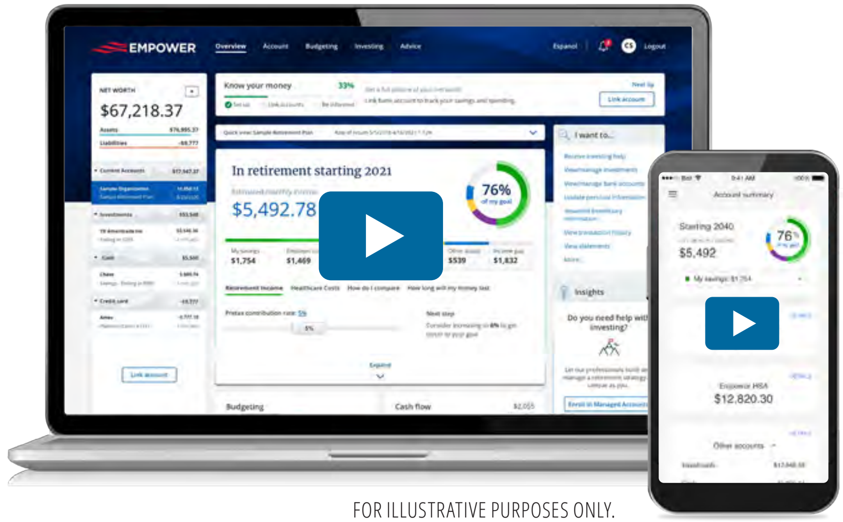
- Spend less time on retirement plan administration and more time focused on your organization's goals.
- Provide a high-value, competitive benefits package that can help attract and retain top talent.
- Benefit from expert investment selection and fiduciary protection.

And when you become part of the GoalPath Group Retirement Plan Solution, you continue to maintain the flexibility to design the features that work best for your organization.

# Empowering your employees to save smarter

Empower's retirement experience is more than just saving and planning for retirement for your participants. A single login to your participants' account dashboard gives them a real-time view of spending, savings, debt and more. Savers can track, manage and plan for all of their financial priorities — in one place.

Your participants can have the same great experience on the go by downloading Empower's app, making it easy for them to manage priorities and stay in control.

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## See the big picture

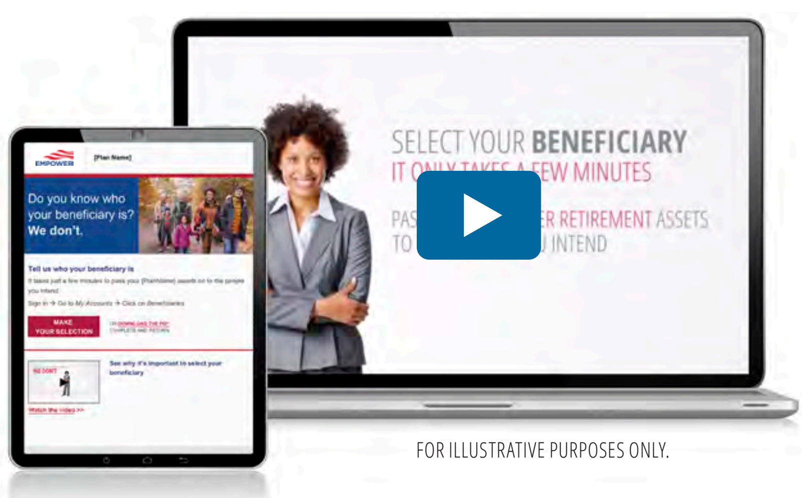
Featuring sophisticated technology paired with real, human advice — our experience is designed to motivate action and get real results. With the personalized Empower participant website experience, savers can access a comprehensive dashboard that shows their entire financial picture in one place. Your employees can:

- Enroll in seconds.
- View their projected retirement income.
- Compare their savings to others'.
- Estimate their retirement healthcare costs.
- Adjust their contributions.
- Examine their financial wellness.
- Manage their health savings accounts (if applicable).
- Rebalance their portfolios.
- Get updates and confirmations.

Participants who prefer Spanish can view information on the web in Spanish at the touch of a button — and statements will update, too. Empower's app will recognize their device language preferences.

## Personalized communications create stronger connections

Empower speaks to your employees in ways that matter to them. Their multichannel messaging is timely, relevant and tailored to your employees' needs so they are inspired to take action. This service is available to you at no additional cost and ensures that Empower gets the right message to the right person at the right time.

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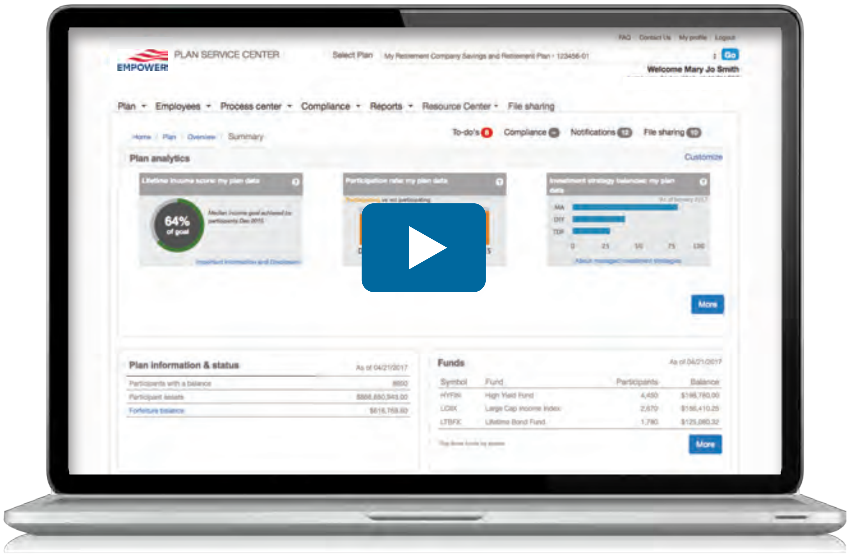
# Making plan operations easier

In partnership with your 3(16) administrator (Finway Group), the Empower MORE (make operational responsibilities easy) suite of services is designed to help you with many of your administrative tasks so you can remain focused on your top priorities. Empower can help you:

- Manage your administrative and fiduciary responsibilities.
- Ensure your employees receive required notices and educational communications.
- Keep track of your plan activity in real time to help improve plan design while offering convenient, simple approval services.

## Comprehensive plan management resources

Empower's innovative technology platform can simplify the implementation process and provides tools and resources designed to improve plan results and reduce administrative tasks. A real-time view into your plan's implementation process, the platform provides key dates, team contacts, and a centralized location to gather documents and capture data.

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The **Lifetime Income Score**SM is a powerful measure of your participants' retirement readiness. It allows you to segment audiences by age, tenure and geographic location to determine who may have the greatest need for increased education.

**Plan analytics** detail participation rates, deferral rates and average account balances so you can assess the health of your plan and work with us on plan enhancements.

**On-demand reporting and testing** allow you to measure success and identify areas of focus.

The **fiduciary archive** maintains complete records of all plan-related developments, providing protection to plan fiduciaries.

The **investment monitoring tool** provides important details on each fund held in the plan, including performance data and participant assets.

A **detailed participant overview** includes an account-emulation feature that allows you to see exactly what participants see. You can also view participants' interactions with the Empower service team.

# Comprehensive administrative and fiduciary support

## Plan administration made easy

Whether you choose to bundle your administrative services with Empower or take advantage of administrative services provided by Finway Group, 3(16) support will be a part of every plan.

Finway Group offers The Architect 401(k) Solution, which means plan sponsors can delegate most of the risk, responsibility, and liability of their fiduciary role to The Finway Group's expert team. As your ERISA 3(16) Plan Administrator, they will handle many required administrative tasks, including:

- Tracking eligibility, then mailing enrollment packets to eligible employees with the required Summary Plan Description, Plan Highlights and Fee Disclosures.
- Notifying advisors of newly eligible employees.
- Mailing all required notices (Summary Annual Report, Qualified Default Investment Alternative, Safe Harbor and Fee Disclosures) directly to employees.
- Approving loans, distributions and hardships.
- Notifying payroll of employee contribution changes.
- Documenting all policies and procedures as outlined and required by ERISA.
- Providing quarterly fund reviews with Advisors, RIAs and/or 3(38)s and monitoring any fund changes.
- Serving as the primary contact for any IRS or Department of Labor inquiries.
- Acting as the single point of contact for plan sponsors and employees.
- Signing and filing your IRS Form 5500 as Plan Administrator.

## Independent investment and fiduciary consulting

The GoalPath Group Retirement Plan Solution provides the flexibility for the plan's advisor to serve as the 3(38) Investment Manager to the plan's core funds, or the option to have GoalPath serve in that capacity. Either way, the program does require a 3(38), which will have access to the Empower Select™ fund universe for building the fund lineup.

Contact GoalPath Solutions for more information on their 3(38) services at info@goalpathsolutions.com.

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# Personalized advice for employees

## My Total Retirement

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The GoalPath Group Retirement Plan Solution offers personalized advice through My Total Retirement™[1], giving your employees the special attention they deserve. When your employees enroll, investment professionals create a retirement strategy specifically for them, make changes as needed and continue providing advice into retirement.

It offers a comprehensive strategy for all life stages via:

- 3(38) fiduciary support for employees.
- A personal savings and investment strategy supported by proactive communication and 1:1 support from investment professionals.
- Personalized withdrawal strategies to maximize retirement income.

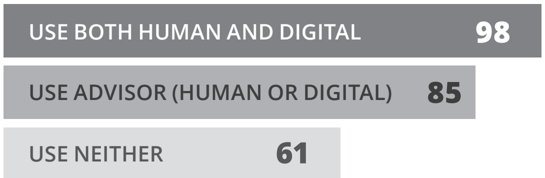
There is no guarantee provided by any party that participation in any of the advisory services will result in a profit.

### Empower Dynamic Retirement Manager™[2]

Empower understands that no two employees are alike. Empower Dynamic Retirement Manager helps ensure your employees receive the retirement planning support they need at the right time. It combines the benefits of a target date fund for those younger employees and My Total Retirement for older employees seeking more customized support.

**Those who have an advisor are on track to replace a higher percentage of their current income in retirement[3]**

RETIREMENT PROGRESS SCORE BY USE OF ADVISORS[3]




1 Online Advice and My Total Retirement™ are part of the Empower Retirement Advisory Services suite of services offered by Advised Assets Group, LLC, a registered investment adviser.

2 My Total Retirement™ offered through Empower Dynamic Retirement Manager™ is provided by AAG.

3 Empower Institute, "Closing the Advice Gap, A White Paper," October 2020.

## Empower was rated #1 in "Value for Price" in a national survey of plan advisors[1]

The GoalPath Group Retirement Plan Solution offers a cost-effective opportunity to access the knowledge and experience of a leading retirement plan with a proven track record of success. We handle the administrative heavy lifting, and provide a comprehensive experience to your employees — so you can focus on running your organization.

**For a detailed proposal, please call Dustin Morrow at 866-955-401k, email info@FinwayGroup.com, or inquire by visiting www.FinwayGroup.com**

1 PLANADVISER Retirement Plan Advisor Survey, October 2020.

GoalPath Solutions and Finway Group are not affiliated with GWFS Equities, Inc. or its parent company, Great-West Life & Annuity Insurance Company.

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