

Personalized Investing FAQs

What is Personalized Investing?

Personalized Investing, also known as a managed account, is a professionally managed, fully digital investment strategy that makes investing easier for plan participants. Exactly as the name implies, personalized investing takes key financial and demographic data points – both from a participant's retirement plan attributes and information they share about themselves – to create a customized strategy designed to help meet their retirement goals.

Personalized Investing through a managed account brings a digital asset allocation to plan participants that extends beyond traditional target date and target-risk strategies for this simple reason: each asset allocation is dependent on each individual's personal situation. Personalized Investing could be the right solution for anyone, but for the DIY'er who isn't confident in making the myriad of decisions necessary to manage their retirement investing strategies, a Personalized Investing Strategy is the easy button to ensuring active oversight of their retirement account!

Why should we consider adding it to the Plan for our Plan Participants?

- The Plan Sponsor or Committee believes a personalized investment strategy offers Plan Participants unique investing strategies specific to their needs.
- A Personalized Investing Strategy provides active management to inactive investors.
- Situations beyond age and risk change frequently. A Personalized Investing strategy is an easy solution to managing through those changes – proactively.

Why should a participant elect a Personalized Investment Strategy through a Managed Account?

1. **It's Easy.** For individuals who prefer a hands-off approach to investing, a managed account provides convenience. The investor doesn't have to actively monitor the market or make investment decisions; instead, the manager handles those tasks.
2. **Customized to the individual.** Managed accounts can often be customized to meet specific investment objectives, such as income generation, capital appreciation, or tax efficiency. This level of customization may be appealing to investors with unique financial goals.
3. **The Account is managed by an expert.** As a Professional Manager, the strategy's advisor has a legal responsibility to the participant in making investment decisions in their best interest.
4. **Ongoing Investment Monitoring.** Personalized Investing provides continuously monitoring of the performance of the portfolio and makes adjustments as needed. This active management can potentially take advantage of market opportunities and mitigate risks.

Does a Personalized Investing product provide direct investment advice or education?

- No. Your Plan's education and advice strategy will continue to be managed by your Plan's Advisor.
- These products are purely a digital solution that leverages sophisticated data analytics to provide a personalized asset allocation with a goal to best meet the retirement goal objectives.

What Personalized Investing products are available on Sentinel's Recordkeeping Platform?

- LeafHouse
- iGps

Who pays for the Personalized Investing Strategy?

Plan Participants bear the cost of the professional, customized allocation of their retirement account. It is paid on a monthly basis.