



EMPLOYEE IN PLAN ADVICE

A vital component of Worksite Financial Solutions is the Employee Advice Solution. This service gives employees personalized strategies to help them pursue their retirement goals—without spending the time, effort and resources required if they were to tackle it alone.

Studies show that employees are not prepared for retirement:

- Only **4%** of employers are very confident their employees will have adequate retirement assets,¹ down from 30% in 2011
- **57%** of employees ages 55+ have not used a retirement calculator to determine whether they are on track for an adequate retirement income²

Employees know they need help

With seven out of 10 employees reporting they don't have the time, interest or knowledge to manage their retirement plan³ and more than half confessing confusion about it,⁴ the need for advice is great. Employees want to work with a trusted advisor, someone who can help them sort through the clutter and make sound decisions.

The Employee Advice Solution delivers the right kind of help at the right time for each individual. Participants receive:

- Personalized retirement progress reports, projecting potential retirement income based on their current plan
- Personalized advice, giving them answers to their questions, such as:
 - How much should I save?
 - How do I invest in the plan?
 - How can I stay on track?



With personal advice from a StoneStreet Financial advisor, employees gain the knowledge and confidence they need to work toward retirement success. They'll have:

- **CHOICE** – Access to financial advice through online, phone or in-person sessions
- **QUALITY** – Unbiased advice powered by LPL Financial and our team of CFA-led analysts
- **MONITORING** – Periodic reporting showing individual progress toward financial goals, helping employees stay on track
- **MANAGEMENT** – Professional management, including ongoing advice to keep employees moving toward their goals

Continued

¹ 2012 "Hot Topics in Retirement" study, AON Hewitt, January 2012

² Society of Human Resource Management, September 2011

³ 401k Plans Under Pressure, Charles Schwab, Advantage 2011

⁴ The New Rules of Engagement for 401k Success, Charles Schwab, June 2010



When you offer the advice service to your employees, you:

- Provide a high-touch service with no plan-level cost. Employees who participate in the managed accounts choose and pay for that service.
- Receive a yearly report clearly showing overall employee progress toward retirement goals, including comparisons against plans of similar size that also use the program.
- Manage the fiduciary risk associated with providing employee advice. We provide the necessary due diligence documents and annual usage reports to help you monitor the service.

Enable your employees to feel more confident and be better prepared

Personalized investment advice can help your employees save more, diversify their investments and increase retirement readiness.

The Employee Advice Solution can give your employees the confidence and the tools to retire on their terms. Ask your StoneStreet advisor how to get started today.

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