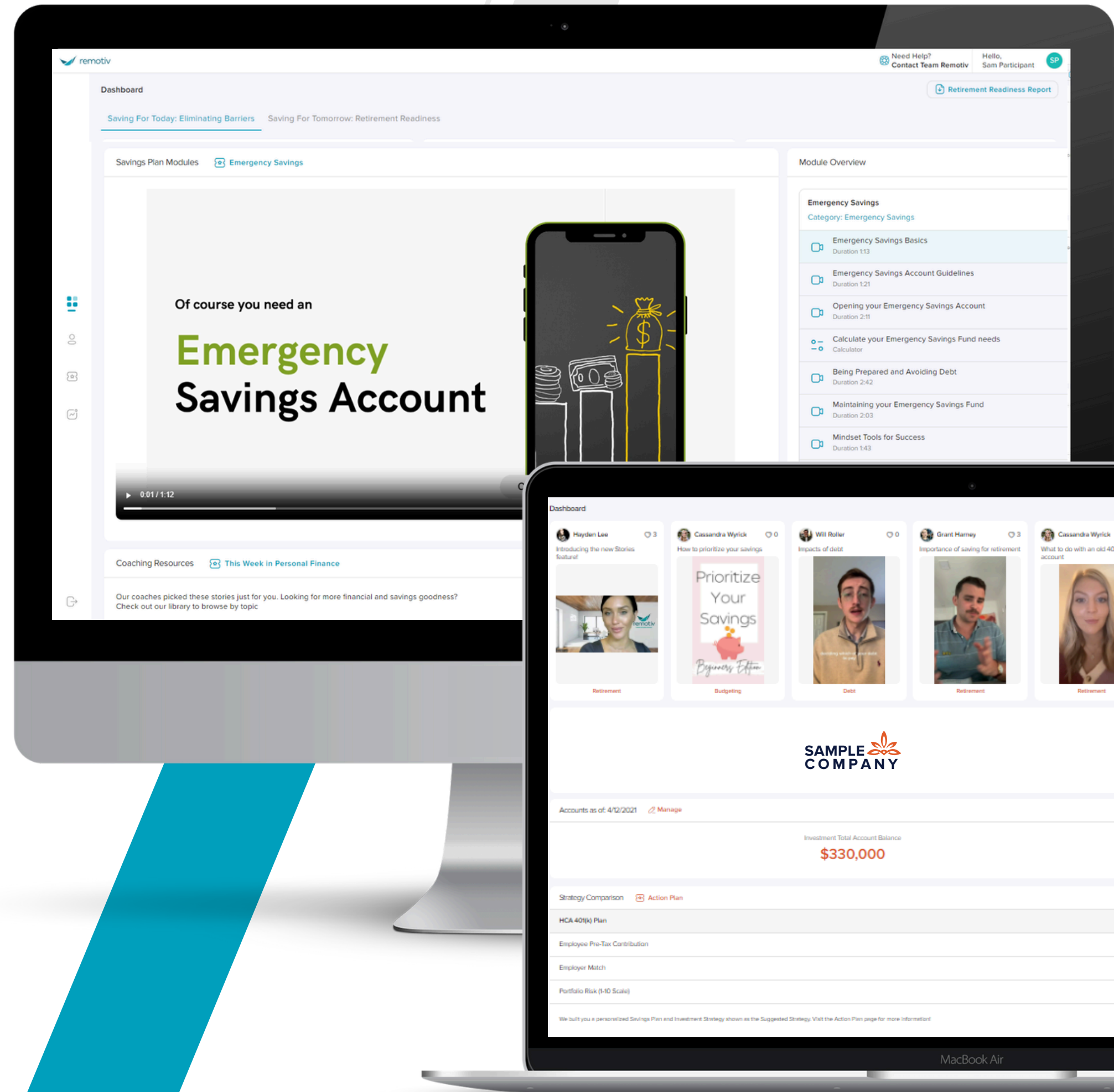




# Platform Application Booklet

This deck provides an overview of the custom applications requested and developed by Remotiv.

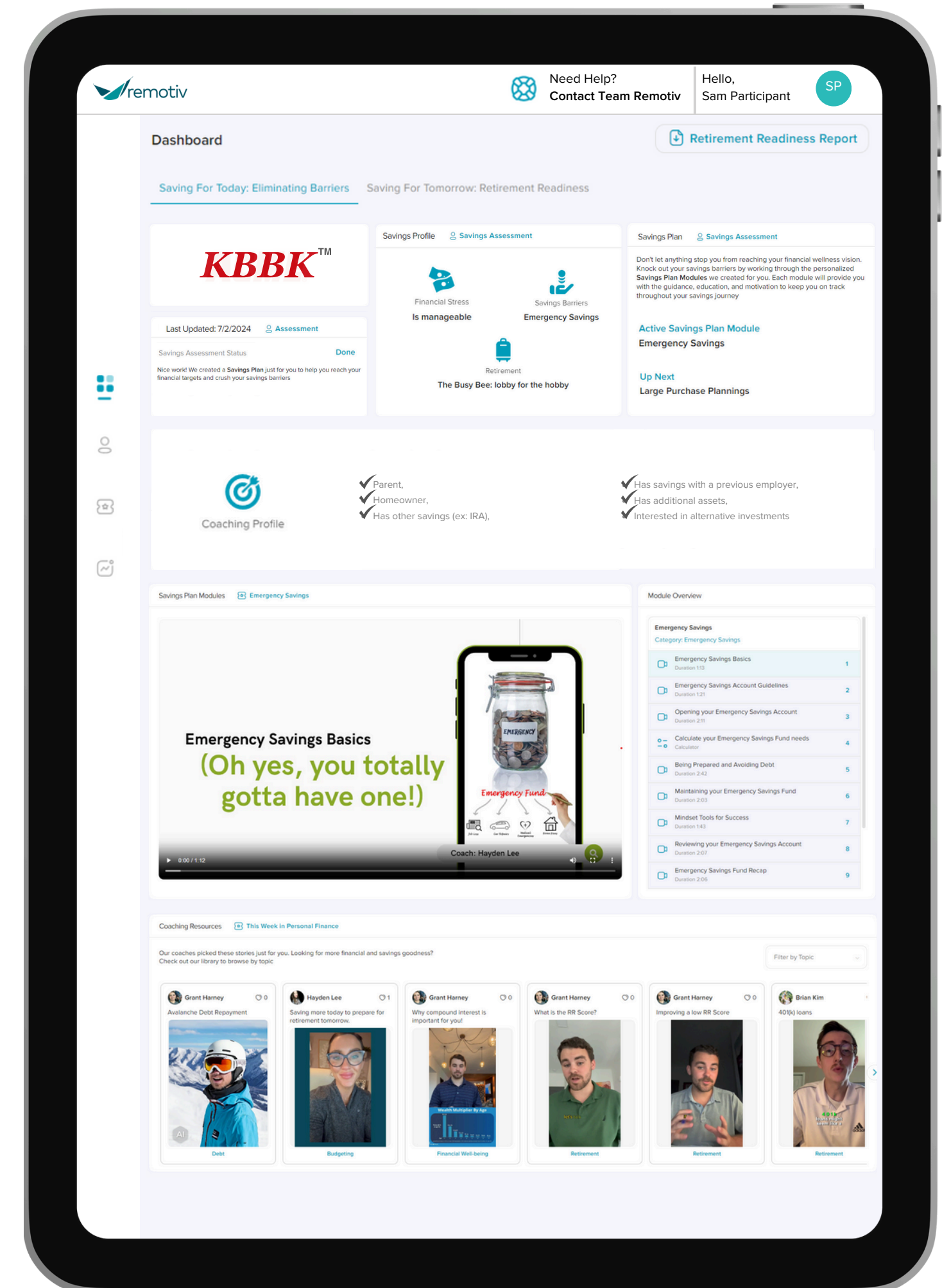
**CONFIDENTIAL**



The Remotiv platform provides unparalleled flexibility with versatile, customizable solutions that have been refined by trusted advisors, plan sponsors, and record-keeping partners for over 15 years. In nearly every client engagement, Remotiv tailors solutions to meet the unique needs of our partners.

This presentation showcases how our offerings—from interactive dashboards and seamless integrations to personalized communications—can be customized to deliver maximum value to your organization. The following case studies highlight real-world applications that demonstrate how Remotiv can seamlessly integrate into your business model, driving optimal results. The following case studies illustrate real world applications to help you visualize Remotiv’s fit within the ecosystem of your business model.

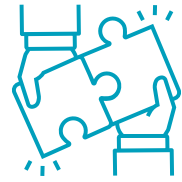
- **Page 3** - *Total Financial Wellness for a Large Employer*
- **Page 10** - *Retirement Readiness Communication for a Government Employer*
- **Page 14** - *Retirement Readiness & Advisory Services for Institutional Record Keeper*
- **Page 17** - *IRA Referral Program for Institutional Record Keeper*
- **Page 19** - *Retirement Income Product Engagement Experience for Asset Manager*
- **Page 22** - *Savings Projection Database for Advisor*
- **Page 24** - *Embedded Advisor-Friendly Financial Well-being for Record Keeper*
- **Page 26** - *Retirement Readiness and Advisory Services for IRA Product Platform*
- **Page 28** - *Support tools for the Convergence of Retirement and Wealth for Advisors*
- **Page 30** - *Financial Wellness that promotes TDF utilization*
- **Page 32** - *Financial Wellness that supports a Managed Account*
- **Page 33** - *Engagement Strategy developed for Asset Manager and Advisors*
- **Page 34** - *Non-Participant Enrollment Experience for Broker Dealer / Record Keeper*





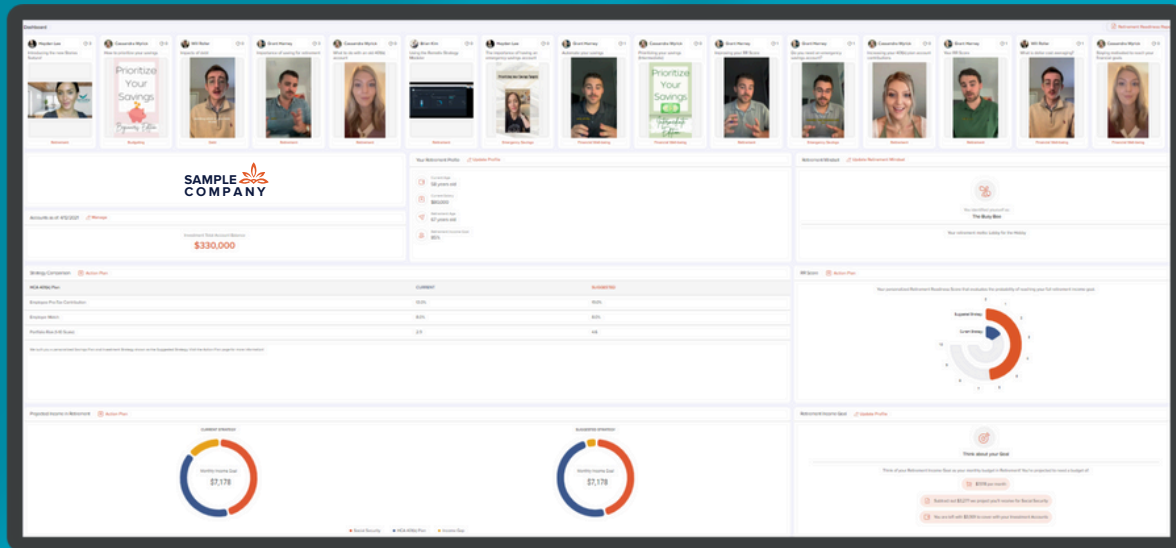
## THE ASK:

A mega-sized healthcare company with over 300,000 employees hired us to provide independent, conflict-free Financial Wellness & Retirement Readiness services.



## THE SOLUTION:

- Employee Portal
  - Integrated Digital Experience
  - Retirement Readiness (RR) Score
  - Suggested Savings & Investment Strategy
- Personalized RR Score:
  - Integrated in real-time on employee benefits intranet
  - Delivered monthly to record keeper for ALL employees
  - Available via Remotiv portal & quarterly digital messaging
- Coaches
  - Personalized 1:1 coaching
  - Social-media style savings stories
  - Webinars / Benefit Fairs
- Quarterly Digital Messaging
  - Targeted & personalized emails
  - Dynamic call to action
- Custom Support Portal
  - FAQ knowledge base
  - Chat functionality and AI support
- Employer Reporting Deliverables
  - Annual Plan Level Report
  - Participant Retirement Readiness reports
  - Weekly RR Scorecard



## RR Portal

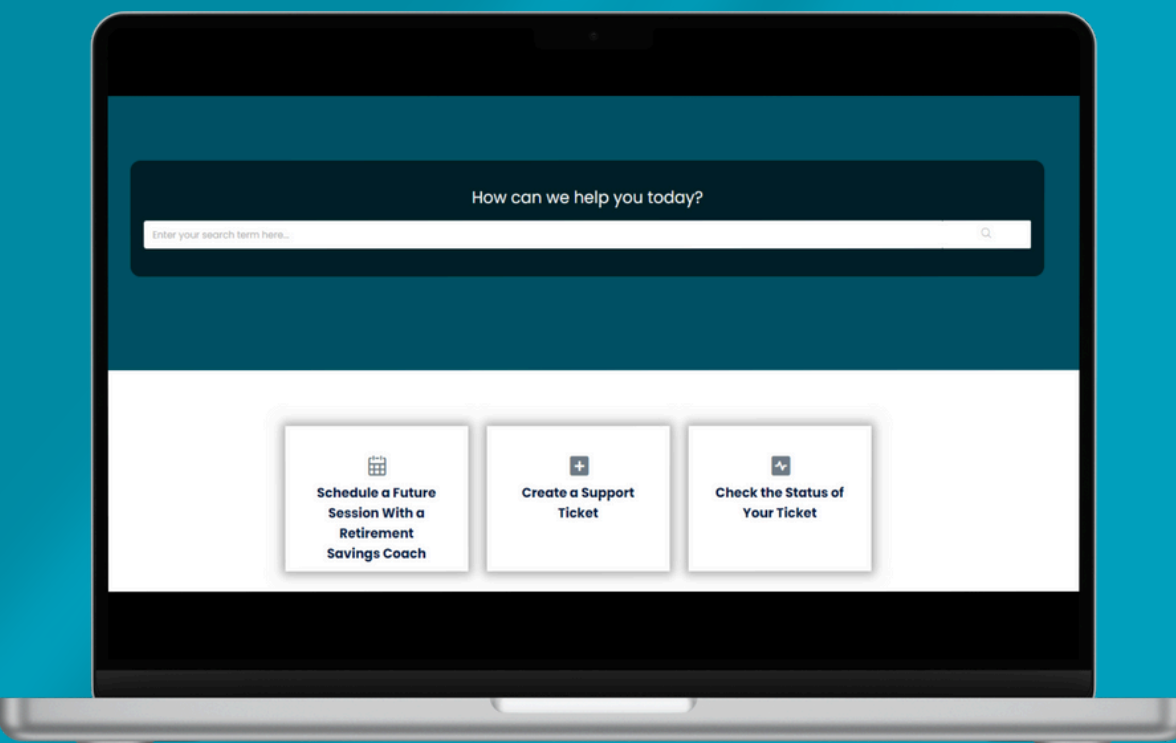
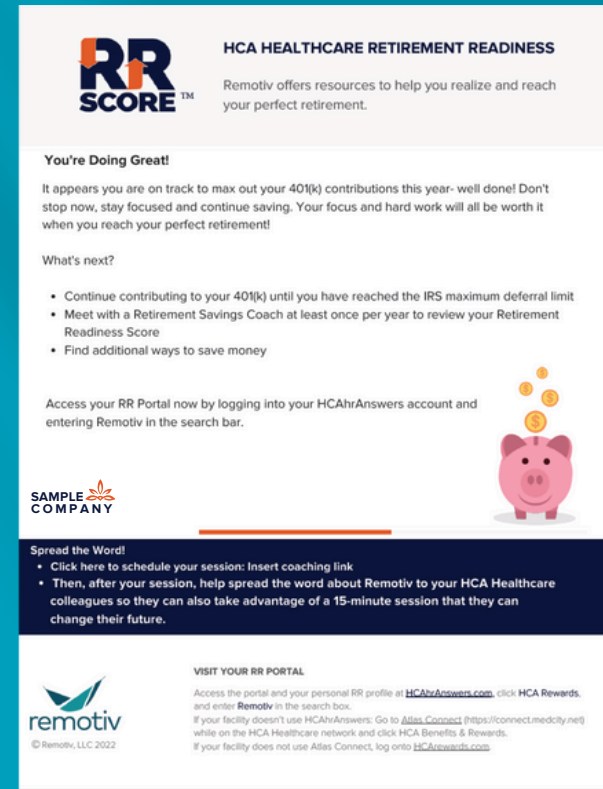
A digital portal that provides a personalized retirement readiness experience to all plan eligible employees, not just plan participants



## Reporting Deliverables

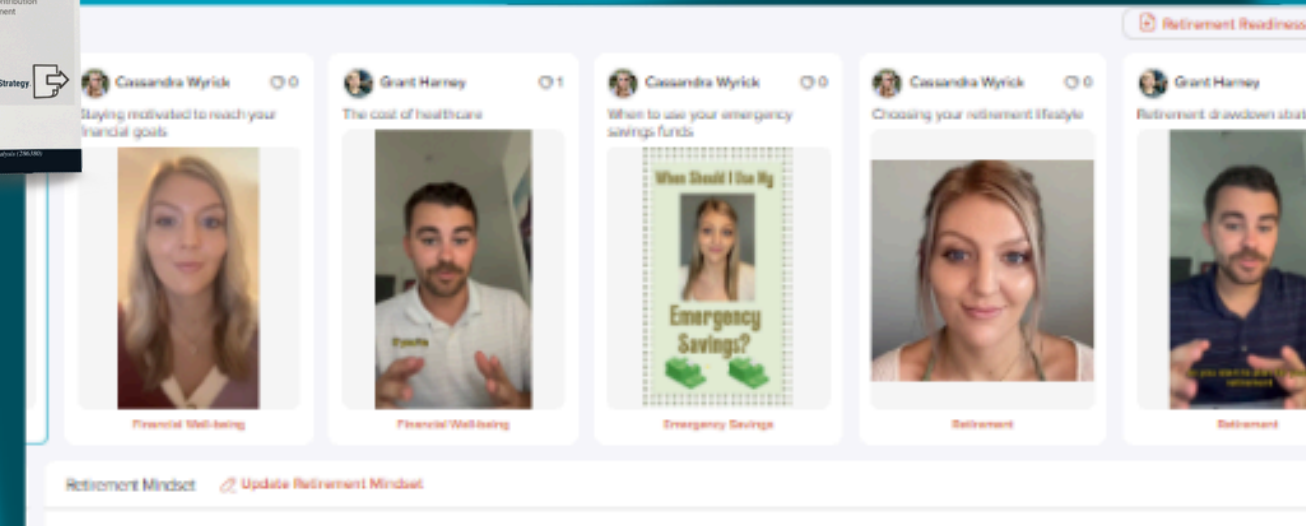
Plan health, engagement statistics, and employee retirement readiness reports

**Digital Communications**  
Quarterly, dynamic emails sent to all platform using employees



## Custom Support Portal

Fully branded employee support portal



## Coaches

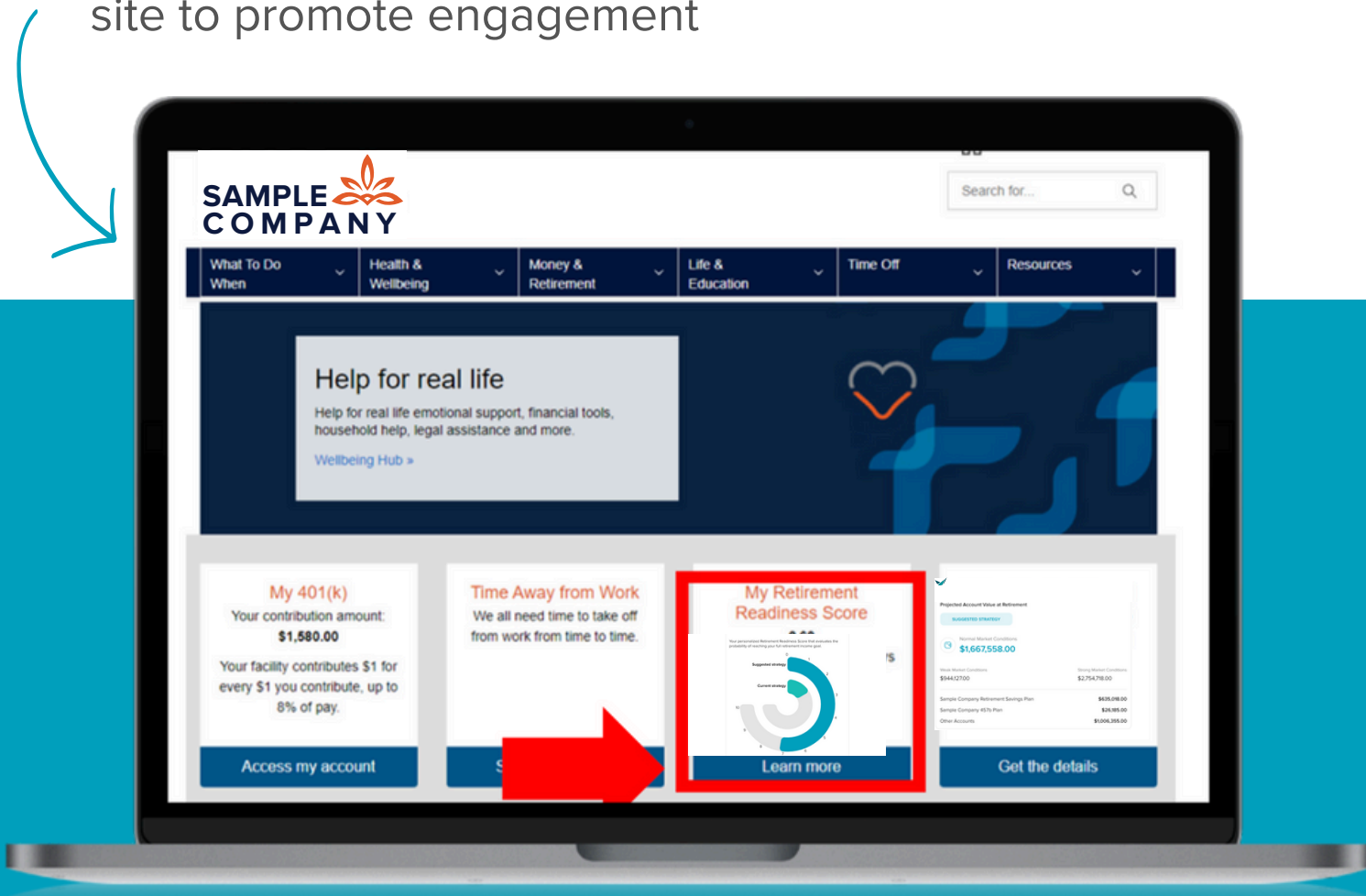
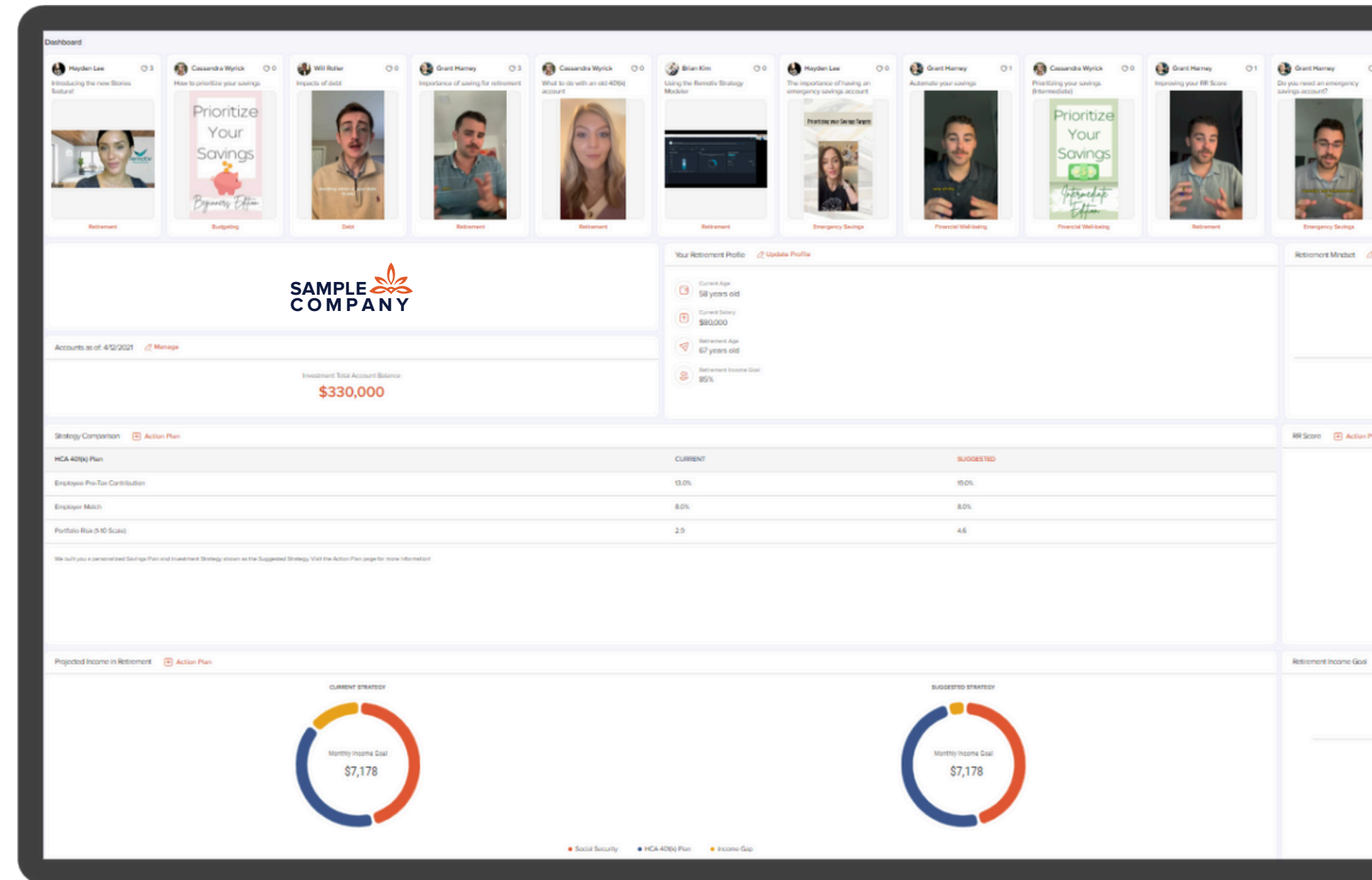
State licensed investment advisor representatives providing savings education and guidance

## RR Portal

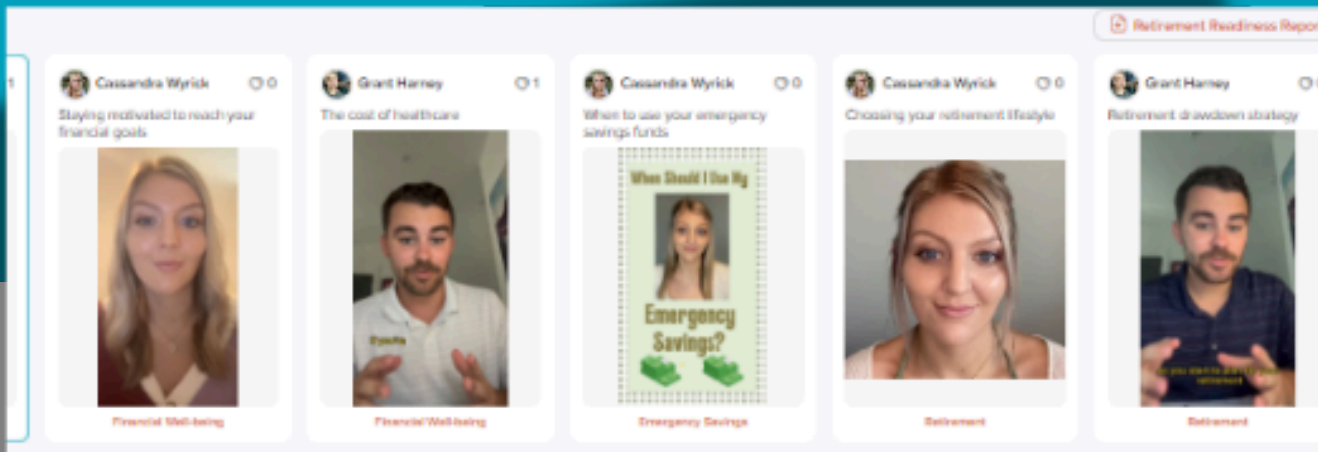
A digital portal that provides a retirement readiness experience to all plan eligible employees, not just plan participants.

### Digital Integration, RR Score, Investment Strategies

- Remotiv leveraged a suite of APIs and developer tools to integrate Remotiv's proactive personalization, calculations, and suggested strategies within the user experience
- Batch data processing and reporting provides regular employee file updates
- Fully customized and branded digital platform that provides a seamless user experience via SSO from the employer benefit site
- Employee's real-time RR Score is visible on the employer benefit site to promote engagement



- Provide investment recommendation utilizing their proprietary target risk funds
- Employees can further customize their experience by:
  - selecting their desired retirement age
  - electing to add in their spouse/partner
  - linking other savings/investments accounts using the account aggregation feature
  - adding in other income sources
  - modifying their Retirement Mindset which provides a simplified approach to calculating the retirement income goal



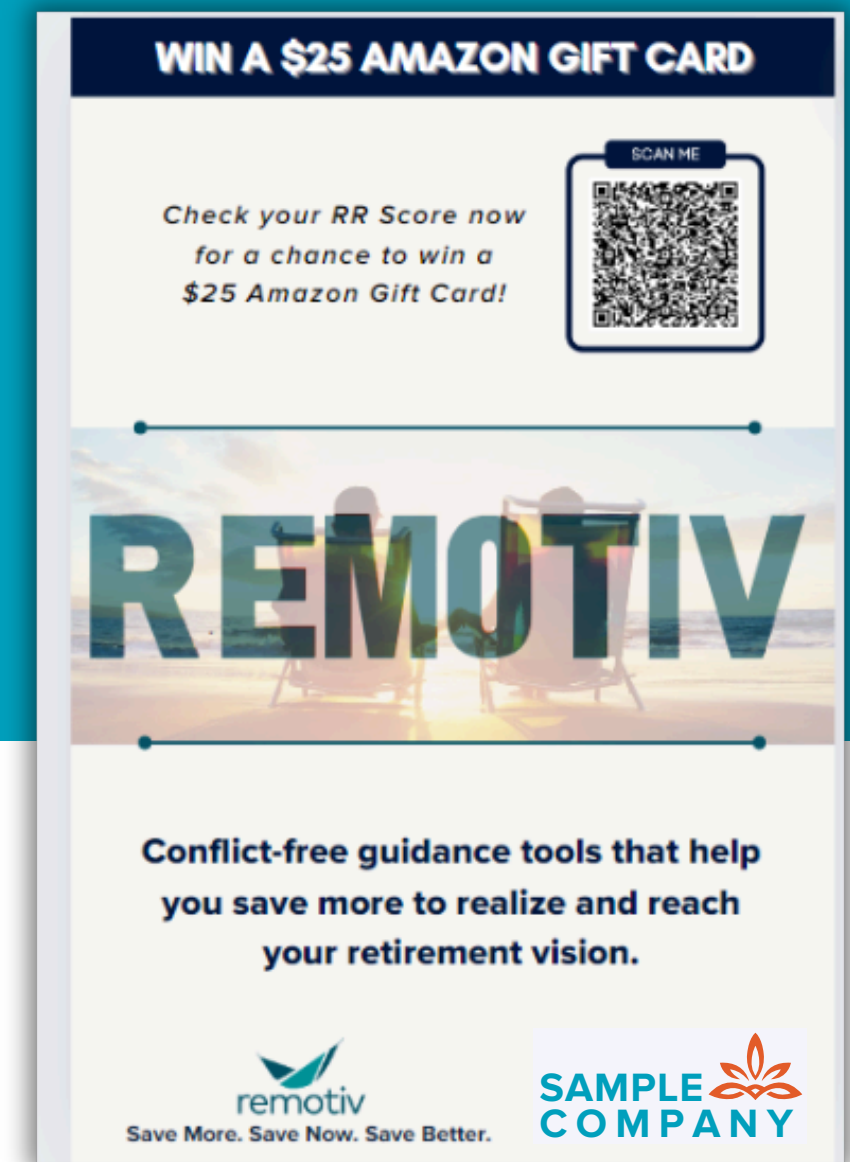
## Social media style coaching videos

- Weekly financial wellness videos created by coaches shared on the Remotiv Portal stories feature
- Capability to post employer specific content to promote client's key initiatives
- Story analytics are accessed from the Gateway administrative dashboard, providing valuable insights on engagement



## Personalized 1:1 Coaching

- State licensed investment advisor representatives providing savings education and guidance
- A team of dedicated savings coaches with advanced training on the employer 401(k) plan as well as other available employee benefits
- Conflict free savings and retirement focused education
- Remotiv product and support experts
- 1:1 coaching via on demand hotline service and pre-scheduled Zoom or phone call sessions



## Webinars and Benefit Fairs

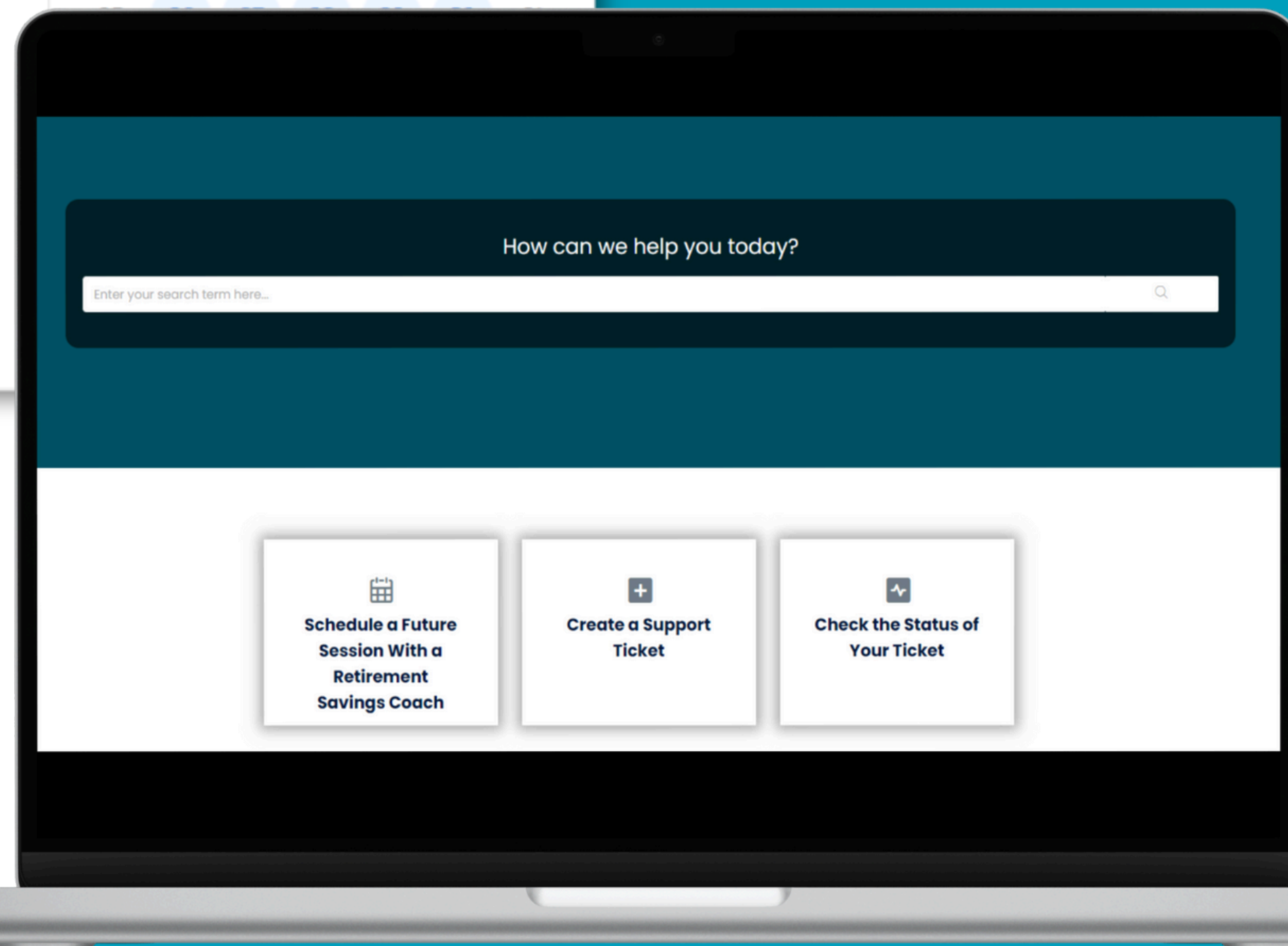
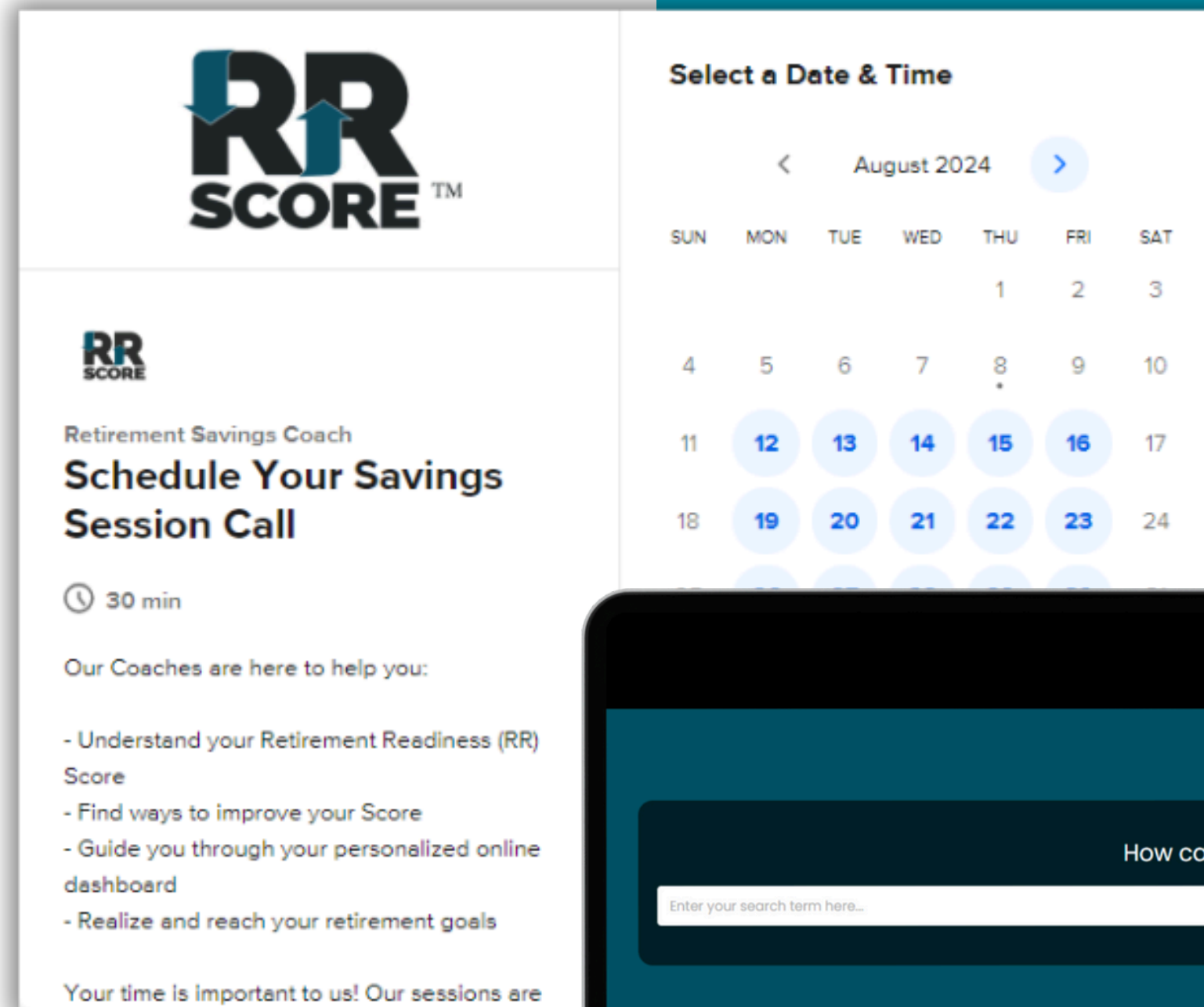
- Small group webinars tailored to meet the needs and schedules of individual departments and teams
- Host virtual benefit fair booth during open enrollment to engage employees
- Coaches attend on-site benefit fairs at various employer locations throughout the year



## Personalized Digital Messaging

Dynamic messaging using participant data from employer and retirement plan integrations.

- Quarterly communications utilize employee data to send targeted, dynamic content to the platform using employees
- Capabilities exist to deliver messaging to all employee groups, not just platform users, using employer provided email addresses
- Every message includes a personalized call to action with easy to follow steps



## Custom Support Portal

Fully branded employee support portal.

- Company and plan specific knowledge base and FAQs created and managed by Remotiv
- 24/7 coaching chat feature utilizing AI trained bots
- Dedicated scheduling page for 1:1 coaching via phone call or Zoom meetings

## Reporting Deliverables

Reports that provide key insights on plan health, participant retirement readiness, and weekly platform utilization.

## Participant Retirement Readiness Reports

- Customized retirement readiness reports for employees can be downloaded in PDF format directly from RR Portal



## RR Scorecard

- Weekly report sent to client containing coaching metrics and Portal utilization for the prior week, last 30 days, MTD, and YTD



## Annual Plan Level Reporting

- Detailed report provided annually that offers key insights into plan health and the overall retirement readiness landscape of their employees
- Detailed analysis and comparisons of contribution rates and RR Scores across salary groups and generational buckets

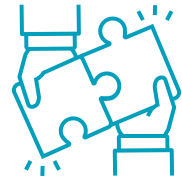
**Remotiv RR Scorecard**  
8/12/2024

RR Portal Utilization	Last 7 Days	Last 30 days	Month-To-Date	Year-To-Date
Unique Visitors	176	601	272	4,655
Boomer	23	103	39	809
Gen X'ers	52	185	74	3,720
Millenials	101	313	159	2,384
SSO Sessions	1,019	3,638	1,543	27,668
Signed up for Account Aggregation	4	16	5	116
Added Outside Assets Manually	12	54	16	422
Updated Retirement Assumptions				
Downloaded RR Statements	114	401	169	2,777
Retirement Savings Coach Utilization	1			
Zoom Sessions		5	1	114
Phone Calls	20	64	27	480
Emails/Chats	1	3	1	75
Grand Total	22	72	29	669



## THE ASK:

A county government client with over 5,000 eligible employees with a state-level pension hired us to provide conflict-free retirement readiness solution to encourage savings in an employer's defined contribution plan managed by Empower. This contract includes personalized pension income projections for employees to highlight potential retirement cash flow gaps.



## THE SOLUTION:

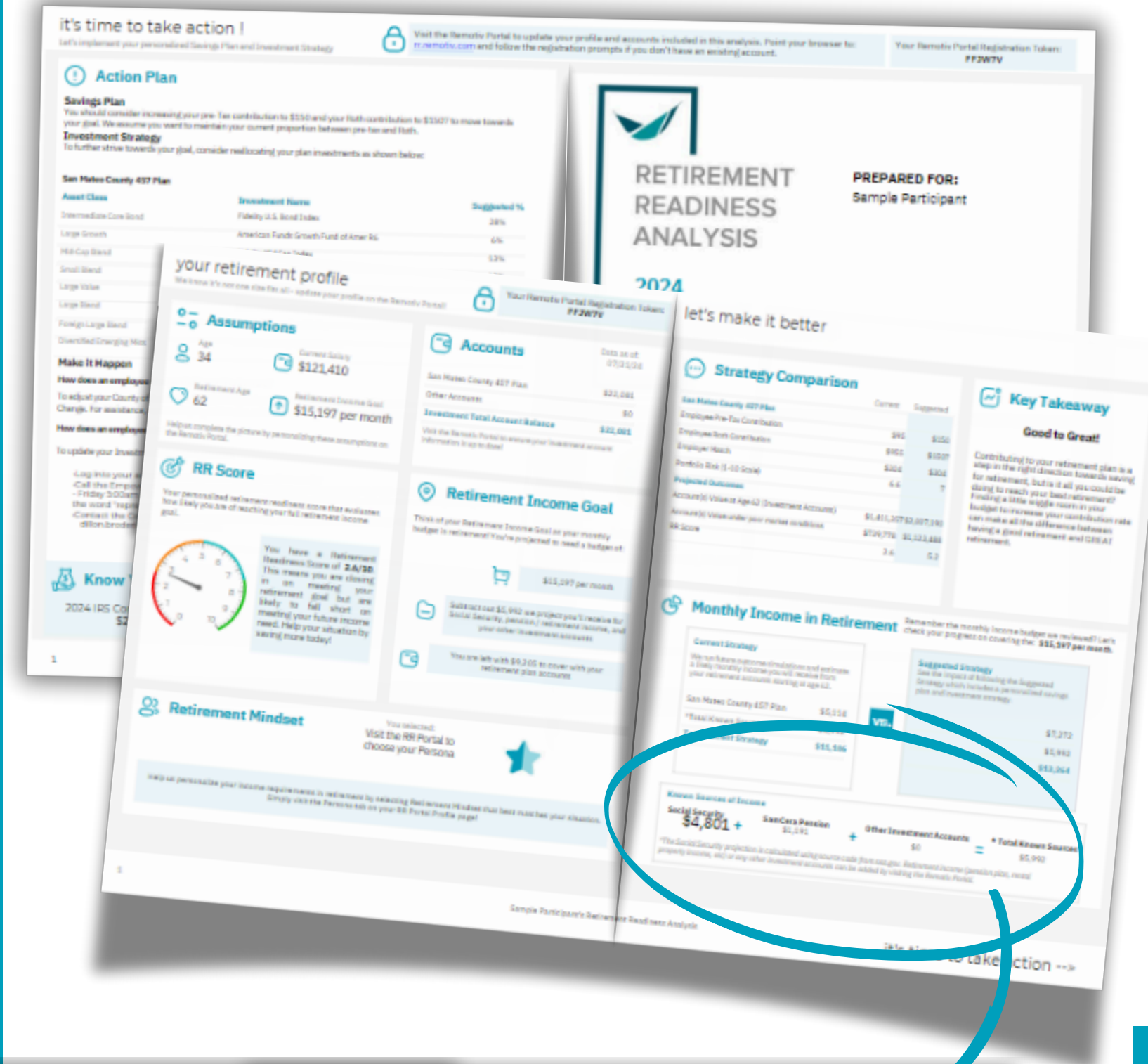
- Retirement Readiness Reports that proactively include:
  - Empower Retirement Plan, Social Security, State Level Pension Projections
- Plan Level Report
- Dynamic Investment Strategies
- Benefits Fair Engagement
- Custom Branded RR Portal for users

# Reports: Proactive Pension Calculation Projections

Remotiv delivers personalized retirement readiness reports customized with targeted, dynamic messaging.

## Reports:

- Provide individuals with a clear picture of where they are currently and identifies any potential gaps in their retirement readiness
  - Branding and language specific to the client for employee familiarity
  - Does not require a digital tool for engagement
  - Personalized guidance without the need for confusing questions and financial jargon
  - Easy-to-grasp and easy-to-use
- Proactively provide monthly retirement income estimates
  - Empower Retirement Plan
  - Social Security Benefit
  - SamCera Projections
- Employees can also add IRAs and other income sources including employer retirement plans
- Advice on reports is provided in absolute effort to help employee
  - Independence enables impartiality and freedom from conflict of interest



Known Sources of Income						
Social Security	California State Pension	Other Investment Accounts	* Total Known Sources			
\$4,801	+	\$1,191	+	\$0	=	\$5,992

*\*The Social Security projection is calculated using source code from ssa.gov. Retirement income (pension plan, rental property income, etc) or any other investment accounts can be added by visiting the Remotiv Portal.*



## Reports: Dynamic Investment Strategies

- Customized Investment recommendation is based on participant's current allocation using either the Target Date Funds (TDF) or Remotiv's 3(21) Investment advice.
- Incorporates language from targeted mailing campaigns implemented by Empower and the Plan Sponsor throughout our deliverables and platform to reinforce educational messaging and inform participants about available vendor services and resources .

### Action Plan

#### Savings Plan

You should consider increasing your pre-Tax contribution to \$150 and your Roth contribution to \$1507 to move towards your goal. We assume you want to maintain your current proportion between pre-tax and Roth.

#### Investment Strategy

To further strive towards your goal, consider reallocating your plan investments as shown below:

#### Your Government 457 Plan

Asset Class	Investment Name	Suggested %
Intermediate Core Bond Large	Fidelity U.S. Bond Index	28%
Growth Mid-Cap Blend Small	American Funds Growth Fund of Amer R6	6%
Blend Large Value Large Blend	Fidelity Mid Cap Index	13%
Foreign Large Blend Diversified	Fidelity Small Cap Index	13%
Emerging Mkts	American Funds American Mutual R6	7%
	Parnassus Core Equity Institutional	12%
	Fidelity International Index	17%
	Invesco Developing Markets R6	4%

#### Make it Happen

##### How does an employee change their contribution rate?

To adjust your Your Government 457(b) Contribution Rate, please log-in to Workday to make a Retirement Savings Change. For assistance, contact Employee Benefits at [Benefits@yourgov.org](mailto:Benefits@yourgov.org) or at (123) 456-7890.

##### How does an employee change their allocation?

To update your Investment Allocation, you can:

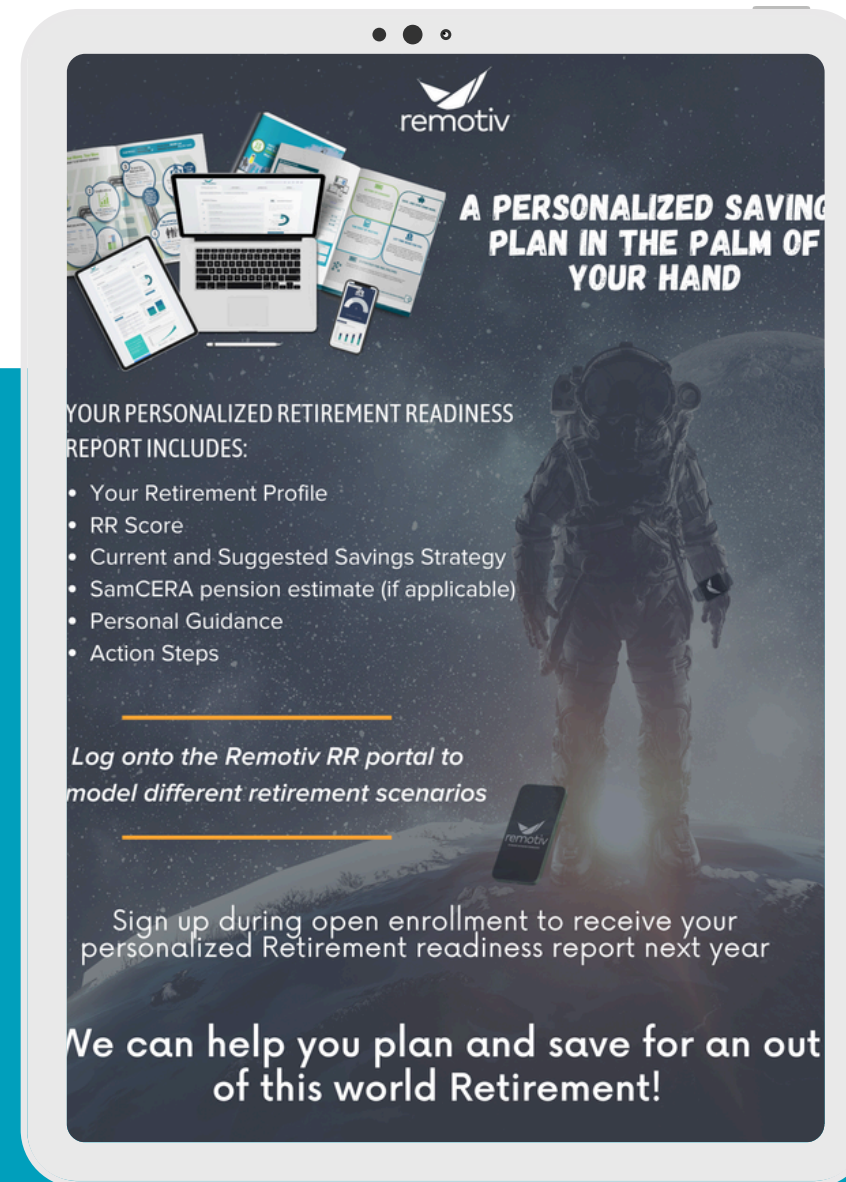
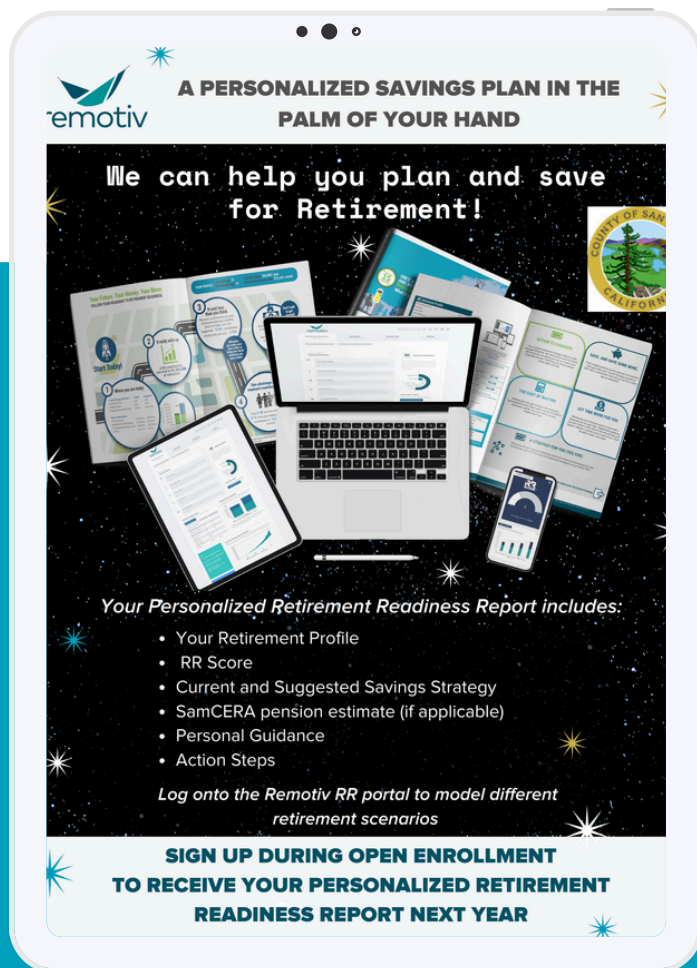
•Log into your account at [empower.com/yourgov](https://empower.com/yourgov). Call the Empower Customer Service Center at Contact Empower 123-456-7890 (Monday - Friday 5:00am - 7:00pm and Saturdays from 6:00AM to 2:00PM, Pacific Standard Time) and speak the word "representative".

•Contact the County's Empower representative, John Smith at 123-456-7890 or email at [johnsmith@emailaddress.com](mailto:johnsmith@emailaddress.com)



## Benefits Fair Engagement

- Educational webinars and workshops to help employees understand their benefits options
- Participate in virtual and in-person benefits fairs to showcase services
- Engage with employees through interactive tools and resources

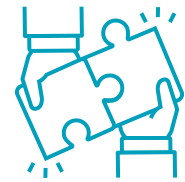


Customized Benefit Fair flyers to align with the annual theme of the company's Benefit Fair.



## THE ASK:

Large institutional Record Keeping Partner providing Defined Contribution Plans asked us to provide a white labeled Retirement Readiness service to their clients that would enhance their ability to retain and acquire plan sponsor clients, while increasing participant contribution rates.



## THE SOLUTION:

- Integrated with their technology to receive daily fund rule files to keep plans updated and a monthly account balance by fund data feed
- Remotiv leveraged a suite of API's and developer tools to integrate Remotiv's proactive personalization, calculations, and suggested strategies within the user experience
- Single Sign-On (SSO) to the Remotiv Portal
- Web-based tool swiftly transmits a user's personalized savings and investment plan to their plan provider, facilitating the instant application of their Action Plan
- Provided white labeled / branded custom paper reports service to their clients that would enhance their ability to retain and acquire plan sponsor clients, while increasing participant contribution rates
- Provide customized plan level reports for their account managers to review with committees

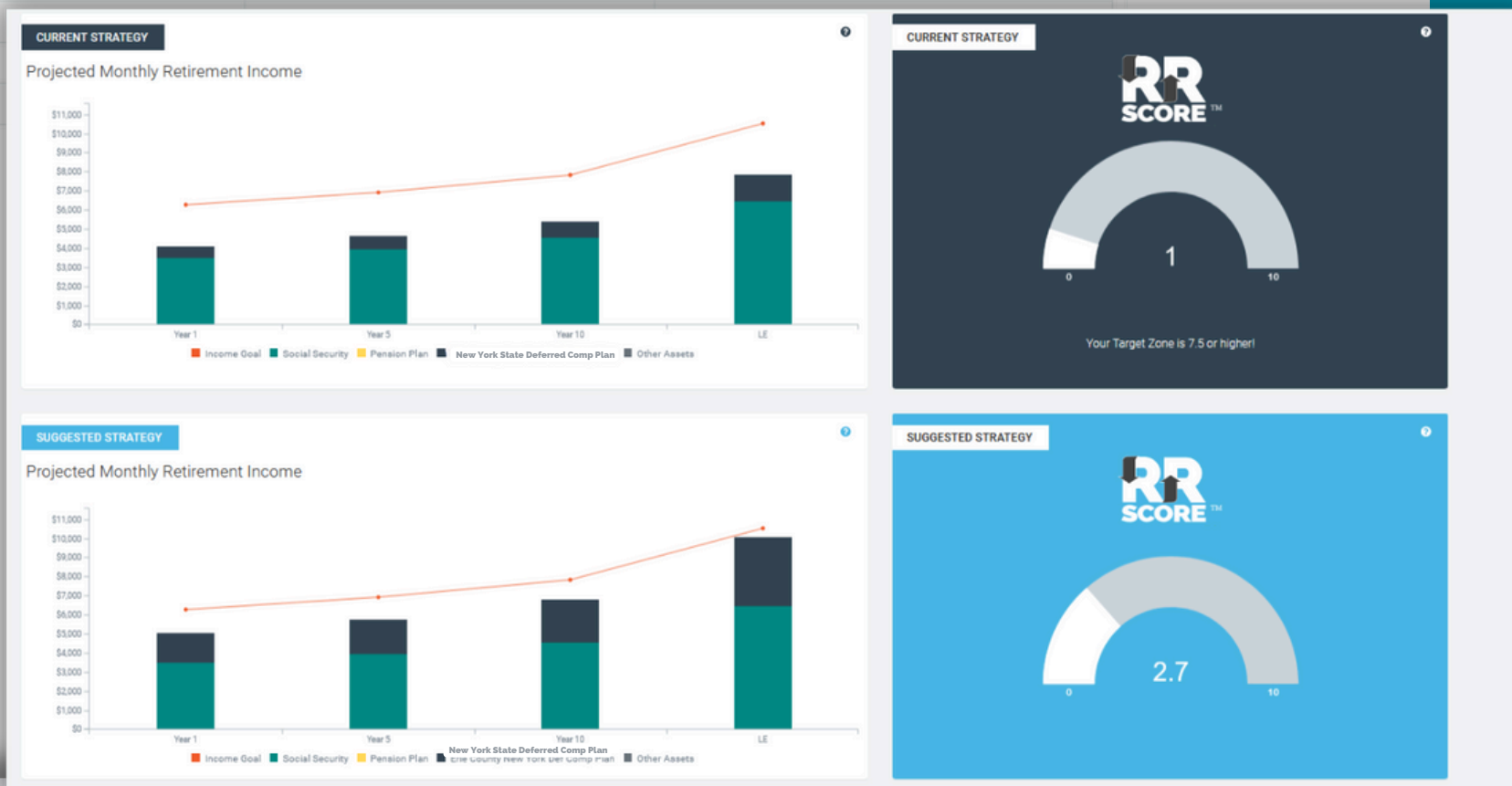


### Base Assumptions

Name	Age	Salary	Retirement Age	Income Goal	Risk tolerance
SAMPLE PARTICIPANT	40	\$60,792	63	80% Final Salary	Moderate

### Strategy Overview

	CURRENT STRATEGY	SUGGESTED STRATEGY
New York State Deferred Comp Plan		
Employee Pre-Tax Contribution	1.0%	7.0%
Employee Roth Contribution	0%	0%
Portfolio Risk	8.0	7.6
Account Balance	\$24,678	
Other Assets		
Any Other Assets \$		



## White Labeled Remotiv Platform

- White labeled and branded RR Portal for Record Keeping Partner
- Fund rules and monthly balances keep accounts current and updated beyond a snapshot in time.
- Proactively include state pension benefit estimates in the projections
- The Portal also allows for participants to include outside investment accounts and income sources, providing key insights to the Record Keeper's financial representatives to identify prospects and leads for additional products

#### CURRENT STRATEGY

##### Projected Account Value At Retirement

Normal Market Conditions:  
**\$163,296**

Weak Market Conditions: \$100,773

Strong Market Conditions: \$266,495

Broken Down By Source:

New York State Deferred Comp Plan	\$163,296
Other Assets	\$0

#### SUGGESTED STRATEGY

##### Projected Account Value At Retirement

Normal Market Conditions:  
**\$419,182**

Weak Market Conditions: \$284,373

Strong Market Conditions: \$614,676

Broken Down By Source:

New York State Deferred Comp Plan	\$419,182
Other Assets	\$0

## Action plan

Your Savings Plan is split into Active and Future categories with simple tasks to help you get started. As you complete your Active Tasks, your Future Tasks will automatically move to an Active status. Let's get started!

### Implement my Action Plan

#### Plan Contributions

PLAN NAME	CONTRIBUTION SOURCE	CONTRIBUTION TYPE	CONTRIBUTION AMOUNT
Sample Company Retirement Savings Plan	Pre-tax	Percent ▾	20 ▾

Please implement the Contribution Rate(s) selected above.

#### Plan Investments

If you choose to reallocate your existing balances, your current plan assets will be transactionally changed to the portfolio shown on the Action Plan page. If you choose to reallocate future contributions, any new contributions will follow the portfolio shown on the Action Plan page.

PLAN NAME	REALLOCATE EXISTING BALANCES	REALLOCATE FUTURE CONTRIBUTIONS
Sample Company Retirement Savings Plan	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Sample Company 457(b) Plan	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

#### Important Notice

Upon acceptance, Remotiv will submit the selected transaction information to your retirement service provider, ACME Record Keeper. Please note that ACME processes all contribution rate change requests, transfer of value allocation change requests and future allocation change requests on a nightly basis.

Please check your ACME account in 24 hours by visiting [www.acmerk.com](https://www.acmerk.com) to ensure the changes requested here today have been implemented.

Proceed

**i** To implement the recommendations outlined above, please visit your recordkeeper's website at: <https://recordkeeper.com>

## Easy Button

An 'Easy Button' feature developed thanks to our integration capabilities.

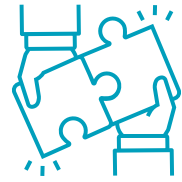
This feature allows the participant to implement the suggested strategy with minimal effort and convenience.

The easy button is integrated with the Record Keeper's platform via API and will send a XML file with the participant's action plan to alert the Record Keeper's system to implement the suggested strategy automatically.



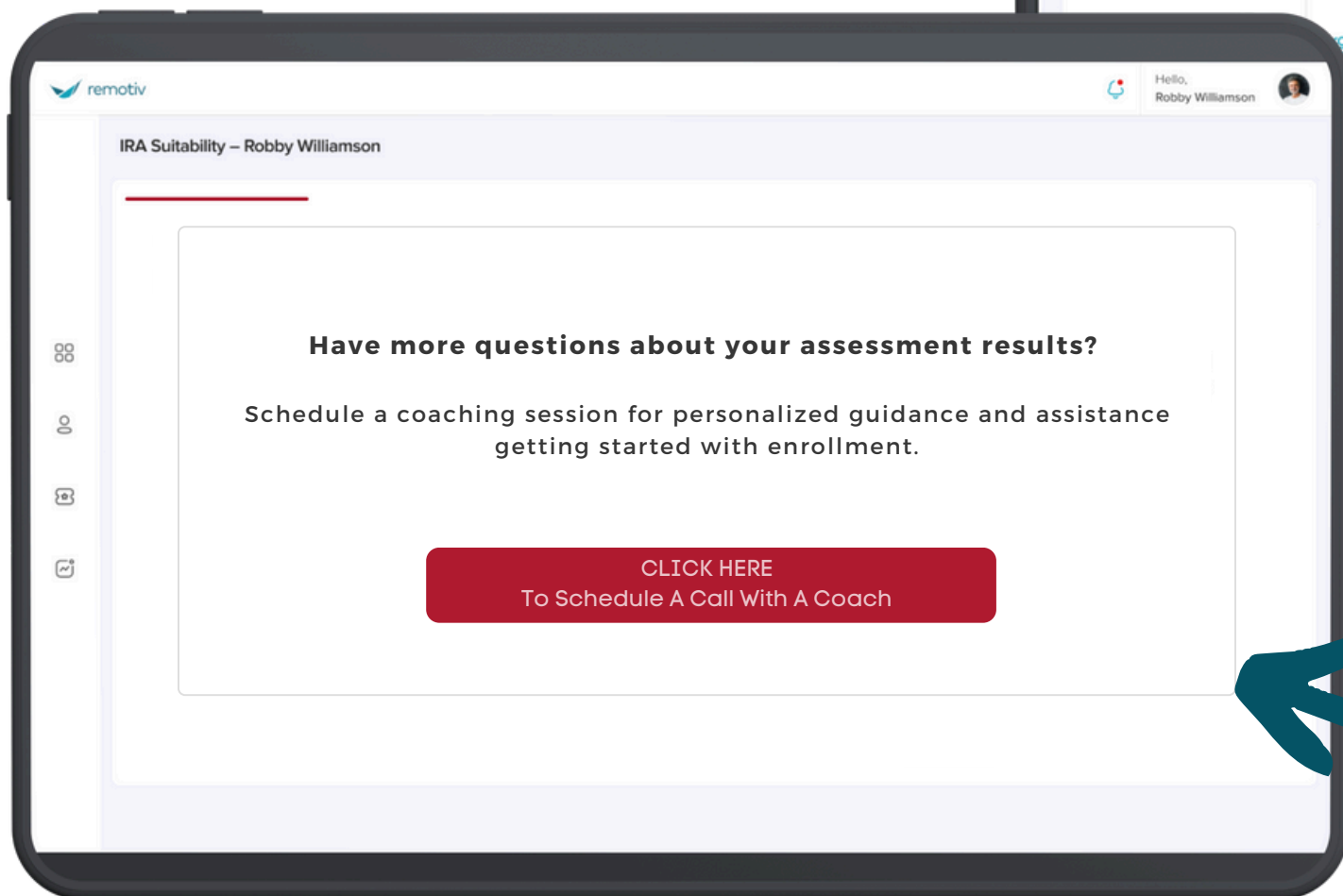
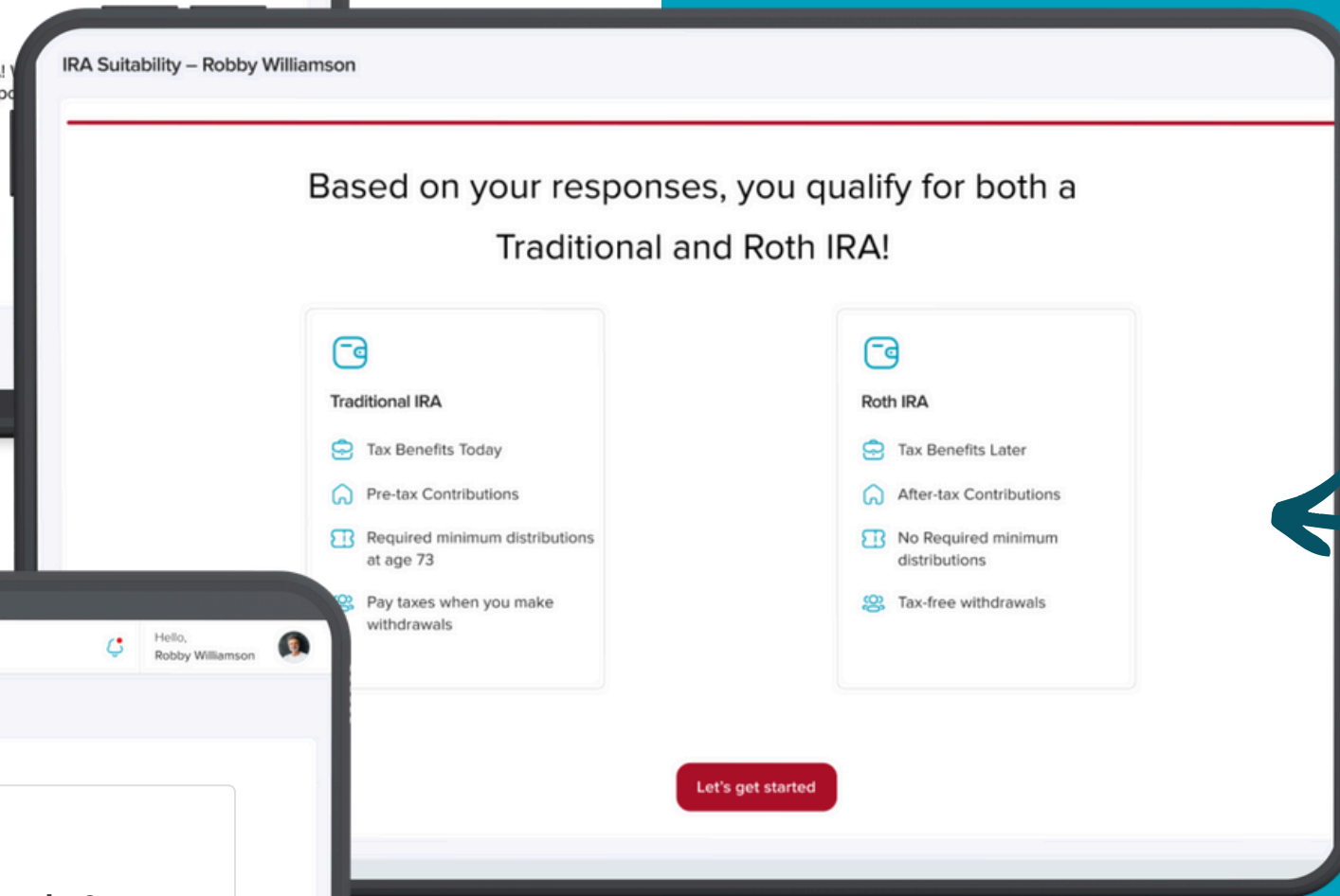
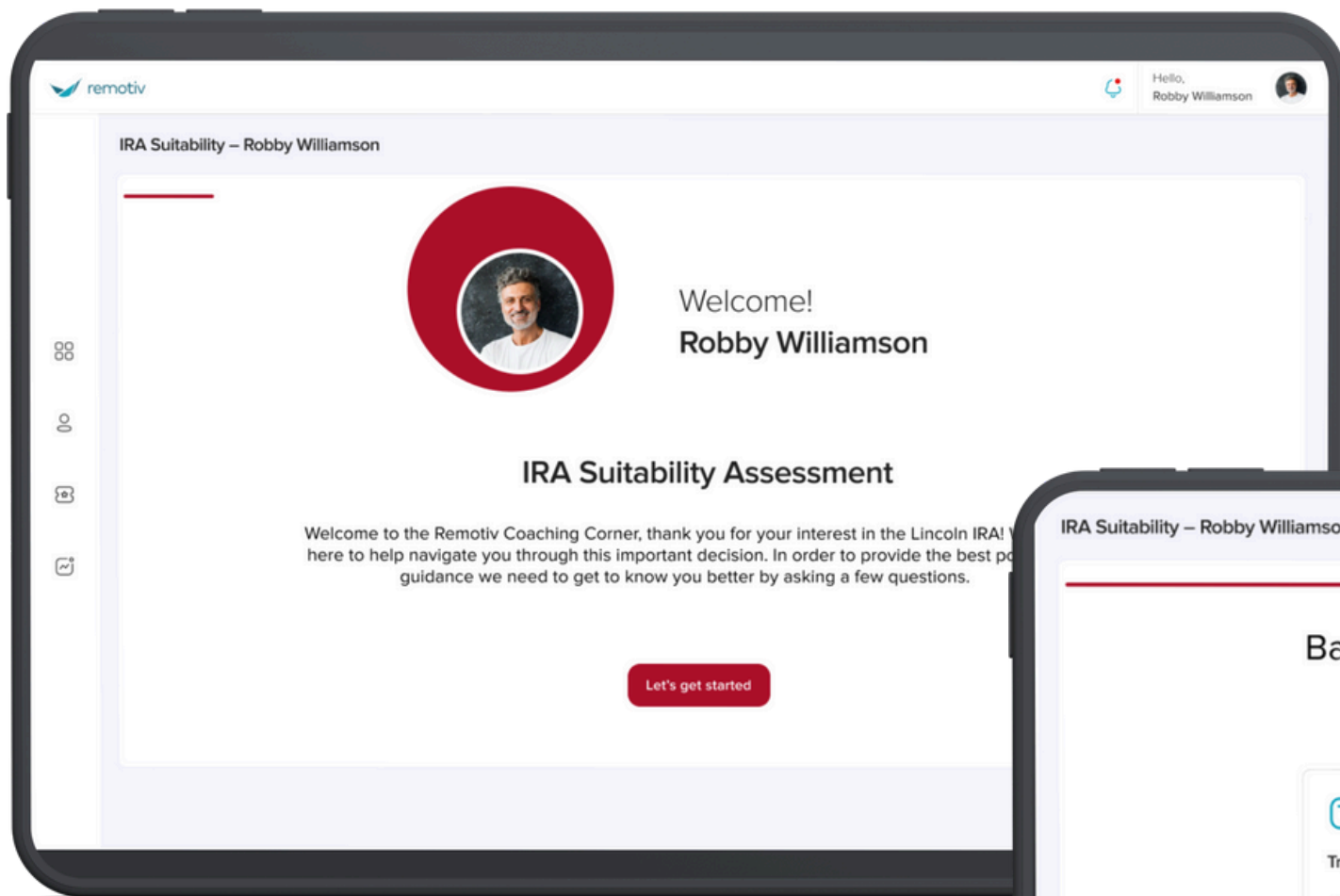
## THE ASK:

A record keeper looking to promote their IRA products to their clients asked us to create a digital experience that would provide financial wellness while ultimately directing users to an IRA product when appropriate.



## THE SOLUTION:

- Fully Architected Assessment created by ERISA attorneys to guide users through a compliant experience to select an IRA product
- Data integration with Asset Management Firm to generate personalized content for engagement
- Engage Plan Sponsors to deliver personalized content and to generate awareness around fully architected assessment
- Unbiased / Independent Remotiv Coaches are available as product experts to help users understand the experience without influencing the buying decision
- Streamline the process of completing the paper enrollment kit with a Remotiv Coach
- Increase employee engagement via the Remotiv Platform and communication tools
- Possible managed account solution to IRA holders in the near future



## Personalized Assessment

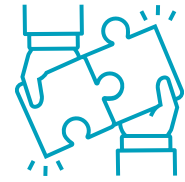
- Company-branded assessments for employees to determine benefits eligibility

- Savings Coaches facilitate an easy enrollment process and motivate participants to take action



## THE ASK:

An Asset management firm looking to promote their new retirement income solution asked us to create a digital experience that could provide financial wellness while ultimately directing employees towards proper utilization of their product.

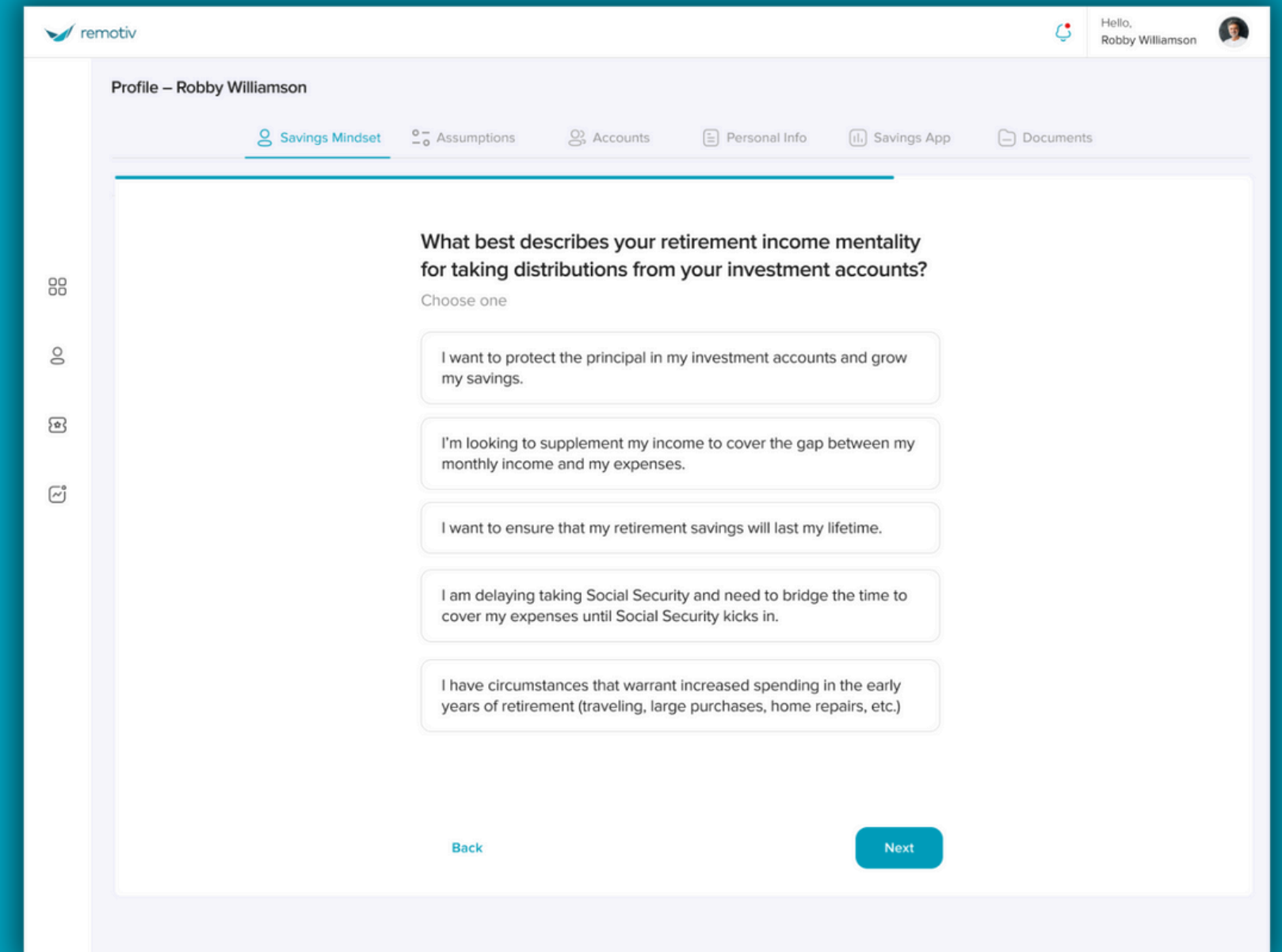
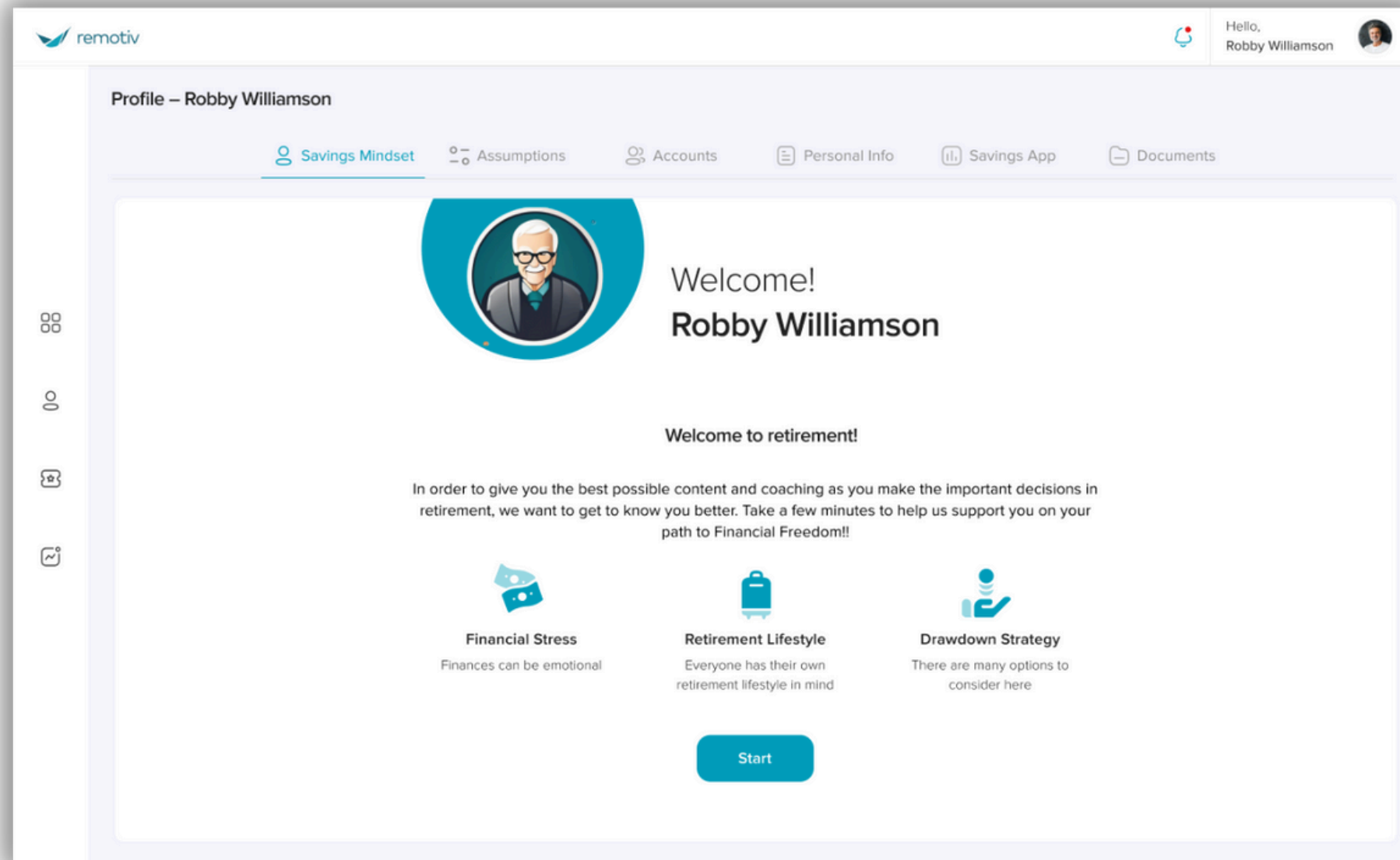


## THE SOLUTION:

- A fully digital assessment aimed at Retirees to help determine their drawdown strategy preference
- A Retiree Dashboard that includes Retirement Income Assumptions, Retirement Income Projections, and a Drawdown Strategy
- Includes social media type content created by Remotiv coaches to increase employee engagement with the Remotiv Portal
- Boosting revenue through personalized product offerings
- Advice provided via company branded portal
- Coaches provide guided education that encourages financial wellness and increased savings

## Retiree Focused Savings: Retirement Income Strategy

- Custom experience for retirees with capability to make detailed income projections and comparisons



- 'Soon to be retiree' version of savings assessment focuses on investment allocation preferences and income strategies to make recommendations on asset allocations and/or income products

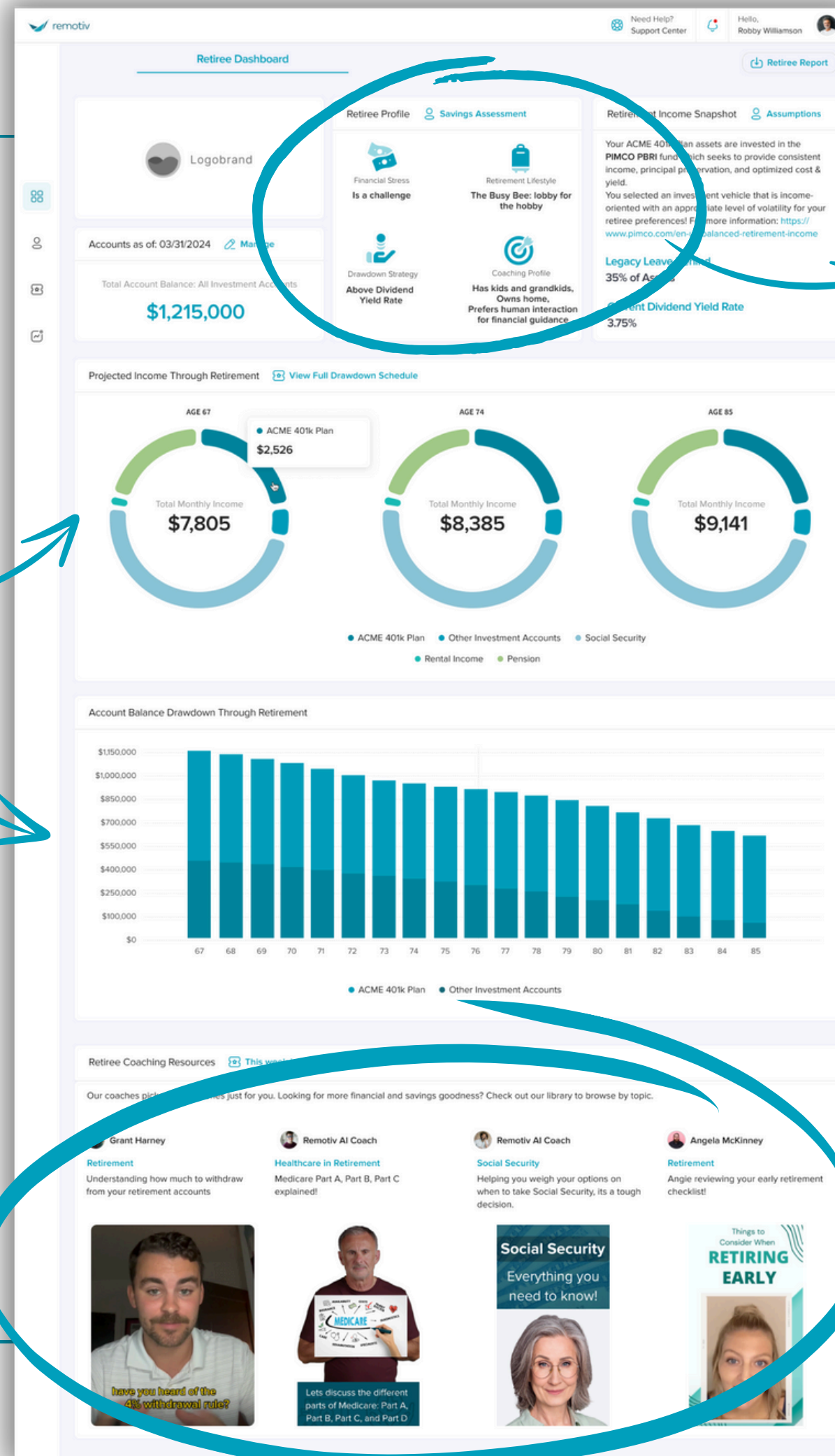
## Retiree Income Strategy Dashboard

### Retirement Recommendations

- Income product recommendations with personalized drawdown strategies showing withdrawal schedules at different ages throughout retirement.

### Education

- Coaches provide guided education that encourages financial wellness and improved savings habits



### Assessments

- Proactively engages employees to gather additional insights on their financial well-being needs

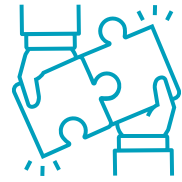
### Advice

- Remotiv can provide advice to participants to promote positive change in their retirement planning outlook, or, the metrics that matter



## THE ASK:

An Advisory firm seeking to increase employee deferral rates is leveraging Remotiv's calculation engine to obtain a customized deliverable of metadata that includes a savings strategy to help individuals cover their retirement goals. The output can be further leveraged with other marketing and mailing software tools to engage with clients at scale.



## THE SOLUTION:

- A fully customized metadata deliverable
  - Current Projected Replacement Rate
  - Contribution Rate that generates a 100% Current Projected Replacement Rate
- This solution can be leveraged for further data analysis by the advisor for dynamic and targeted messaging campaigns to enhance their client engagement
- The metadata can also be leveraged to find / enhance prospecting for wealth management as it provides the impetus for 1-on-1 meetings with participants

## Custom Replacement Rate Calculation

- Calculates Current and Suggested Retirement Readiness Projections
- Help advisors easily identify participants not contributing to the IRS limit or maximizing the employer match (if applicable)
- Showcases how the Current Contribution Rate replaces the Income Goal versus the required Contribution Rate to replace the income goal
- The advisor can apply advanced filtering to engage with individuals that may be “close” to replacing their income goal, that are not maximizing the match, or based on their age / salary / gender / contribution total

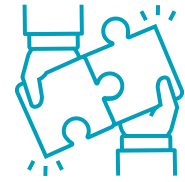
The screenshot displays the Remotiv 'Employees' dashboard. The interface includes a sidebar with navigation options like 'Global Admin', 'RR Score', 'Global', 'Plan Health Dashboard', 'Employees', 'Plan Sponsor', 'Savings Mindset Coach', 'Dashboard', 'Users', 'Notifications', and 'Stories'. The main content area shows a table of employees with various metrics. The table has a search bar and filters for 'Plan sponsor', 'Employee type', and 'Advanced'. The table columns are: ID, Plan Sponsor, Employee Name, Email, Age, Salary, Gender, Monthly Income Goal at Retirement, Current Total CR, Current Replacement Rate, Suggested CR to Cover Goal, Replacement Rate of Suggested CR, and Maximizing the Employer Match.

ID	PLANSponsor	EMPLOYEE NAME	EMAIL	AGE	SALARY	GENDER	MONTHLY INCOME GOAL AT RETIREMENT	CURRENT TOTAL CR	CURRENT REPLACEMENT RATE	SUGGESTED CR TO COVER GOAL	REPLACEMENT RATE OF SUGGESTED CR	MAXIMIZING THE EMPLOYER MATCH
10086	Sample Company 1	Sample Participant	Participant@sample.com	35	\$80,000	M	\$13,334	5	1.03	5	1.03	N
10224	Sample Company 2	Sample Anders	Anders@sample.com	39	\$42,640	M	\$6,314	5	1.09	5	1.09	Y
10225	Sample Company 3	Sample Anderson	Anderson@sample.com	35	\$55,120	F	\$9,187	4	0.91	6	1.01	N
10226	Sample Company 4	Sample Aycock	Aycock@sample.com	50	\$61,776	F	\$6,609	2	0.59	49	1.39	Y
10227	Sample Company 5	Sample Balensiefer	Balensiefer@sample.com	25	\$39,520	F	\$8,852	3	0.91	5	1.1	N
10228	Sample Company 6	Sample Batchelor	Batchelor@sample.com	43	\$37,440	F	\$4,926	3	0.75	15	1.08	Y
10229	Sample Company 7	Sample Brown	Brown@sample.com	32	\$150,000	M	\$27,319	16	1.52	16	1.52	Y
10230	Sample Company 8	Sample Browning	Browning@sample.com	27	\$62,100	M	\$13,111	5	1.13	5	1.13	N
10231	Sample Company 9	Sample Burrows	Burrows@sample.com	30	\$38,480	F	\$7,435	3	0.85	5	1	Y
10232	Sample Company 10	Sample Churchill	BChurchill@sample.com	36	\$66,560	F	\$10,771	5	0.82	11	1.05	N



## THE ASK:

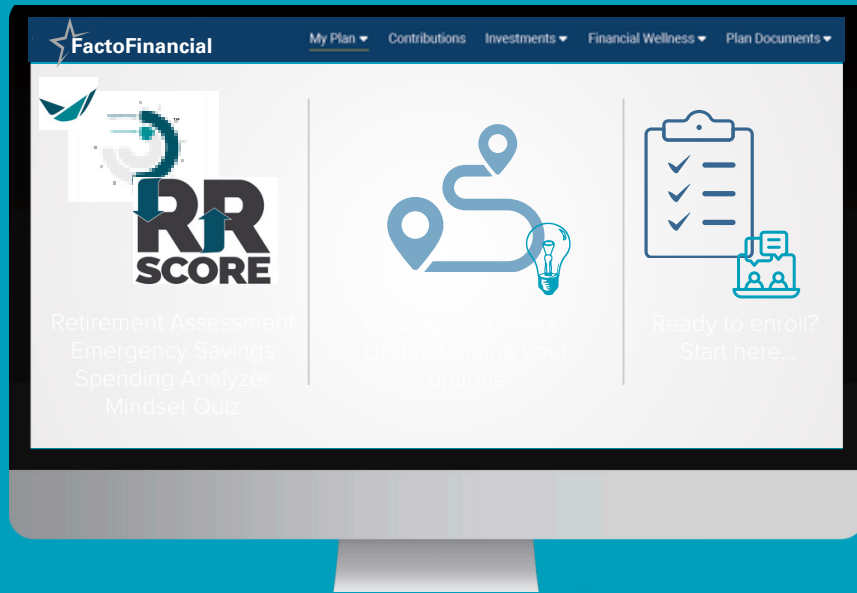
Large institutional Record Keeper asked us to create a custom version of our digital experience and coaching model to replace their existing solution for Financial Wellness and Retirement Readiness.



## THE SOLUTION:

- Create a custom version of the RR Portal with branding guidelines and to keep the user experience congruent with the partners platform
- Fully architected streamlined digital assessment to collect user data to provide Retirement Readiness and ongoing, dynamic and engaging communications
- Create a pre-login user experience with digital tools and assessments to engage users and drive enrollment
- Remotiv leveraged a suite of API's and developer tools to integrate Remotiv's proactive personalization, calculations, and suggested strategies within the user experience
  - Single Sign-On (SSO) to the Remotiv Portal
  - Web-based tool swiftly transmits a user's personalized savings and investment plan to their plan provider, facilitating the instant application of their Action Plan
  - Push collected data from user session and assessment back to the integrated partner to enhance their services
- Created social media style content library to promote digital engagement
- Dynamic messaging sent via SMS to motivate and guide participants as they work to complete their savings plan

# Platform Customization



## Golden Hour

- Pre-login and registration screen with digital tools and resources to engage users and drive enrollment

### Behavior Change Level 1: Get Started

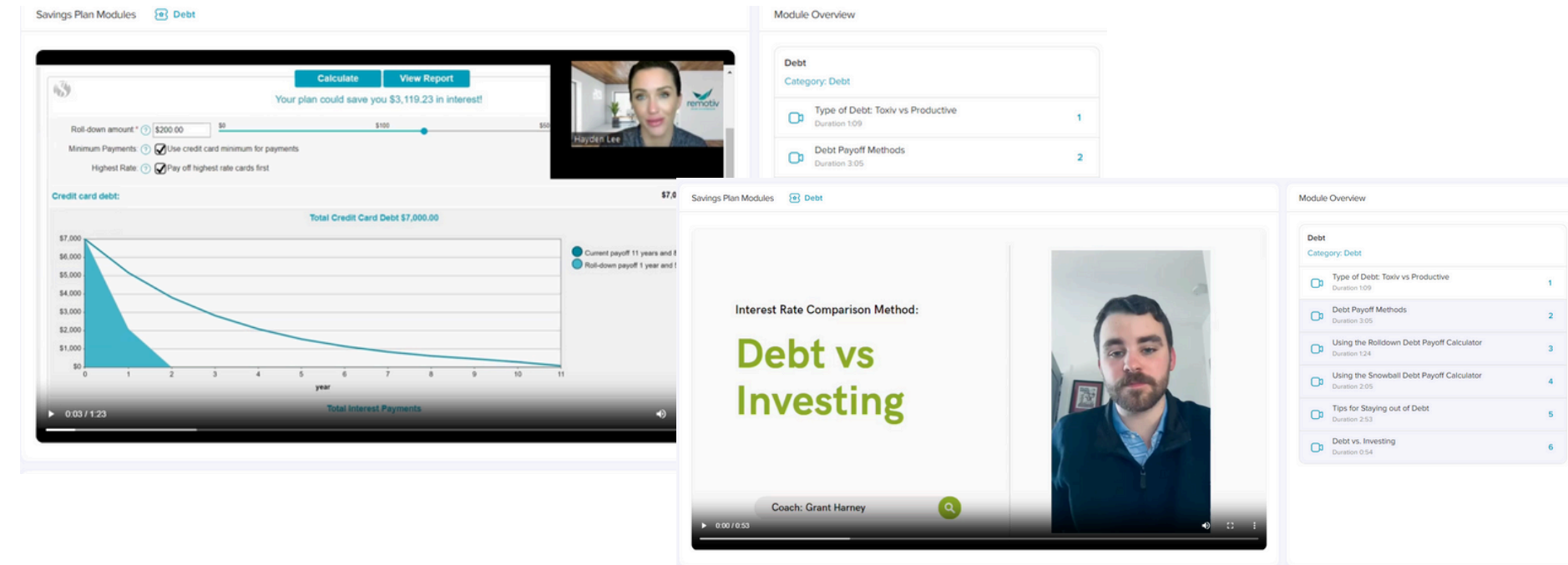
#### Engage & Entertain / Pre-Login Strategies

- Dynamic Enrollment Motivators
- Data Driven Personalization

#### Wellness Focus: Financial Stress

- Identify Barriers to Enrollment
- Provide a Prioritized Personal Plan (P3 Logo)

- Financial calculators are utilized in the savings plan modules to help participants make informed short and long term savings goal and spending decisions



- Social media style content library with over 270+ videos and infographics

**UNLOCK ENGAGEMENT**

At Remotiv, we recognize the crucial role that meaningful content plays in driving employee engagement. Inspired to go beyond industry norms and create real change, our digital content library features a collection of carefully curated "social media-like" videos and infographics that are both entertaining and rich in education.

With new content posted daily, employees have unlimited access to on-trend and relevant information right in the palm of their hands. Delivering a variety of topics ranging from retirement savings to family planning, and everything in between, our vast content library brings value to each employee regardless of where they are in their savings journey.

**DIFFERENTIATORS**

- Bite-size and easy to understand
- Relevant and up-to-date
- Modern and engaging
- Organic connections

**OVER 270 PIECES OF CONTENT AND COUNTING!**

Overview of Content	Total Videos	Total Infographics
Retirement	56	35
Debt	30	37
Emergency Savings	31	19
Life Planning	11	16
Large Purchases	8	30
<b>TOTAL</b>	<b>134</b>	<b>137</b>

remotiv.com As of 8.1.2023 2

## Golden Hour: Participant Experience

- Dynamic text messages sent to participants throughout their savings plan journey to keep them accountable and on track

Tailored and flexible plans crafted to reduce stress for participants and enhance long-term savings commitment.

Ongoing proactive communications to direct focus back to savings and maintain commitment levels.

**My Wellness Coach Text Message**

Looks like you're 2 weeks into your PPP. How are you feeling so far?

1=Not great  
2= Doing Okay  
3= Going Great!

Sounds like we need to make a change. Log into your Dashboard now to generate a new PPP.

**My Wellness Coach Text Message**

Building an emergency savings fund is a critical part of your financial well-being.

We thought you might you like to learn more savings tips and tricks to help you on your journey.

Check out #EmergencySavings today!

**My Wellness Coach Text Message**

Did you realize that you've managed to save \$15 per day for 60 days? That's amazing!

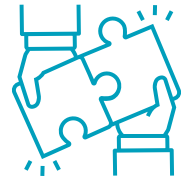
Keep your focus on saving each day, and before you know it, you'll have a fresh emergency fund ready. Then we can start looking into your retirement planning.

Together, we've got this! Fantastic work!



## THE ASK:

Institutional Record Keeping Partner that provides IRA products asked us to provide white labeled Retirement Readiness and investment advisory services with the goal of client retention and new business acquisition.

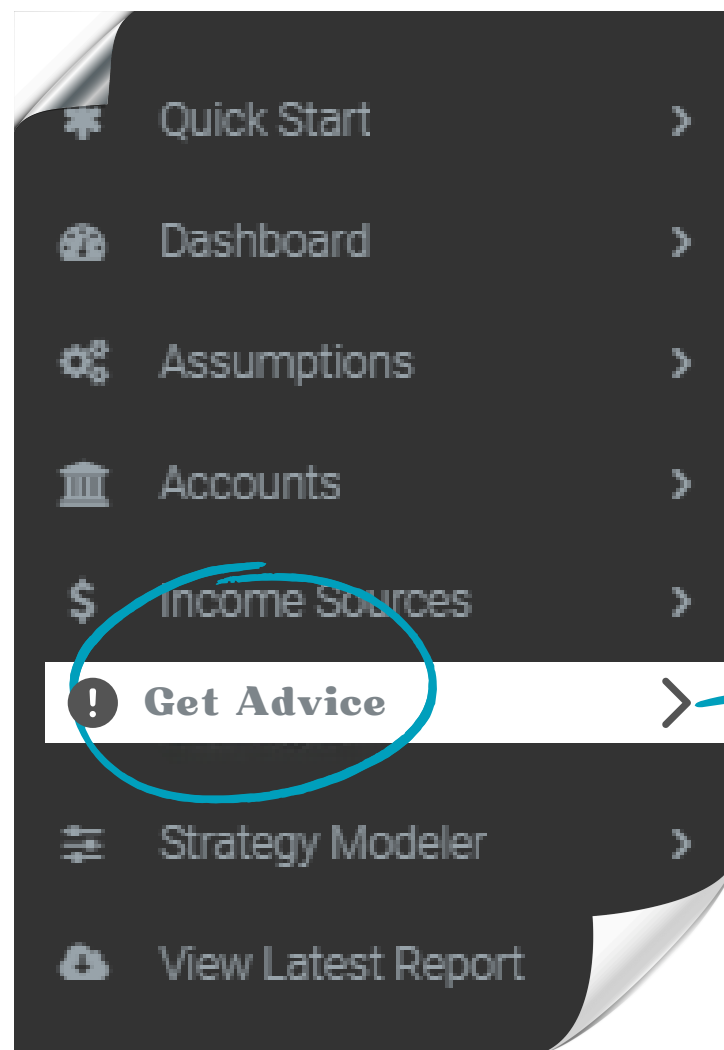


## THE SOLUTION:

- Remotiv leveraged a suite of API's and Developer tools to integrate Remotiv's proactive personalization, calculations, and suggested strategies within the user experience
  - Single Sign-On (SSO) to the Remotiv Portal
  - Web-based tool swiftly transmits a user's personalized savings and investment plan to their plan provider, facilitating the instant application of their Action Plan
- Configurable Terms and Conditions to streamline complicated compliance constraints
- Provides investment advice for digital users as an added benefit

## Customized IRA Programs

The strategy overview analyzes the participants current and suggested strategies within their IRA. The Remotiv Calculation Engine, a registered RIA with the SEC, functions as an advice solution for this IRA record keeper. The "Action Plan" page is rebranded to "Get Advice", which delivers Remotiv's 3(21) investment advice.



The screenshot shows the 'Get Advice' interface. At the top left is the 'LionHeart IRA' logo. To its right is the 'Base Assumptions' section with a table of personal data. Below that is the 'Strategy Overview' section with a table comparing 'CURRENT STRATEGY' and 'SUGGESTED STRATEGY'. A large blue arrow points from the 'Get Advice' menu item to the 'Strategy Overview' table.

Name	Age	Salary	Retirement Age	Income Goal	Risk tolerance
Ryan Ball	34	\$50,000	62	75% Final Salary	Conservative

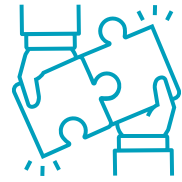
  

	CURRENT STRATEGY	SUGGESTED STRATEGY
Traditional IRA		
Your IRA Contribution	0%	\$3,000
Portfolio Risk	1.6	5.4
Account Balance	\$40	
Other Assets		
Any Other Assets	\$	



## THE ASK:

Advisor Aggregator asked us to demonstrate how we could help them facilitate the bridge from retirement consulting to wealth management.



## THE SOLUTION:

- Provide a digital financial well-being solution with a personalized savings plan and a retirement readiness solution that includes a suggested strategy
- A digital assessment created to help participants complete their full financial picture (added outside assets, spouse's assets, income sources)
- Remotiv Coaches would also coach participants and help drive leads to wealth management advisors without commissions, fees, or bonuses
- Remotiv Gateway CRM capabilities and advanced filtering allow advisors to quickly identify prospects
- Remotiv Gateway's Notification and digital messaging capabilities provide engaging communication campaign opportunities with participants and wealth management prospects

## Gateway Advisor Tool: Wealth Management Prospects (Advanced Filtering)

Remotiv Gateway's advanced filtering functionality allows advisors and financial representatives to filter participants based on specific criteria. In this case, a wealth management prospect may be defined as an individual over the age of 40 with at least one million dollars in their retirement account.

The screenshot displays the Remotiv Gateway interface. The main content area shows a table of employees with columns for ID, Plan Sponsor, Name, Email, Age, and Plan Accounts. An 'Advanced Filtering' dialog box is open, allowing the user to define a filter. The filter name is 'Wealth Management Prospects'. The filter criteria are:

- Field\*: Age, Condition\*: Greater Than, Value\*: 40
- Field\*: Plan Accounts, Condition\*: Greater Than, Value\*: \$1,000,000

The background table shows the following data:

ID	Plan Sponsor	Name	Email	Age	Plan Accounts
9847	TT	Test Ca			
9853	TT	Test Ca			
9856	TT	Test Ca			\$3,366,945
9867	TT	Test Ca			
9869	TT	Test Ca			
9870	TT	Test Ca			
9871	TT	Test Ca			
9872	TT	Test Case 01	ZK Zachary Kline maxim.skachko1997+999@gmail.com	40	\$45,076
9873	TT	Test Case 01	SK Scott Kraege	49	\$257,201
9874	TT	Test Case 01	JL Jerome Liwanag maxim.skachko1997+23@gmail.com	38	\$39,500



## THE ASK:

An asset manager recommended a program that would leverage our financial wellness and retirement readiness engagement tools to support advisors and plan sponsors who selected their Target Date Fund suite.



## THE SOLUTION:

- Provide customized paper reports that educates participants on the management firm's Target Date Funds and how to best use Target Date Funds
- Provide a digital financial well-being solution with a personalized savings plan and a retirement readiness solution that includes a suggested strategy
- A digital assessment created to help participants complete their full financial picture (added outside assets, spouse's assets, income sources)
- Remotiv Coaches would provide financial well-being and retirement readiness education around Target Date Funds
- Remotiv's CRM capabilities provide advanced filtering functionality to management firms to help identify participant's based on asset allocations and whether they are fully or partially invested in their TDF
- The Gateway's Notifications and digital messaging capabilities allow investment management firms to engage with populations based on participant asset allocations in target date funds
- Advisor-friendly platform would support the advisor's interest in bridging the gap to wealth management opportunities

Advanced filtering capabilities provide detailed insights and reporting to enhance TDF initiatives.

The screenshot shows the Remotiv 'Employees' page. A table lists employee details including ID, Plan Sponsor, and Employee Name. A large text overlay 'INVESTED IN A TARGET DATE FUND' is positioned over the table. A red arrow points from the text to a row in the table. The table has columns for 'REPLACEMENT RATE OF SUGGESTED C...' and 'INVESTED IN A TARGET DATE FUND'. The highlighted row shows a replacement rate of 1.09 and is marked 'Y' for 'INVESTED IN A TARGET DATE FUND'.

ID	PLANSponsor	EMPLOYEE NAME	REPLACEMENT RATE OF SUGGESTED C...	INVESTED IN A TARGET DATE FUND
10086	Sample Company 1	Sample Participant	0.93	N
10224	Sample Company 2	Sample Anders	1.09	Y
10225	Sample Company 3	Sample Anderson	1.01	N
			1.39	Y
			1.1	N
			1.08	Y
			1.52	Y
			1.13	N
			0.85	Y
			1.05	N

The screenshot shows the Remotiv 'Employees' page with an 'Advanced Filtering' dialog box open. The dialog box contains the following filter criteria:

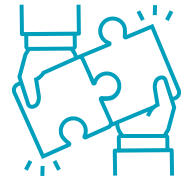
- Filter name\*: Partially Invested in TDF
- Field\*: Age, Condition\*: Greater Than, Value\*: 40
- Field\*: Fully / Partially in TDF, Condition\*: Greater Than, Value\*: \$100,000
- Field\*: Other Accounts, Condition\*: Greater Than, Value\*: \$100,000, Added from Account Aggregation\*

Buttons for 'Add One More', 'Cancel', and 'Add' are visible at the bottom of the dialog box.



## THE ASK:

Retirement Plan and Consulting Advisory Firm asked us to provide our Financial Wellness and Retirement Readiness services as a catalyst to motivate plan sponsor clients to initiate a re-enrollment that would default participants in the advisor managed account.



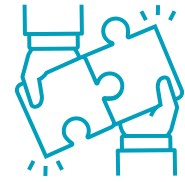
## THE SOLUTION:

- Provide customized paper reports that educates participants on the managed account
- Provide a digital financial well-being solution with a personalized savings plan and a retirement readiness solution that includes a suggested strategy with the managed account
- A digital assessment created to help participants complete their full financial picture (added outside assets, spouse's assets, income sources, etc.)
- Remotiv Coaches would provide financial well-being and retirement readiness education around the managed accounts
- Remotiv Gateway CRM capabilities and advanced filtering allow management firms to identify participants who may benefit from wealth management services
- Remotiv Gateway's Notification and Digital Messaging capabilities allow for targeted messaging campaigns that support the investment management firm and the managed account firm



## THE ASK:

An asset manager and financial services company asked us to provide them with a scalable, digital retirement readiness solution to help them drive more engagement to ultimately bridge the gap to wealth management.



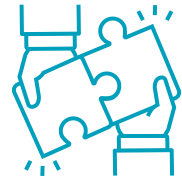
## THE SOLUTION:

- Phase 1 - Low cost solution: Integration to allow for SSO to the Remotiv Portal and include a digital assessment created to help participants complete their full financial picture (add outside assets, spouse's assets, income sources, etc.)
- Phase 2 - Engagement Strategy: Remotiv Coaches function as relationship managers to seek buy-in from plan sponsors to obtain data needed to generate proactive, personalized retirement readiness engagement tools
  - Plan duplication within the Remotiv platform (fund lineup, plan design)
  - Census data on all eligible employees
  - Send proprietary RR Score or dynamic digital communication content to participants to get them to engage with the service and investment bank and financial services company's representatives
- Remotiv Gateway CRM capabilities and advanced filtering allow for investment bank and financial services company to identify those that may seek wealth management
- Remotiv Gateway's Notification and Digital Messaging capabilities allow for the investment management firm to engage with the population that may be best suited for wealth management



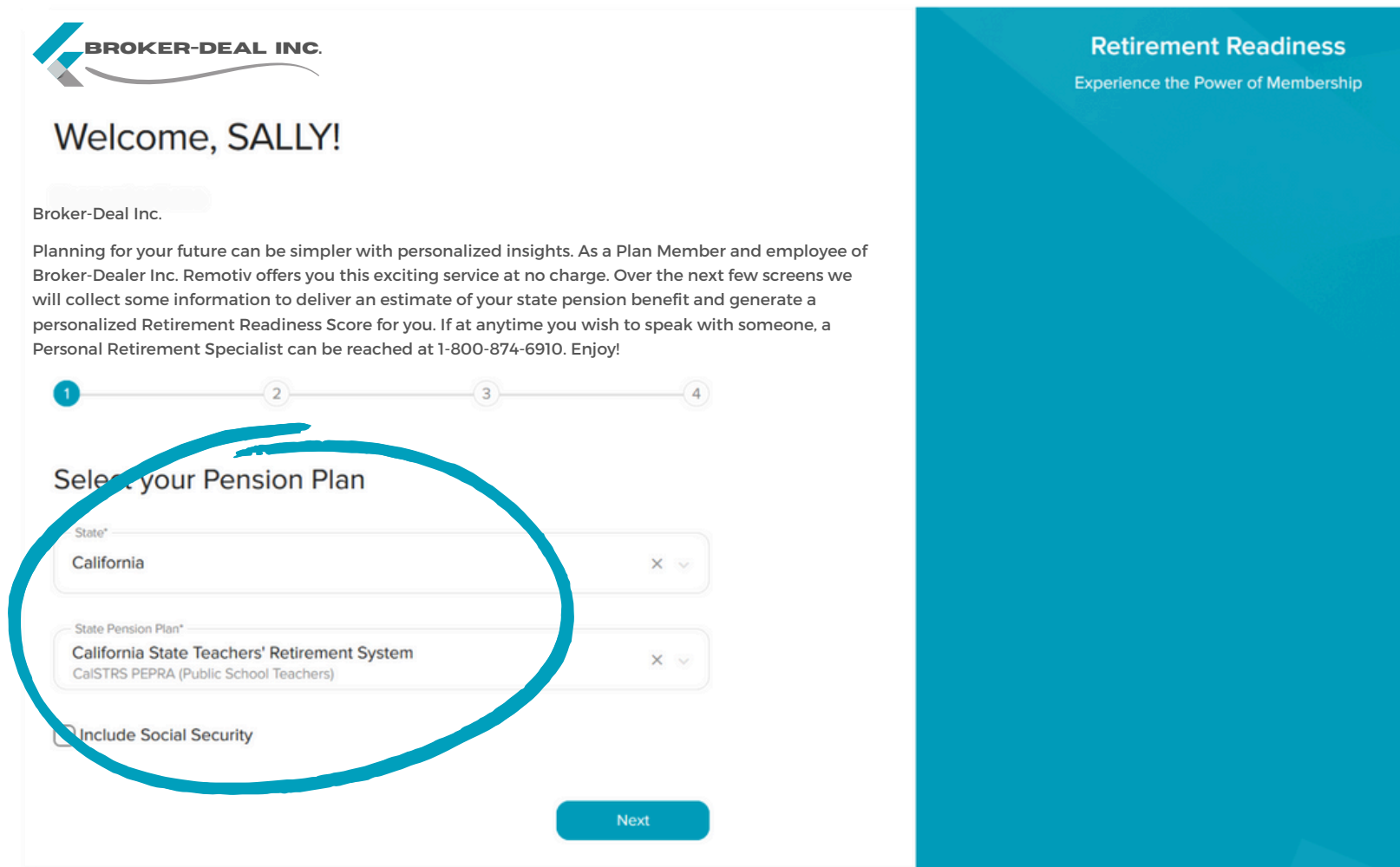
## THE ASK:

Large institutional Broker Dealer / Record Keeper asked us to create a custom version of our digital experience marketed to non-participants, a group that is largely teachers, to help engage and enroll new clients.



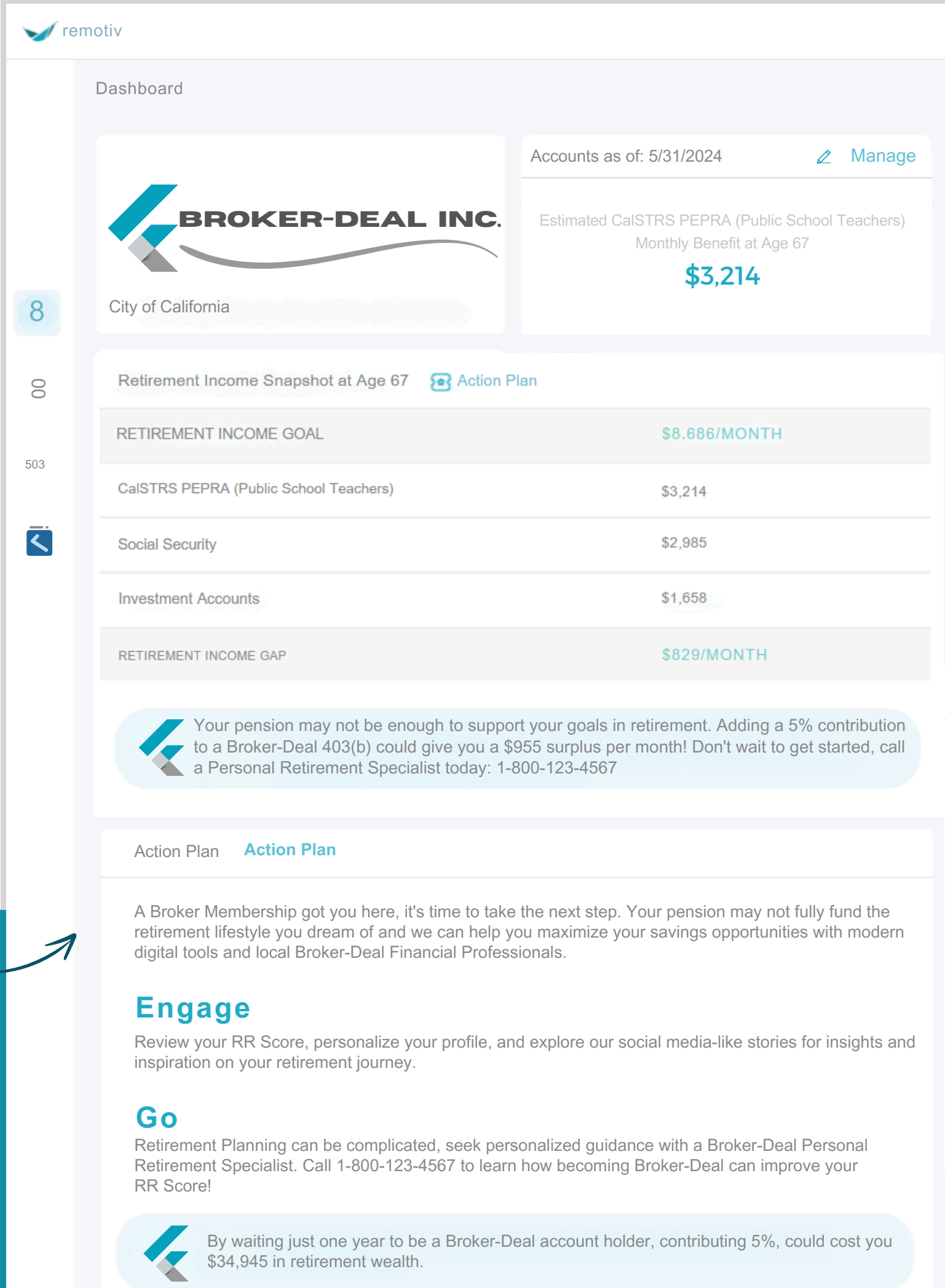
## THE SOLUTION:

- Remotiv is leveraging a suite of API's and developer tools to integrate Remotiv's proactive personalization, calculations, and suggested strategies as a part of the user experience
  - Single Sign-On (SSO) to a customized and branded Remotiv Portal
  - Fully architected assessment to collect user data and determine their State Level Pension Benefit
  - Push collected data from user session, assessment and Remotiv's Retirement Readiness projections back to the integrated partner to enhance their services
  - Branded financial calculators embedded into personalized savings plans
- Provide Remotiv Coaches to coach their Retirement Consultants to drive more engagement and training around the Remotiv widgetized Software development kit tools within the partners platform
- Provide partner specific content on a weekly basis produced by Remotiv Coaching Team
- Custom Remotiv Gateway to include utilization, conversion metrics and a data extract that aligns with partner's CRM



### Assessment with a State Pension Library

Remotiv is providing a custom assessment for the associate members to gather data elements to project a monthly pension benefit.



### Custom Dashboard

Upon completing the assessment, the user is provided with their Retirement Income Goal, Remotiv's proprietary RR Score, overview of Retirement Income Sources, impact to wealth by enrolling with the Broker/Dealer & Record Keeping partner and clear action steps to get started with a financial representative.



WEBINAR

COACH THE CONSULT

## CONSULTANT WEBINAR

DIGITAL  
CLIENT  
STRATEGIES

TUESDAY, 20 SEPT  
8.30 AM

REGISTER NOW

### Coach the consultants:

- Remotiv's client success team and lead retirement savings coach provides in-person training to the client's existing retirement planning representatives covering the following:
  - In depth review of Remotiv platform features
  - Remotiv coaching methodology
  - Support/Help desk protocol
- Ongoing training sessions and support functions are performed regularly to ensure the continued successful integration of Remotiv coaching model

# Contact Us

We are here to answer questions you may have.  
Reach out via the contact form on [remotiv.com](https://remotiv.com), or call us directly.



Call us

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