



PERSUAZO[™]
Revolutionarily | Transformative | Solutions

Plan Advisor Overview

DefinedBenefit[™]
401(k)

DefinedBenefit 401(k)TM

The Advisor's **Problem** (Unspoken, But Real)

Plan advisors face a quiet crisis: Investment menus look identical. Fees are under constant pressure. RFPs reward price, not expertise. Recordkeepers control the relationship. Assets leave at retirement. And AI and model portfolios threaten commoditization.

Most advisors are being pushed toward irrelevance—despite doing more work than ever.

**When your clients retire, do you want to be responsible for the account balance...
or the retirement paycheck?**

What Is Defined Benefit 401(k)TM - DB 401(k)?

DB 401(k) is a category-defining, retirement income framework that transforms a traditional 401(k) from an accumulation account into a personal pension system—without adding employer liability.

DB 401(k) does this by:

- Defining retirement income *before* retirement
- Monitoring progress annually
- Guiding course corrections when participants drift off track
- Anchoring success to income—not account balance

**The outcome is pre-defined. The process is disciplined.
The advisor owns the result.**



Why DB 401(k) **Changes Everything** for Advisors

A Business Model Upgrade

DB 401(k) elevates the advisor from:

- Asset steward → **Income architect**
- Portfolio selector → **Outcome fiduciary**
- Fee-based provider → **Retirement strategist**

“DB 401(k) lets you engineer retirement—not hope for it.”

A Defensive Moat Against Commoditization

DB 401(k) creates differentiation where it matters most:

Outcomes can't be automated. Income planning can't be price-shopped. Retirement paychecks can't be outsourced. This is the moat AI, model portfolios, and recordkeeper consolidation cannot cross.

The Power of Outcome Pre-Definition

Traditional 401(k)s ask: “How much did you accumulate?”

DB 401(k) asks: **“How much income will this produce—every month, for life?”**

That single shift reframes:

- Advisor value
- Participant engagement
- Sponsor perception
- Fiduciary responsibility



DefinedBenefit 401(k)[™]

The Pension Employees Lost—Restored

Employees lost defined benefit pensions. DB 401(k) restores the *experience* of a pension:

- A clearly defined retirement income goal
- A monitored path toward that goal
- Adjustments when conditions change
- Confidence, not guesswork

All without adding employer balance-sheet risk.

The Technology: Your Silent Co-Fiduciary

DB 401(k) technology works quietly in the background to:

- Track progress toward income goals
- Identify underfunding early
- Recommend contribution or strategy adjustments
- Support fiduciary documentation



“The system tells you when participants are drifting—and what to do before it’s too late.”

This allows advisors to deliver **precision guidance at scale**.

Why Sponsors Will Say “Yes”

Sponsors don’t want complexity.
They want: Better employee outcomes.
Reduced retirement anxiety, and a credible answer to “*Will I be okay?*”

DB 401(k) delivers:

- Higher perceived plan value
- Better participant engagement
- A plan built around outcomes—not hope

Why Advisors Win

With DB 401(k), advisors gain:

- Higher plan retention
- Deeper participant relationships
- Stronger RFP differentiation
- Relevance at retirement—not just accumulation
- A pathway to retaining assets post-retirement



This doesn’t replace what you do—it protects it.

How DB 401(k) Is Implemented

- DB 401(k) works as an **overlay** to existing plans. No plan redesign is required. There is no disruption to current investments. It can begin with a pilot group and scale across the plan over time. That is: **Low friction. High impact.**

The Strategic Question Every Advisor Must Answer

Do you want to manage accounts that fluctuate... or deliver retirement paychecks your clients can count on? Anyone can manage money. Few can deliver retirement income.

DefinedBenefit 401(k)TM

Relevance over rates. | Outcomes over assets. | Paychecks over balances.

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