



DefinedBenefit
Patent Pending.  **401(k)**TM

Pensionizing America's
401(k) System
Insurer Overview

The Opportunity for an Insurer

Persuazo has developed a category-defining retirement-income decision system that allows insurers to help plan participants pre-define retirement outcomes—rather than compete over products after the fact. The Persuazo platform transforms traditional accumulation vehicles such as 401(k) into personal defined-benefit income plans by embedding outcome-based logic, systematic funding guidance, and annual recalibration. In doing so, Persuazo shifts retirement planning away from projections and performance claims and toward something the industry has not been able to deliver at scale: **decided, durable, lifetime income outcomes.**

An insurer that introduces Defined Benefit 401(k)[™] - DB 401(k):

1. Moves Upstream of the Rollover Decision

The insurer becomes part of the retirement *construction phase*, not the liquidation phase.

By retirement, the question is no longer *where should I roll this?*

It is *how do I complete the income plan I already built?*

2. Converts Volatile Rollovers into Predictable Lifetime Income Outcomes

DB 401(k) drives:

- Systematic plan contributions
- Annual recalibration
- Eventual annuitization or income-rider activation

This transforms episodic rollover competition into predictable, insurer-aligned capital flows.

3. Expands Addressable Market Without Product Reinvention

DB 401(k) works with:

- Existing annuities
- Existing income riders
- Existing capital structures

The innovation is positioning, framing, and system logic, not balance-sheet risk.

4. Creates a Durable Competitive Moat

Asset managers can manage money.

They cannot credibly define or guarantee retirement income.

DB 401(k) institutionalizes what insurers already do best—income guarantees—but moves them into the accumulation phase where competitors cannot easily follow.

Why This Matters Now

- Defined benefit pensions are gone
- 401(k) outcomes are increasingly questioned
- Regulators favor income clarity over accumulation ambiguity
- Participants want certainty, not projections

An insurer that introduces DB 401(k) does not just gain a product edge. They gain outcome control.

Bottom Line

DB 401(k) allows an insurer to:

- Disrupt the rollover market dominated by Fidelity, Vanguard and Blackrock
- Replace asset-gathering with income-building
- Convert uncertainty into institutional advantage

This is not about selling more annuities.

Defined Benefit 401(k)[™] is about owning the retirement outcome at scale.