



Advisor Connect | Advantages of an Unbundled Platform

MAKING IT ACTIONABLE

There are some things that we're happy to buy right off the rack. After all, mass production usually means consistency and cost-savings. On the other hand, when we do buy off the shelf, we compromise on individual choice and sometimes flexibility in getting the exact qualities and features we want. In retirement plan terms, that can be a good way to think about the difference between a bundled solution and an unbundled solution.

In a bundled approach, the client typically accepts:

- A standardized plan design
- One provider as recordkeeper, TPA, investment management and custodian
- Limited investment offerings
- Service delivery that reflects choices and qualities of the provider, who may or may not be a leader in all facets of retirement plan work

When we partner with investment professionals like you, together, we present a compelling unbundled alternative. We do this by offering:

- Expert and custom-tailored plan designs
- Broad open-architecture options for investment lineups
- Personalized, local service

These details support client relationships and help drive better results over time. We think that represents a superior offering.

The key is appreciating that **both models make sense** if they are well-designed, well-delivered, and—most importantly—if they are matched to the right client for the right reasons. We strongly believe that, in many cases, a client benefits by the choice, flexibility, and service quality of an unbundled approach. By delivering a custom-tailored model, we're better able to identify and serve each client's unique needs and goals.

ACTION TO TAKE NOW

Contact us to discuss how we can deliver a superior unbundled offering to help your clients experience a successful retirement plan solution.