



flexPATH Target Date **Funds** Compared to Soteria Target Date **Accounts**

Both are good

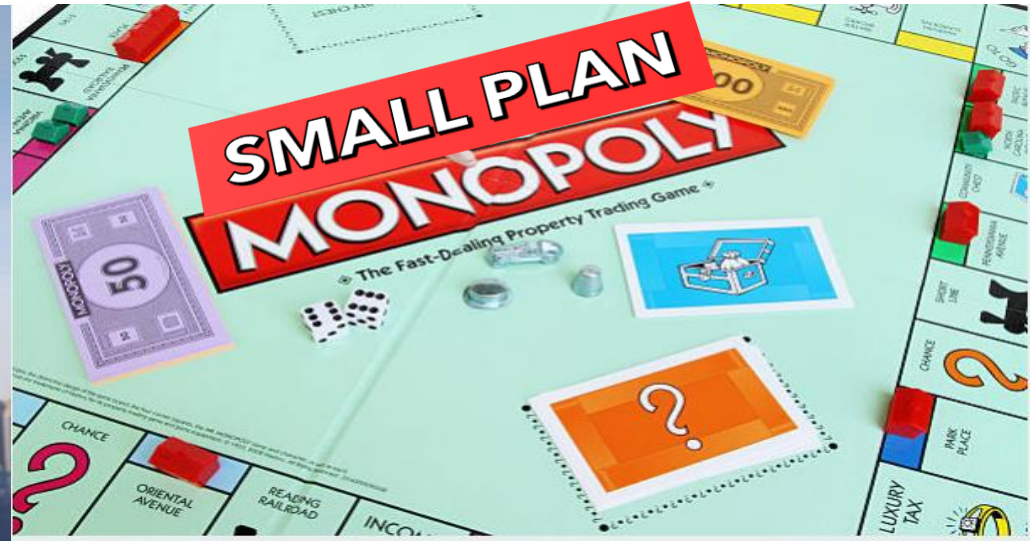
RPAG Success Story: \$100 Billion in flexPath

**12,000
Advisors**

\$1.5T+
in Assets
Under Influence

120K+
Retirement
Plans Served

10M+
Participants
Engaged





Paving the Way



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The Movement to
Personalization is
a BIG DEAL

Be a part of
the future

2 Big Improvements
in Target Date Investing



Personal
Accounts



Flexible
Funds

Old School
One-size-fits-all Funds



Target Date
"Fund"
versus
"Account"

Funds are One-size-fits-all flexPath	Accounts are personal Soteria
No customization	Participants "manage" their unique glidepaths
Advisor "signs on" for glidepath and the underlying funds	Advisor "drives" the process by specifying underlying funds
RK posts holding in a CIT	RK rebalances to underlying fund holdings
Participant sees the CIT	Participant sees underlying holdings
Target date is in 10-year groupings	Target date is actual month of retirement
Advisor is client	Advisor is partner

Advisor Choices



Sell the package with
its 20 managers and
27 funds



Own the package:
Select the managers
Manage fund allocations

flexPath Underlying Funds

By Contrast, Advisor selects Funds in Soteria

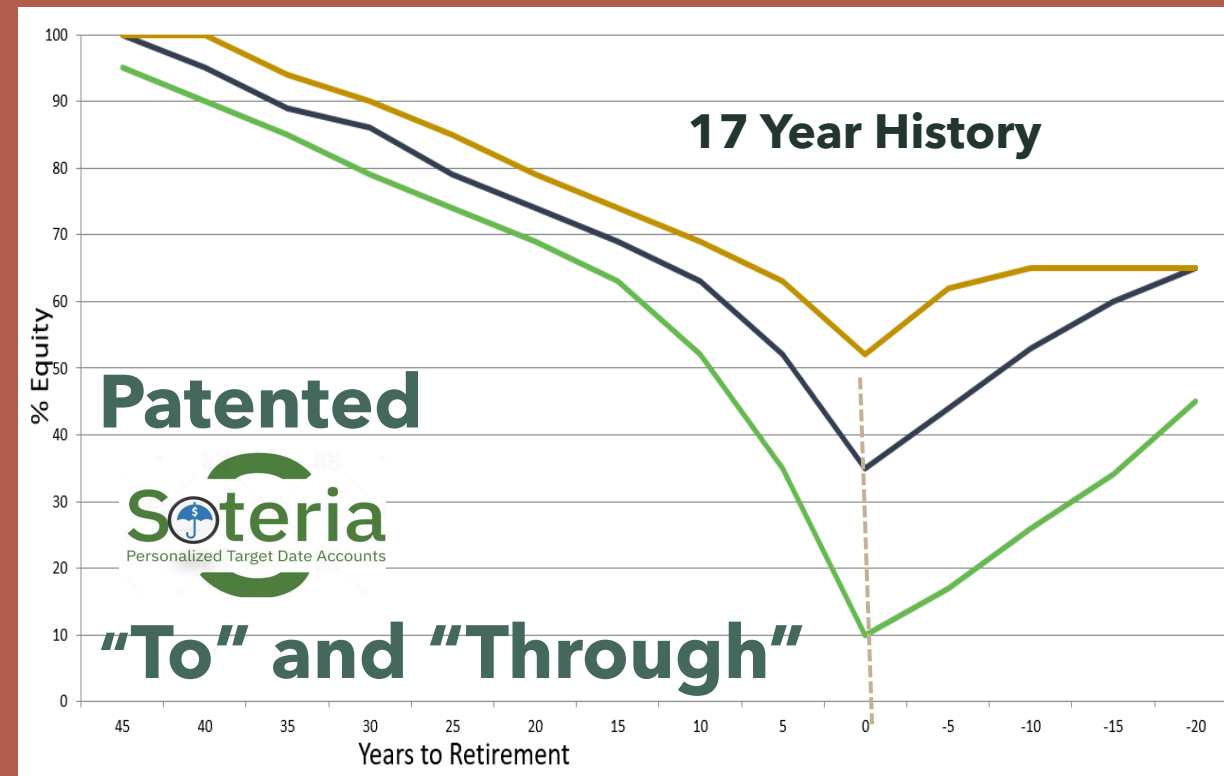
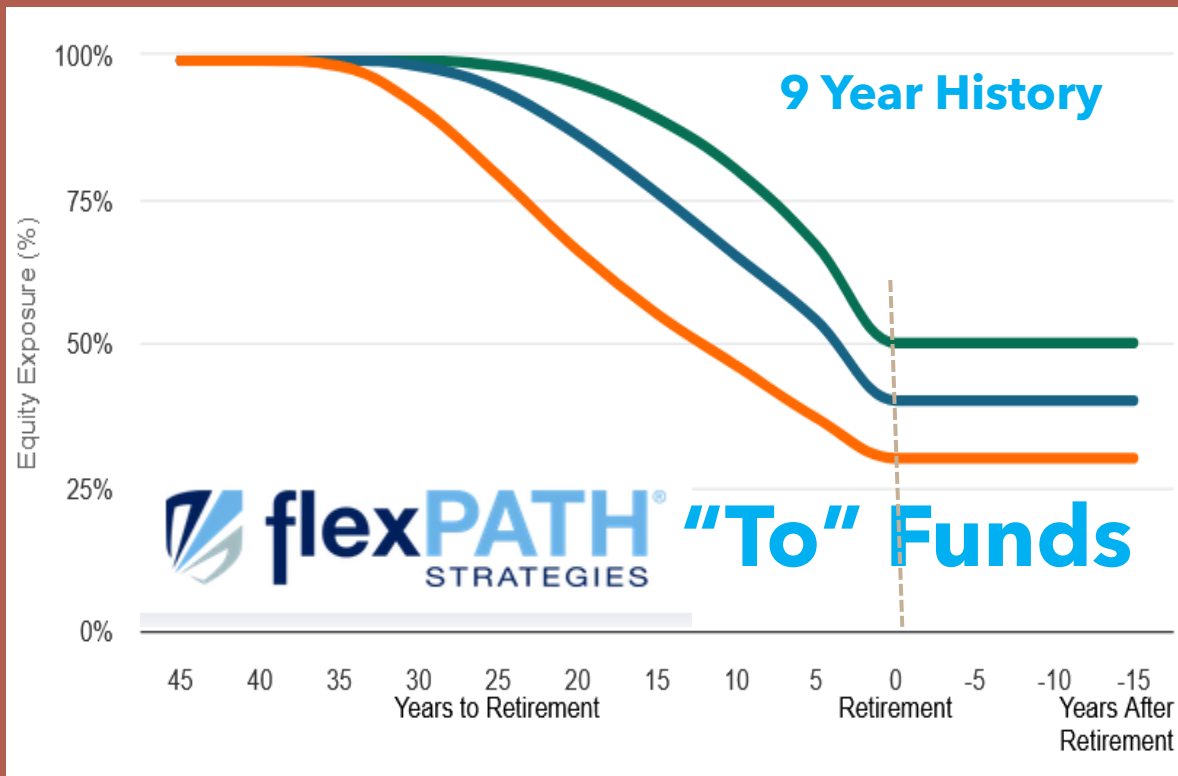
27 Funds from 20 Managers

BlackRock Russell 1000® Index F	36.03
BlackRock MSCI ACWI ex-U.S. IMI Idx F	20.94
Long Term Credit Bond Index Fund F	4.24
PIMCO RAE International CIT CL OTS	4.11
American Century US Prem Lrg Cap Gr Tr I	3.95
JPMCB U.S. Value CF-FF	3.95
Putnam Large Cap Value Trust I	3.95
AB US Large Cap Growth CT W	3.94
BlackRock Developed Real Estate Idx F	3.11
BlackRock U.S. Debt Index F	2.56
Total Number of Holdings	27



Managers advocate for obvious reasons

Soteria Patented Glidepaths are Similar to flexPATH but Re-Risk in Retirement Pursuant to Advice from Kitces and Pfau



Personalization



**Funds
Available**

Lots of
flexPATH
Funds

Glidepaths

flexPATHs

**Target
Date
Funds**

flexPATH
CITs



**Funds
Available**

Funds on
Platform. Advisor
approved

Glidepaths

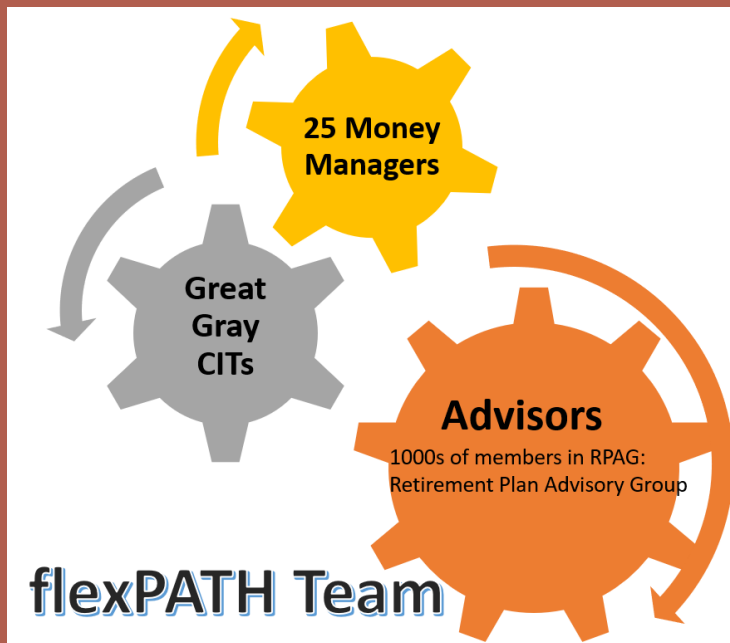
Patented Safe
Landing
Glidepaths

**Target
Date
Accounts**

Soteria Personalized
Target Date
Accounts

Infrastructure

Deep distribution team



Soteria is built for partners



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Why Should Advisors Choose Soteria?

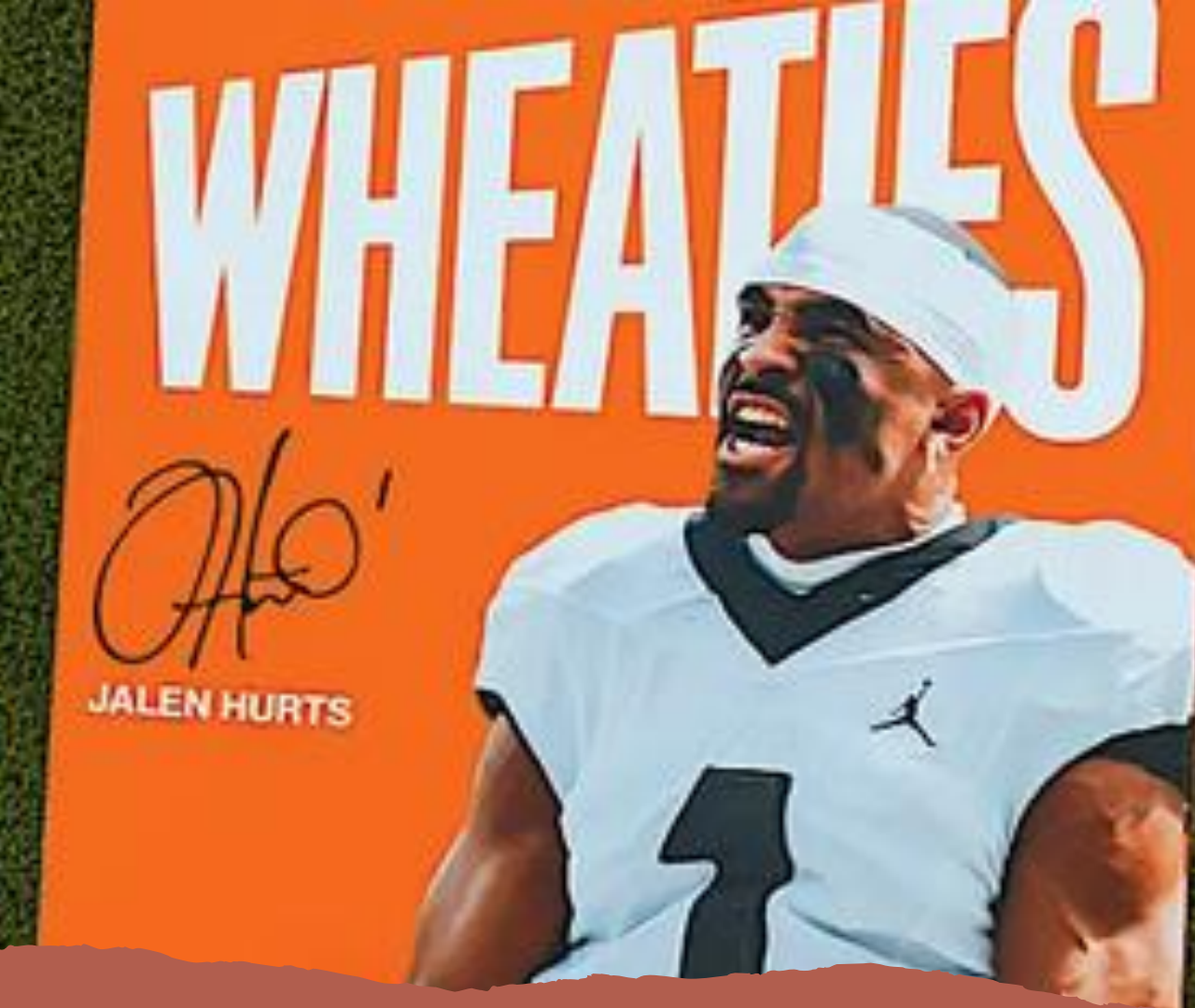
Soteria puts advisors in the driver's seat.

They are a provider rather than a client, so:

- They are paid for the service, and
- They choose the investment team.

New System Puts
Advisors Behind the
Wheel of a
Remarkable 401(k)
Breakthrough





Soteria Needs a Champion



Surz is Pushing on a String

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