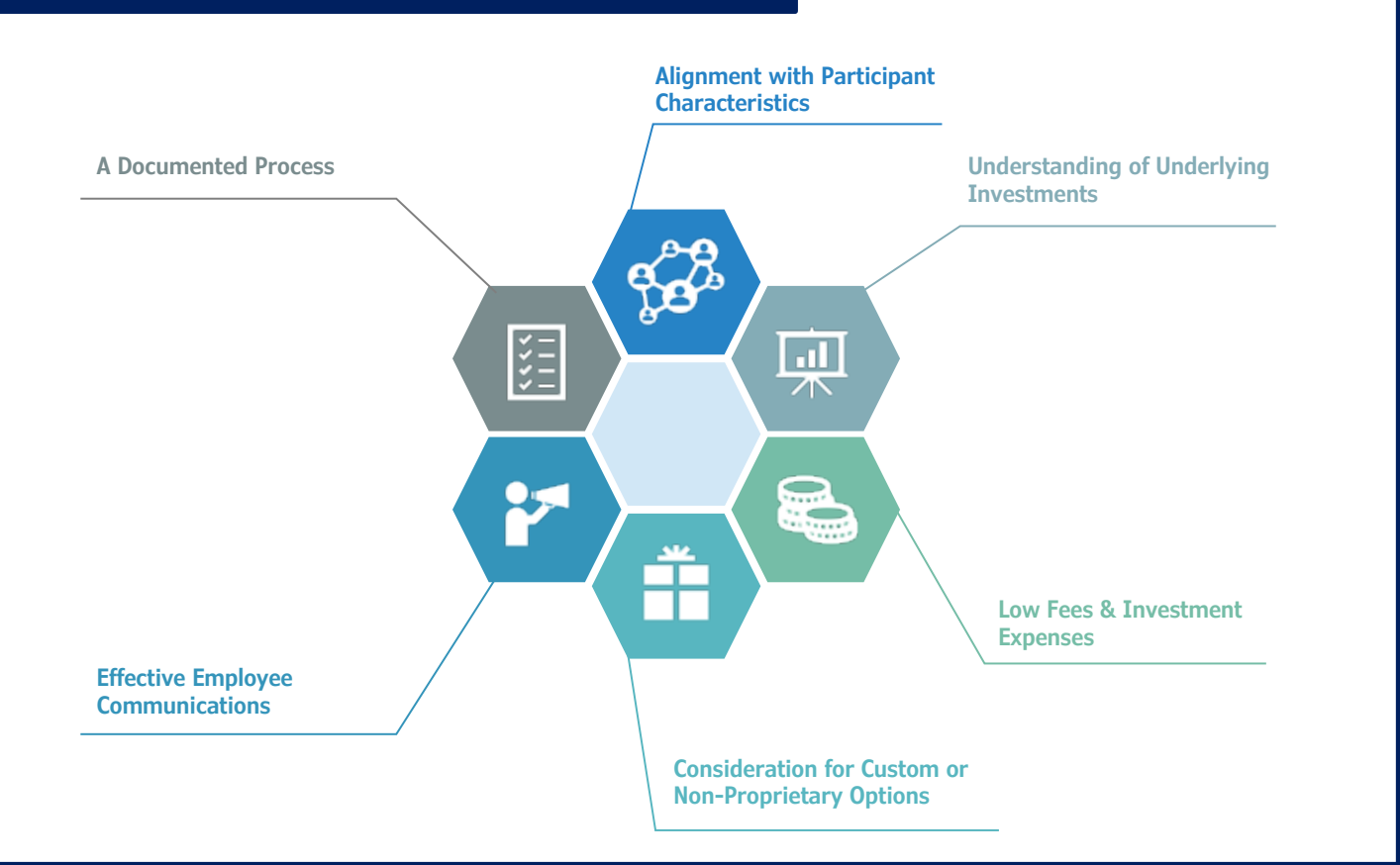


# GoalPath™: A QDIA Solution Focused on Defined Outcomes






In 2013, the Department of Labor issued 'Tips for Retirement Plan Fiduciaries' to help plan sponsors select target date funds (TDFs) as their qualified default investment alternative (QDIA) for their respective retirement plans. Plan fiduciaries who satisfy the QDIA rules may not be liable for losses sustained by participants from the investment of their accounts in the fund.

Since then, asset managers, advisors and recordkeepers have worked to fulfill the selection criteria to appeal to retirement plan fiduciaries' needs while differentiating themselves from their competitors ... to varying degrees of success. Here's a look at the QDIA selection criteria and a comparison of GoalPath Solutions against some of its more well-known competitors.

## SELECTION CRITERIA & BEST PRACTICES



## GENERAL QDIA PROVIDER COMPARISON

|  | GoalPath Solutions™  | Other Available TDFs*              |
|--|--|------------------------------------|
| <br>Underlying Assets                 | Open Architecture  | Proprietary                        |
| <br>Usage of Available Investor Data | Age, Contributions, Salary, Retirement Age, Social Security, Life Expectancy, Risk Tolerance, Other Income Sources | Age                                |
| <br>Glidepath                       | Multiple   | Single                             |
| <br>Fees & Expenses                 | 0.12%  | Vary by Provider (Average 0.66%**) |
| <br>Investment Type                 | TDF  | TDF                                |

\* Features listed for 'Other Available TDFs' are general in nature only and will vary by provider and product under consideration.  
 \*\* Data as of 12/31/17, Morningstar