



# THE COMPLETE RETIREMENT SOLUTION

## A Turnkey Approach to Your Defined Contribution Plan Needs

Defined contribution plans are key to addressing the retirement readiness challenge—and the stakes for employers have never seemed higher. Fiduciary concerns, a steady stream of new regulations, and ongoing innovations in plan design are all putting increased pressure on sponsors. Yet many corporations, professional practices, and nonprofits lack the resources to stay abreast of evolving industry trends. With employees' retirement outcomes on the line, how can sponsors ensure they are receiving independent, next-generation advice?

Bernstein makes it easy for plan sponsors to navigate the constantly evolving and highly fragmented DC market. We serve as a single destination, providing small to midsized retirement plans with the same level of service and expertise enjoyed by our largest, most sophisticated DC clients.

### CUSTOM CONSULTATION AND INDEPENDENT ADVICE

With a Bernstein advisor, you'll benefit from direct access to a single point of contact who acts as both a Co-Fiduciary and an extension of your team. And rather than suggest a one-size-fits-all solution, Bernstein advisors help craft a customized plan, tailored to your organization's needs.

- Reduced fiduciary liability by adhering to ERISA 3(21) guidelines
- Assistance drafting/complying with investment policy statements
- Investment selection and monitoring
- Plan design evaluation
- Coordination of service providers
- Customized communication and education programs
- Plan sponsor benchmarking reports

### SOPHISTICATED SOLUTIONS FOR SMALL-TO-MIDSIZE PLANS

Bernstein advisors are backed by the considerable resources of a leading player in the participant-directed retirement market. We are an experienced default provider with decades of visionary research, state-of-the-art technology platform, and proven record servicing some of the largest plans in the country.

- Multi-manager, open architecture target date funds
- Independent manager selection from unbiased third parties
- State-of-the-art glide path design and asset allocation decisions
- Transparent fee structure, inclusive of AB funds/vehicles

### AT A GLANCE

Joining forces with recognized experts in the DC industry, Bernstein's solution delivers the best of all worlds:

**Bernstein:** Custom-tailored advice, drawing on over 50 years of expertise serving institutions and individuals worldwide (at December 31, 2018: \$516 billion in total AUM, \$65 billion in DC assets)

**Morningstar Investment Management & Wilshire Associates:** Independent and unbiased manager selection, seeking best-in-breed strategies

Leading recordkeeping services for all plan types, company sizes, and market segments

### A SIMPLE CHOICE

Stay ahead of the curve with an industry-leading solution that emphasizes expert consultation and objective advice. For more information on how Bernstein can work with your organization, please contact your financial advisor.

**Sanford C. Bernstein & Co., LLC** is the distributor of the Bernstein funds. SCB is a member of FINRA and is an affiliate of AllianceBernstein L.P., the manager of the funds.

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