



YOUR COMPLETE RETIREMENT SOLUTION

A Turnkey Approach to Your Defined Contribution Plan Needs

Are your employees ready for retirement? Realistically, many sponsors 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 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-midsize retirement plans with the same level of service and expertise enjoyed by our largest, most sophisticated DC clients.

CUSTOM CONSULTATION AND INDEPENDENT ADVICE

Benefit from a dedicated advisor who is a co-fiduciary and extension of your team. Instead of a one-size-fits-all solution, we customize a plan tailored to your organization's unique needs. Your Bernstein Advisor will:

- Reduce fiduciary liability by adhering to ERISA 3(21) guidelines
- Assist with drafting/complying with investment policy statements
- Select and monitor investments
- Evaluate plan design
- Coordinate service providers
- Customize communication and education programs
- Track and measure success through benchmarking

SOPHISTICATED SOLUTIONS FOR SMALL-TO-MIDSIZE PLANS

Receive the personalized touch of a dedicated advisory team backed by the vast resources of an industry retirement leader. Experience the decades of visionary research, state-of-the-art technology platform, and proven servicing model already enjoyed by many of the country's largest plans.

- Education, financial wellness, and advice for plan participants
- 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

Join forces with recognized industry leaders.

Bernstein: Customized advice, drawing on over 50 years of expertise serving institutions and individuals worldwide (at December 31, 2019: \$623 billion in total AUM, \$71 billion in DC assets.)

Morningstar Investment Management & Wilshire Associates: Independent and unbiased manager selection that seeks best-in-breed strategies.

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.

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