



THE UNIFIEDPLAN®

When you offer your employees the UnifiedPlan, you are offering them the greatest possible benefit — higher rates of retirement success.

The problem is that most retirement plans put too much responsibility on the employee. Few individuals know how to set a goal, join the plan, save more money as time goes on, invest sensibly, and monitor his or her outlook. Let's face it, most participants are not financial experts, yet currently their success depends solely on their ability to make expert-like decisions. The UnifiedPlan focuses on the big picture and creates a disciplined, long-term process for each participant.

Unified Trust works closely with your plan's advisor to create a highly personalized plan to improve the likelihood that the employee will reach that goal. Even better, we measure the progress toward their goal each quarter and if changes are needed we make them automatically!

Simply put, the UnifiedPlan will help increase the likelihood that participants will be able to retire in comfort and with peace of mind.

How The UnifiedPlan Works

A Defined Goal: The UnifiedPlan is retirement made easy. It starts with defining a goal for each participant, to replace 70% of pre-retirement income and targeting a fully funded benefit as close to the normal Social Security retirement age as possible. We then default

into the least amount of risk needed to succeed, making adjustments as needed along the way.

A Personalized Plan: We create a personalized plan with basic information from the participant to improve the likelihood that the participant will reach his or her goal. The plan is highly individualized; we look at many possible solutions to find the one that's best. Each participant gets a plan that's unique to his or her situation, current savings and assets, and projected years until retirement. This complex and elegant solution is delivered with simplicity. The participant generally does not need to do anything; it is all done for them.

Actively Monitored and Managed: Unified Trust reviews each participant's situation every quarter to make sure they have a prudent asset allocation and their funded ratio is on track to meet their retirement goal. If changes are needed to the investments, we automatically make them.

And the great thing is that you can help your employees retire while maximizing your fiduciary protection. When you work with Unified Trust, your fiduciary responsibility is limited to being prudent in hiring and monitoring us! As one of the first discretionary trustees

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in the country, Unified Trust assumes the fiduciary responsibility to manage plan assets and must always operate using a prudent, expert standard of care.

When you offer your employees the UnifiedPlan, you are offering them the greatest possible benefit—retirement success. In plans studied, the UnifiedPlan has nearly¹ tripled the percentage of participants on track to achieve a fully funded benefit.

Unified Trust, N.A. and your advisor will work together to develop, implement and monitor your investment plan. Together we focus on the one statistic that truly matters—retirement success!

1. Kasten, G. “The UnifiedPlan[®] Dramatically Increases Retirement Success”, 2016, © Unified Trust Company

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