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Digital Strategy

Objectives

Aligning user experience strategy with integration decisions

Supporting role

- Define data strategy to support user experience needs (CRM)
- Align on a single account security solution
- Determine the best technology solution to ensure efficient experience management and platform performance
- Collaborate on require short and longer term resource model

Leading role

- Determine short term (2022) and longer term (2023+) user experience priorities
    - Short term: address largest user experience gaps while we converge to a single platform
    - Longer term: create user experience differentiation through a single white label platform

Ensure a solid foundation for all audiences while building a user design center of excellence

Addressing the biggest experience gaps while leveraging partner resources to expand current capabilities

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Roadmap

American Trust: Building Our Brand

Longer term: creating experience differentiation

American Trust
Institutional
Advisor/TPA

TPA Specific

- Online administration tasks
- Data submission
- Managing delegated services
- TPA education/content
- Read access to advisor content

Advisor Specific

- Investment management
- Employee education/advice
- Plan oversight/vendor selection
- Advisor education/content
- Read access to TPA content

Shared Content
Book of business information
Notifications
Plan and book level reporting
Data exports
User access management

SSO

Employer experience using Relius APIs and custom UX

Pass Through

Employee experience using Relius APIs and custom UX

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Short term proposal (2022): intermediary foundation

- MVP 1: Setting the foundation
  - Create data structures in Salesforce to support book of business reporting for intermediary audiences (TPA, advisor, partner)
  - Define user profile needs and required data for integration with account security process
  - Create initial dashboard with key book of business data
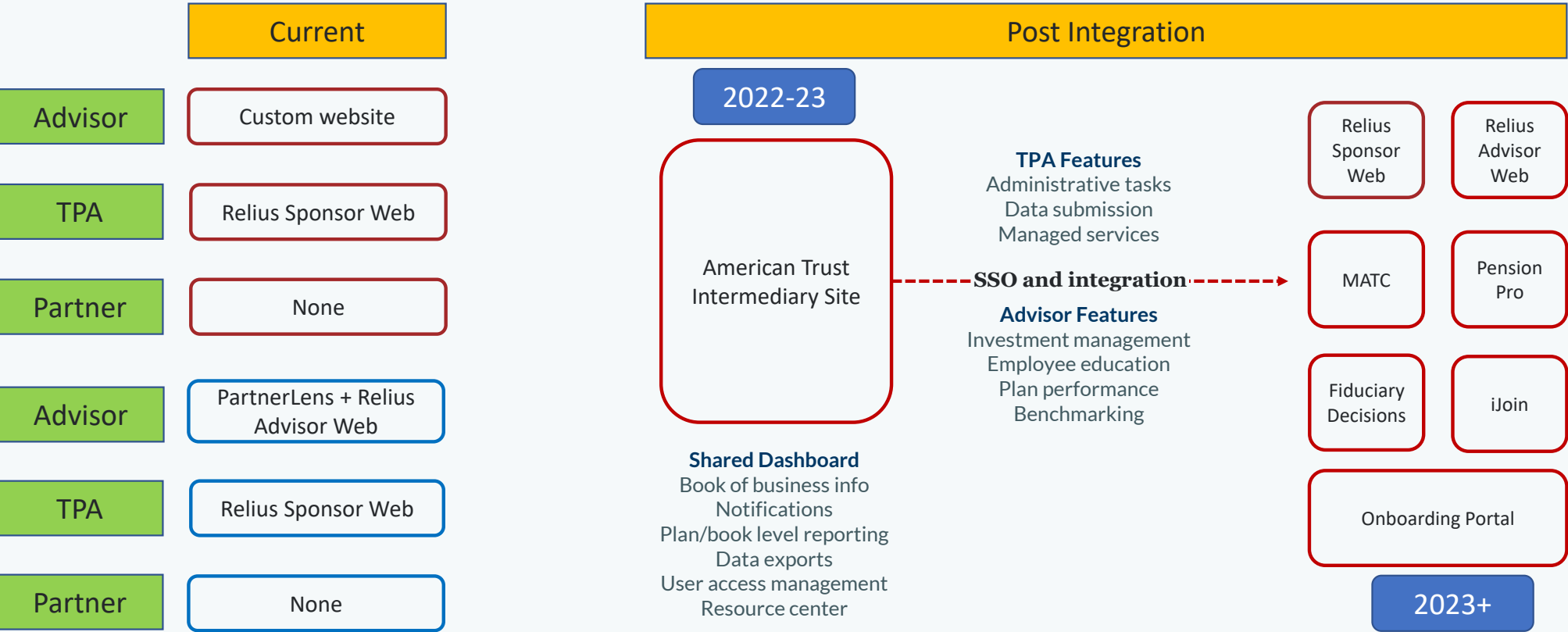 - Create SSO to Relius sponsor site from intermediary site

- MVP 2: Expanding intermediary site features
  - Expand book of business and plan level information
  - Create a resource center (educational content, forms, etc.) that can be leveraged by all intermediaries (TPA, advisor and partner)
  - Create aggregated plan notifications view (centralize all tasks for book of business)

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Longer term proposal (2023+): differentiation

- Intermediary: Partner, Advisor, TPA

  - Move investment lineup and model management online

  - Rollout plan and book level reporting

  - Leverage PensionPro workflows where we have common needs

  - Enable users to download client data

  - Allow updates to recordkeeping data

  - Expand resource center capabilities (e.g., proposals)

  - Integrate content from strategic partners (e.g., iJoin, Fiduciary Decisions)

- Plan sponsor and participant

  - Partner with Relius to influence core UX and long term data and micro service strategy

  - Evaluate value added opportunities vs. core functionality to create user experience differentiation

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Intermediary experience: partners, advisors, TPAS

Current

Advisor	Custom website
TPA	Relius Sponsor Web
Partner	None

Advisor	PartnerLens + Relius Advisor Web
TPA	Relius Sponsor Web
Partner	None

Post Integration

2022-23

American Trust Intermediary Site

TPA Features
Administrative tasks
Data submission
Managed services

- - - **SSO and integration** - - - →

Advisor Features
Investment management
Employee education
Plan performance
Benchmarking

Shared Dashboard
Book of business info
Notifications
Plan/book level reporting
Data exports
User access management
Resource center

Relius Sponsor Web	Relius Advisor Web
MATC	Pension Pro
Fiduciary Decisions	iJoin
Onboarding Portal	

2023+

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Note: "Dashed" items represent longer term items post integration
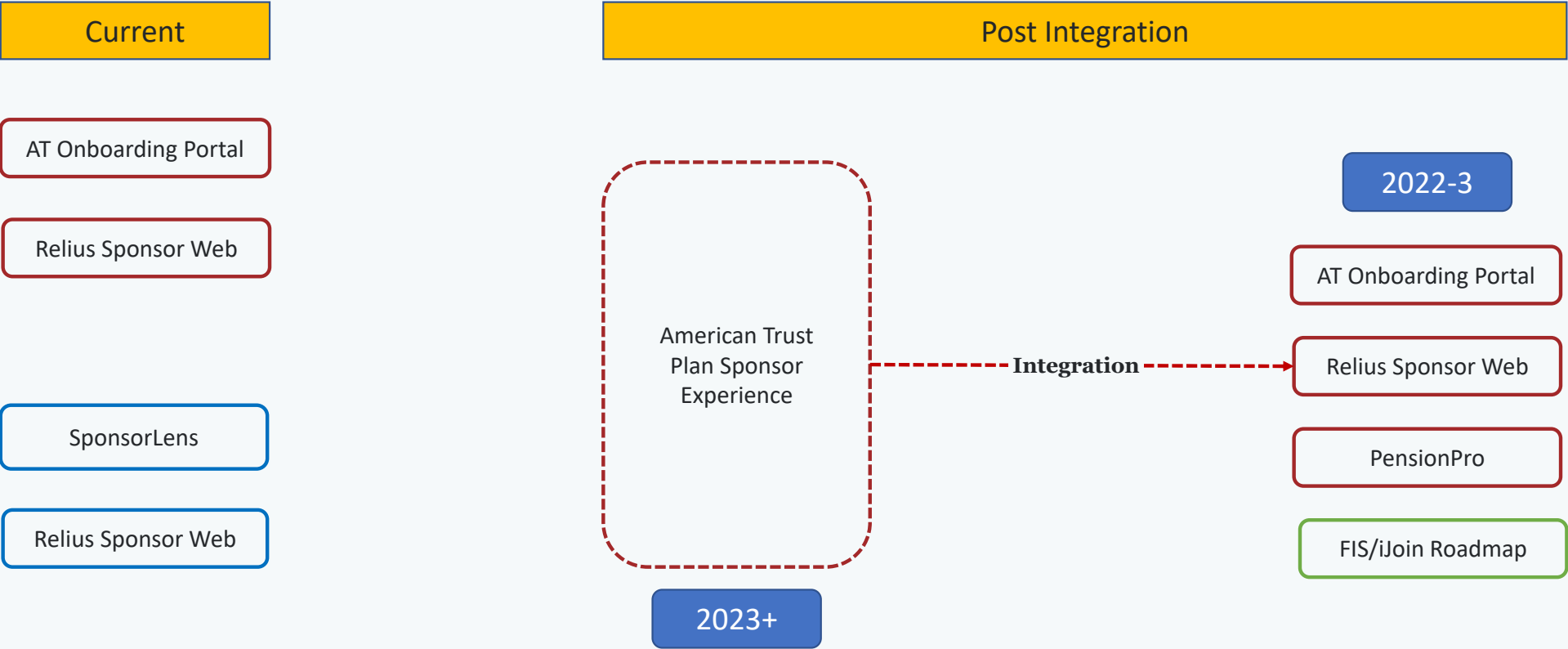
iJoin Advisor Roadmap

2022 Priorities

- Managed account marketplace
  - Phase 2 Leafhouse: add sidecar investments
  - Allows outside advisors to act as 3(38) (DFE model)
  - Other managers
    - ProNvest (in QA)
    - Franklin Templeton (Q2)
    - PIMCO (based on their TD funds)
    - Stadion (driven by Omni partner Ameritas)
    - BlackRock (similar to FT arrangement)
- Advisor alert if participant adds outside assets
  - May tie to campaign manager for automation
- Data integrity checks in ACT (salaries, emails, etc.)
- More ACT analytics (participant usage, outside data collected, etc.)

2023+ Priorities

- ACT enhancements to analytics portal
  - Investment focus (trend reporting, target date usage, default fund usage, etc.)

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Plan sponsor experience

Current	Post Integration

AT Onboarding Portal

Relius Sponsor Web

SponsorLens

Relius Sponsor Web

American Trust
Plan Sponsor
Experience

- - - - Integration - - - - →

2022-3

AT Onboarding Portal

Relius Sponsor Web

PensionPro

FIS/iJoin Roadmap

2023+

Note: "Dashed" items represent longer term items post integration

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FIS Relius Sponsor Web Roadmap

2022 Priorities

- None

2023+ Priorities

- Self service compliance (TPA experience light)
    - In Omni beta
    - Not the focus for Relius near term
- Data as a service
- Client onboarding visibility for TPAs
- New plan health/analytical dashboards
    - Beta testing within Omni

iJoin Plan Sponsor Roadmap
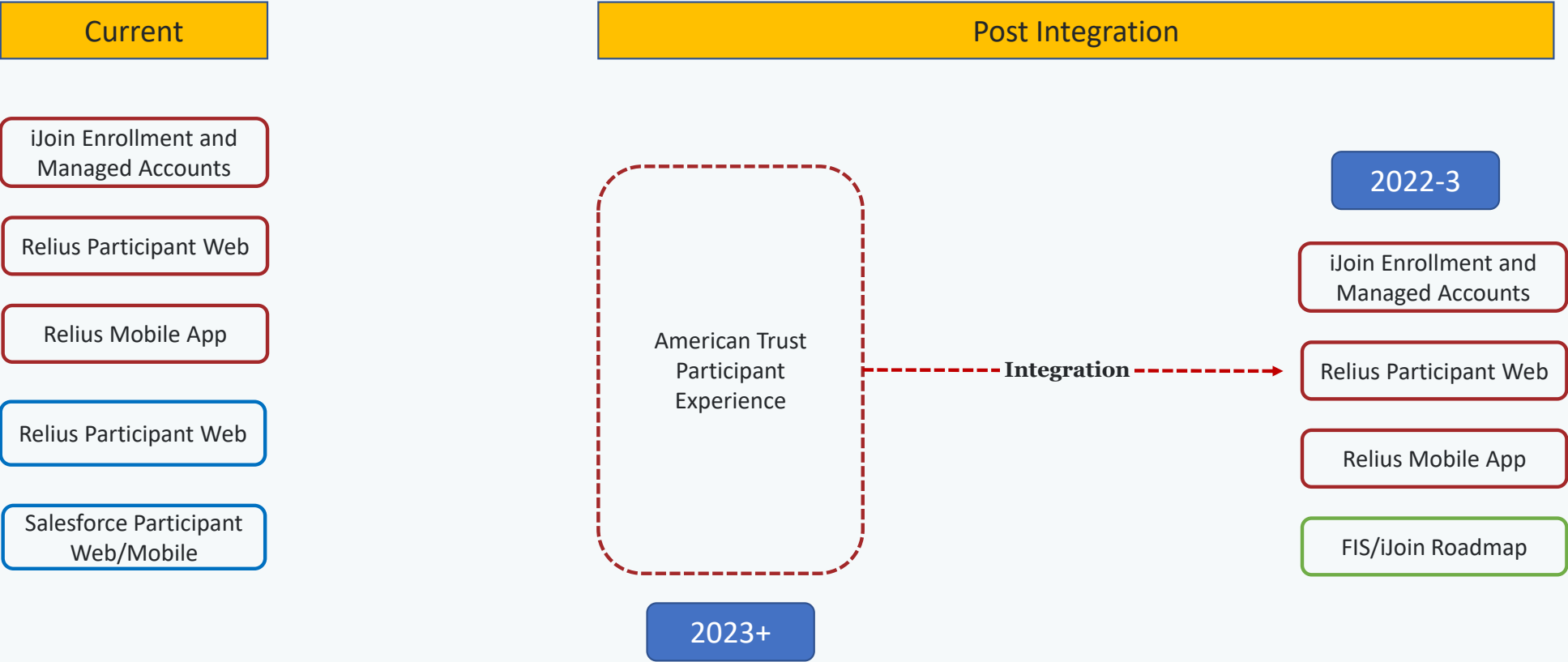
2022 Priorities

- Annuity/Allianz option
- Rollover options
    - Penchecks
    - MATC
    - Millenium Trust
    - Will be part of ACT for automated force outs
- Fee reporting and transactions
    - Includes setting fee by advice provider
    - Can be plan level by setting up multiple advisor level fee schedules
    - Looking at fee breakout by advisor, RK, etc.

2023+ Priorities

- Additional annuity integrations

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Participant experience

Current	Post Integration

Current

- iJoin Enrollment and Managed Accounts
- Relius Participant Web
- Relius Mobile App
- Relius Participant Web
- Salesforce Participant Web/Mobile

American Trust Participant Experience

2023+

Integration

2022-3

- iJoin Enrollment and Managed Accounts
- Relius Participant Web
- Relius Mobile App
- FIS/iJoin Roadmap

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13

Note: "Dashed" items represent longer term items post integration

FIS Relius Participant Web Roadmap

2022 Priorities
- iJoin annuity product (June 2022)
  - In-plan solution (Allianz)
  - Targeted messaging
  - SSO to iJoin
- iJoin e-notifications (launched DEC 2021)
  - Dashboard widget
  - SSO to iJoin
  - Manage e-notification elections
- Online distributions denials (June 2022)
  - Messaging back to participant
- Mobile app
  - Add investment elections (Q4-2022)
  - Add investment transfers (Q4-2022)
  - Support for multiple mobile apps (Q1-2022)

2023+ Priorities
- Response web capabilities
  - Expand SSO integration with app where it is responsive
  - First focus is for access to e-reports (statements)
- iJoin site performance
  - Change web service calls (consolidated vs. individual)
  - Batch file processing
- Mobile app
  - Add iJoin retirement income projection
  - Add iJoin enrollment integration

iJoin Participant Roadmap

2022 Priorities

- Explore
  - Currently 10 modules
  - Healthcare
  - Budget
  - Distribution analysis
  - Savings sequence
- Auto acceleration integration
  - Considered in projection
  - Allow PPT to see/modify in experience
- Use profit sharing formula in income projection
- Electronic delivery elections and notice delivery (Dec 2021)
  - Document upload facility (plan by plan)
  - Looking to add batch capability

2023+ Priorities

- Participant statements
- Add HSA bucket (5th source) to improve income projection calculation

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iJoin Foundational Roadmap
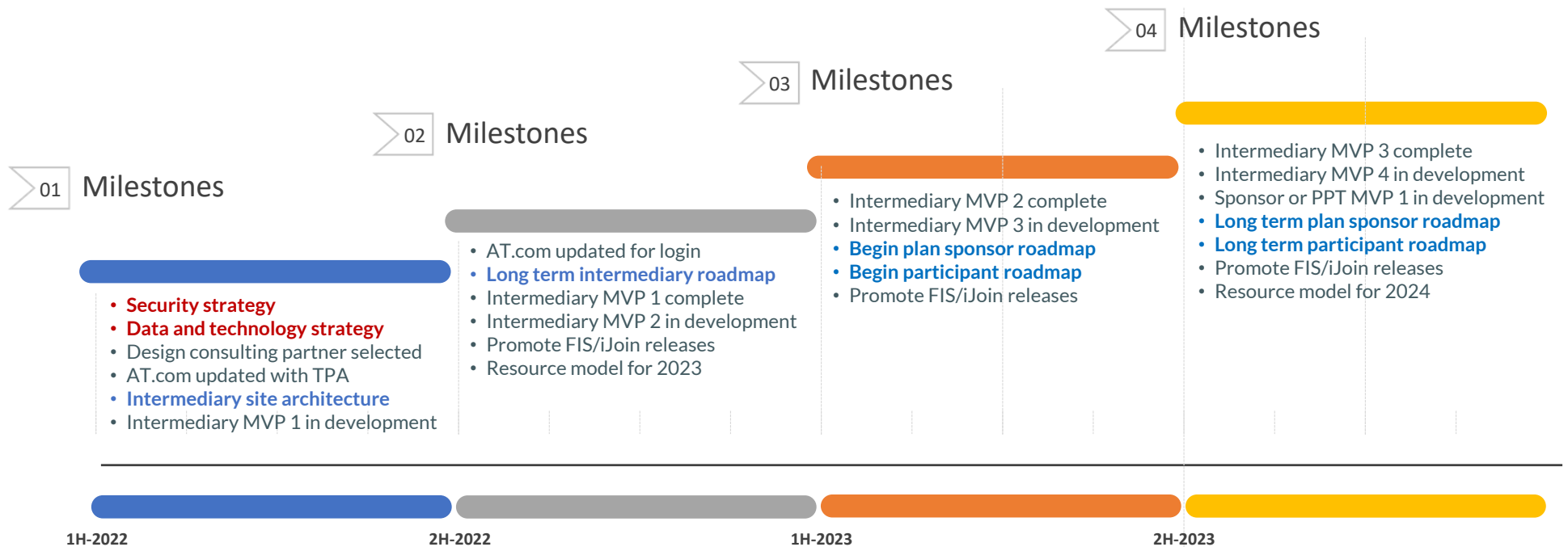
2022 Priorities
- Tech debt upgrades
    - Better performance
    - Not related to FIS upgrades for improvement
    - Security related items to improve login
- Reduce iJoin branding/visibility (1H-2022)
    - Ability to add advisor or partner logo in place of
- Improves SSO integration with Relius and help for failures

2023+ Priorities
- FIS next generation impacts

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Retirement Experience Roadmap

01 Milestones

- **Security strategy**
- **Data and technology strategy**
- Design consulting partner selected
- AT.com updated with TPA
- **Intermediary site architecture**
- Intermediary MVP 1 in development

02 Milestones

- AT.com updated for login
- **Long term intermediary roadmap**
- Intermediary MVP 1 complete
- Intermediary MVP 2 in development
- Promote FIS/iJoin releases
- Resource model for 2023

03 Milestones

- Intermediary MVP 2 complete
- Intermediary MVP 3 in development
- **Begin plan sponsor roadmap**
- **Begin participant roadmap**
- Promote FIS/iJoin releases

04 Milestones

- Intermediary MVP 3 complete
- Intermediary MVP 4 in development
- Sponsor or PPT MVP 1 in development
- **Long term plan sponsor roadmap**
- **Long term participant roadmap**
- Promote FIS/iJoin releases
- Resource model for 2024

1H-2022   2H-2022   1H-2023   2H-2023

Items in **red** are overlapping needs and key decisions for LT Trust integration
Items in **blue** assume consulting or expanded user experience team

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Design and Data

What is important to our clients

Understanding our clients needs

Financial Advisor

- Packaging their skills and our solutions to position their expertise
- Improving employer and employee outcomes
- A strong partner to help them build their business
- Client servicing through automation and online capabilities

TPA

- Designing retirement plans that align with client financial and social goals
- Reducing client effort and risk through administrative outsourced solutions
- Online client management of delegated tasks and data integration

Partner

- Reporting on product results (sales, asset and client growth, revenue, distribution analysis)
- Product data Insights (feature utilization, win/loss analysis, client success measures, product benchmarking)
- Management of product collateral and communications

Distribution Channels

- Larger firms: will focus more on data integration with industry firms (Envestnet, RPAG) or require custom data feeds
- Smaller firms: broader mix of data integration/requests and the desire to use our digital capabilities

What TPAs need

Administration

- Online distribution submission and approval
- Online loan submission and approval-include loan activity with principal and interest for any specified range of time
- Clean 5500 statement package
- For 3(16), need authorized signer authority
- Allow multiple distribution fees or pre-populated schedule
- Downloads (system specific) and API opportunities
- Easy vesting update capability
- Corrective distributions online
- Easy payroll upload
- Ability to download participant notices or to upload TPA notices to recordkeeper for distribution
- Secure data transmission
- Ability to add and modify participant information

Dashboard

- TPA controls security/ability to manage users and reallocate plans
- Book of business dashboard with easy drill down plan access
- Notification of approvals, reports, messages, to appropriate parties
- Single sign on to employer website

Reporting

- Robust, clean on-demand reporting at the participant level
- Detailed distribution reporting: full liquidation amount, tax withholding, forfeitures, fees, net payment, etc.
- Forfeiture reporting-separate from withdrawal report and where forfeitures came from/how they have been used
- Book of business summary data with drill down to plan level insights
- Missed loan report/default report
- View 1099's
- Confirmation reports for distributions and contributions
- Scheduled reporting capabilities

What advisors need

Product Platform
- Available products
- Product information
- Product proposals
- Industry and regulatory updates

Plan Health Measurement
- Measuring plan performance against stated goals
- Fee benchmarking
- Employee readiness reporting

Employee Education
- Enrollment presentations
- Communication campaigns
- Enrollment kits
- Enrollment meeting support

Investment Management
- Investment lineup management
- Model portfolio management
- Investment reporting
- Employee advice services

Product Feature Integration (consolidated experience)
- iJoin advisor portal (participant health reporting, email campaigns)
- Fiduciary Decisions (fee benchmark reporting)
- MATC (model portfolio management)
- Relius sponsor website (plan support and insights)
- Brand folder (product collateral)

Dashboard and Reporting
- Book of business summary data with drill down to plan level insights
- Messaging (to/from American Trust)
  - Ideally across all related parties to a plan
- Block of business and single plan reporting
  - Less data downloading compared to TPAs
  - Heavier plan health and investment related focus

What partners need

Sales Pipeline

- Proposal activity
- Proposal close rates
- Conversion activity and statuses

Product Performance

- Win/loss insights
- Termination activity and feedback
- Product feature utilization
- Client survey results

Product Positioning

- Industry and competitive insights
- Regulatory updates
- AT Product roadmap
- Product collateral

Dashboard and Reporting

- Book of business summary data with drill down to plan level insights
- Messaging (to/from American Trust)
    - Ideally across all related parties to a plan
- Block of business and single plan reporting
    - Heavier product performance related focus
    - Product growth (plans/participants/assets)
    - Reporting against partner agreement SLAs
    - Distribution channel activity (total plans, sales, key advisors)

Top Layer

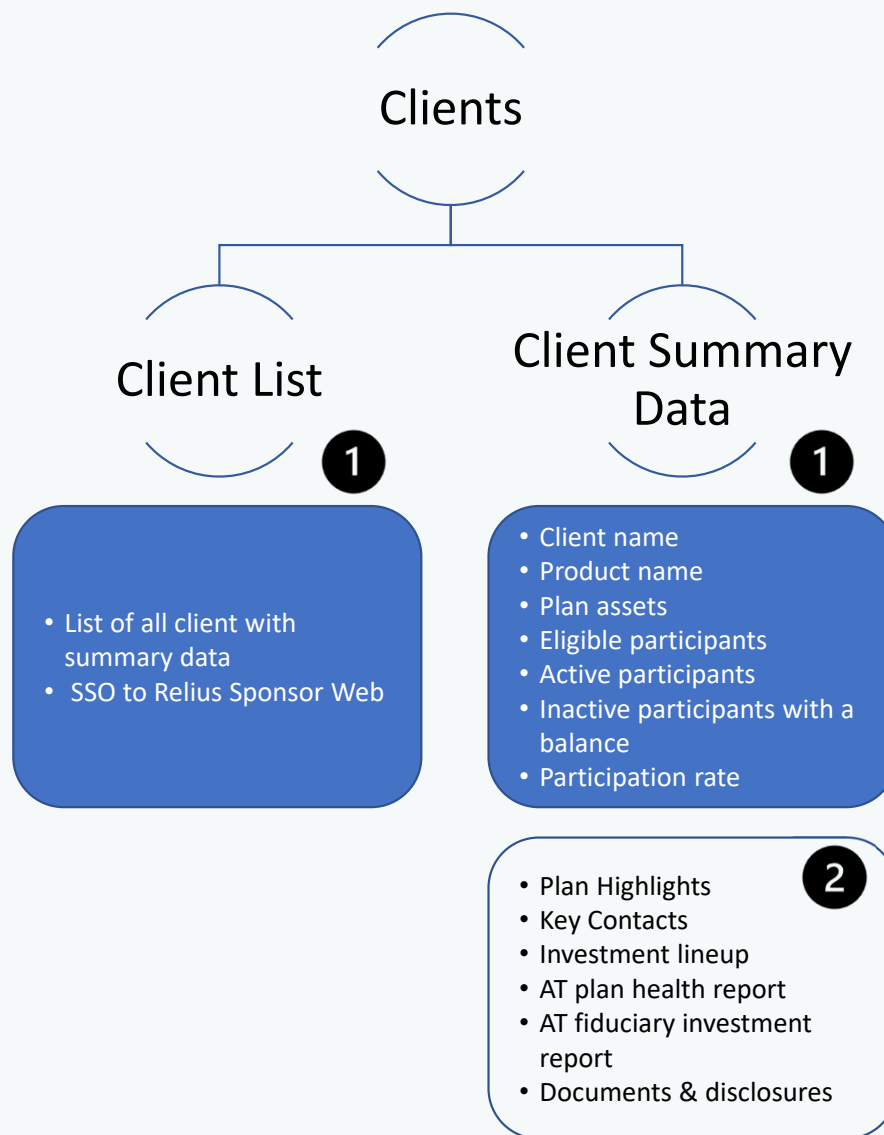| Dashboard		Clients		Investments		Resources		Reporting	
Site search		Client list with SSO to Relius	List of all client with SSO to Relius Sponsor Web	Summary investment data	Asset class flows, top investments, book and plan level views	Available Products	List of products and brief overview	Standard Reports	Common reports for all and some user specific
Inbox	From AT to the TPA, advisor, or partner. Longer term to support file transfer and messages among related parties.	Summary client level details	Client name, product name, service model, plan assets, eligible participants, active participants, inactive with a balance, participation rate	Investment lineup changes	Scenarios: 1) Add a fund only 2) Replace a fund 3) Remove a fund only	Education	Webinars, presentations, prospecting tools	Scheduled Reports	Ability to schedule standard and custom reports for auto creation across a single or multiple plans
Profile	Login/password, personal data, contact information			Model portfolio management	Follows MATC and Relius interfaces. Scenarios: 1) Add models 2) Remove models 3) Modify existing models	Latest News	News about AT and regulatory updates	Custom reporting	Ability to modify a standard report or build from scratch
Tasks	Client tasks that have been delegated to the TPA or advisor					Forms and processing	Operational and other recordkeeping forms and the ability to have plan data submitted for updates to Relius RK system	Data downloads	Standard and ad hoc downloads
Summary Data	Plans, Assets, participants with a balance, Net flows, participation rate, retirement success rate								
Participation Stats	Total eligible, active, inactive with a balance								
Asset Class Breakdown	Stocks, Bonds, Balanced, Cash, Other								
Key Plan Design Features	Usage of: managed accounts, auto enrollment, auto increase, model portfolios, safe harbor								

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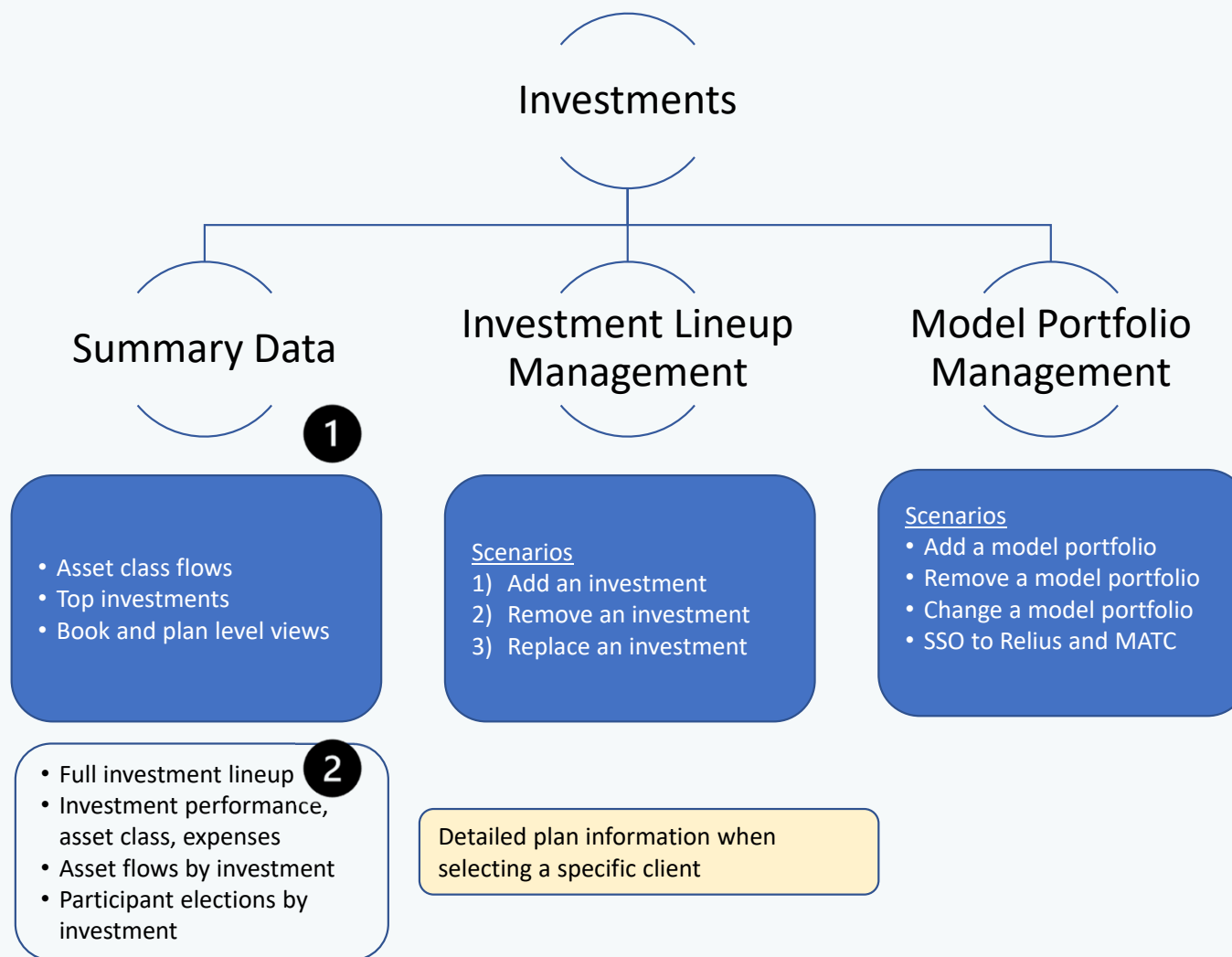
Drill down – second layer

Clients		Investments			Resources	Reporting	
Detailed client level view	Plan Highlights	Detailed level view	Investment lineup	Product page	Product page, link to Brand Folder for collateral	Standard Reports	**Partner:** SLA reporting, sales distribution, book of business overview, access to TPA and advisor standard reports
	Key Contacts		Investment performance		Contact information		**Advisor:** Terminating participants report, book of business overview
	Investment lineup		Fund information: expenses, asset class, key statistics		Proposal requests		**TPA:** Missed loan/default report, forfeiture reporting, detailed distribution reporting
	AT plan health report		Investment asset flows	Processing	Update vesting percentages	Data downloads	**TPA:** Compliance data extracts, Form 5500 data extracts
	AT fiduciary investment report				Submit corrective distributions		
	Documents & disclosures			Forms	Distribution		
					Loan		
					Beneficiary		
					Enrollment		
					Rollover In		

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Intermediary Site

Dashboard

Clients   Investments   Reporting   Resources

Dashboard Content

- Site Search
- Inbox (from American Trust)
- Profile

Tasks ②

- List of client tasks that have been delegated to the TPA or advisor
- SSO to Relius web to complete

Summary Data ①

- Total plans
- Total assets
- Participants with a balance
- Net flows
- Participation rate
- Retirement success rate

Participation Stats ①

- Eligible participants
- Active participants
- Inactive participants with a balance

Asset Class Breakdown ①

- Stocks
- Bonds
- Balanced
- Cash
- Other

Key Plan Design Feature Usage ①

- Managed accounts
- Auto enrollment
- Auto increase
- Model portfolios
- Safe harbor

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Reporting

Standard Reports

- Common reports
- User specific reports

Scheduled Reports

- Ability to schedule standard and custom reports
- Ability to schedule across a single or multiple plans

Custom Reporting

- News about AT
- Regulatory updates

Data Downloads

- Operational and RK forms
- Plan data submissions for updates to Relius RK system (e.g., vesting)

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Clients: Book Level View

Plan	Product	Service Model	Assets	Participation Rate	Eligible Participants	Active Participants	Inactive Participants
ABC Company	American Trust	Full Service	$1,234,931	66.2%	77	51	7
XYZ Company	American Trust	Unbundled	$934,119	64.7%	34	22	2
GHI Company	Mutual of Omaha	Unbundled	$2,394,851	80.5%	133	107	0
LMN Company	Johnson Financial	Full Service	$5,834,105	77.0%	244	188	21

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SSO Link to Relius plan sponsor web

Link to product page

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Clients: Plan Level View

Contacts
TPA: Don TPA
Advisor: Jane Advisor
Sponsor Services: 800-555-1212
Participant Services: 800-555-1313

Plan Highlights
Managed accounts (Y/N)
Auto enrollment (Y/N)
Auto increase (Y/N)
Model portfolios (Y/N)
Safe harbor (Y/N)
Admin assist (Y/N)
E-delivery (Y/N)
Payroll integration (N/Provider)

Plan Reporting
- Plan health report (link to recent)
- AT fiduciary investment report (link to recent)

Documents & Disclosures
On Relius website in dedicated tab
- Link to Relius sponsor web, or
- Replicate documents here

Investments	Asset Class	Expenses	Assets	Percent
Vanguard `ABC	Large Blend	0.08%	$234,931	14.7%
Pioneer XYZ	Midcap Value	0.87%	$134,119	8.4%
BlackRock GHI	International Value	1.02%	$394,851	24.7%
PIMCO JKL	Intermediate Bond	0.44%	$834,105	52.2%
Total			**$1,598,006**	

Link to MATC factsheet

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Investments: Book Level View

Activity
- Asset class flows
- Top investments used (and total assets)

Investment lineup changes
- Show correct eligible fund list by product
- Ability to
  - Add an investment only
  - Remove an investment only
  - Replace an investment
- Create sample investment change form

Model Portfolio Management
- Show correct eligible fund list by product
- Ability to
  - Add models to a plan
  - Remove models form a plan
  - Modify existing models in the plan
- Direct them to MATC or Relius depending on model type

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Investments: Plan Level View

Activity (by investment)
- Contributions
- Distributions
- Net Flow
- Participants with a balance
- Participants with an investment election

Investments	Asset Class	Expenses	Assets	Quarter	YTD	1 Year	3 Years	5 Years	10 Years	Inception
Vanguard ABC	Large Blend	0.08%	$234,931	0.45%	(0.11%)	2.34%	6.87%	6.23%	7.14%	9.01%
Pioneer XYZ	Midcap Value	0.87%	$134,119	0.45%	(0.11%)	2.34%	6.87%	NA	NA	9.01%
BlackRock GHI	International Value	1.02%	$394,851	0.45%	(0.11%)	2.34%	6.87%	6.23%	7.14%	9.01%
PIMCO JKL	Intermediate Bond	0.44%	$834,105	0.45%	(0.11%)	2.34%	6.87%	6.23%	NA	9.01%
Total			**$1,598,006**							

Link to MATC factsheet

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Resourcing

2022	2023+
User Experience	
Center of excellence	• Michelle: Leverage process used for Wealth Management • Michelle: Formalize model for long term structure	• Centralize process at corporate level • Review hire vs. outsource model
UX/UI	• Consultant and Michelle : Drive UX strategy • Consultant: Drive UI	
Retirement Strategy/Roadmap	• Steve: Industry research and experience roadmap • Consultant: Secondary research and roadmap support	• Review outsource model • Extend process to plan sponsor and participant
Marketing	• Melissa: Integration with corporate brand strategy • Melissa: Content management	• Align with broader Retirement and Trust integration
Technology Architecture	
Security strategy	• Review current/new solutions for go forward approach	• Evolve strategies as needed
Data strategy	• Architecture to support user experience strategy	
Technology strategy	• Role of Salesforce and related solutions • Required supporting technologies	
Development	
Intermediary experience	• Development team 1: Work on MVP 1 & 2	• Continue work on prioritized MVPs
Plan sponsor experience	• Work with FIS/iJoin to promote and influence roadmap	• Continue evaluation of FIS Relius/Omni strategy
Participant experience	• Work with FIS/iJoin to promote and influence roadmap	• Create customization to differentiate from competition and other FIS platforms • Development team 2 (if needed)

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2022 Focus		Resources	Cost
User Experience			
Center of excellence	• Continue to build out center of excellence started in NewEdge Wealth	• Michelle Creighton	• In budget
UX/UI/Research	• Develop the UX/UI strategy and conduct client and related research	• Craft (consulting)	• $X
Retirement Strategy/Roadmap	• Industry landscape and experience roadmap	• Steven Schweitzer	• In budget
Marketing	• Content management and integration with corporate brand strategy	• Melissa Goertz	• In budget
Technology Architecture			
Security strategy	• Create solution for go forward approach • Will solve for long term user strategy and LT Trust integration	• John DiFini • Sanjoy Nath	• In budget
Data strategy	• Architecture to support user experience strategy • Will solve for long term user strategy and LT Trust integration	• John DiFini • Sanjoy Nath	• In budget
Technology strategy	• Role of Salesforce and other required technologies • Will support long term user strategy and LT Trust integration	• John DiFini • Sanjoy Nath	• In budget
Development			
Intermediary experience	• Execute on MVP 1 & 2	• Development Team • (team structure)	• Budget TBD
Plan sponsor experience	• Work with FIS/iJoin to promote and influence roadmap	• NA – leverage partners	• In budget
Participant experience	• Work with FIS/iJoin to promote and influence roadmap	• NA – leverage partners	• In budget

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Next steps

Resource model

- Determine best use of internal vs. external resources
- Solicit and review outsource proposals

Design approach

- Validate proposed design can be supported in Salesforce
- Determine required Salesforce components

Security recommendation

- Finalize whether we will use Identity Server, Salesforce or a custom solution

Technology and data

- Role of Salesforce vs. other data solutions
- Determine Salesforce cost based on projected growth
- Determine technology gaps and solutions

Appendix

User experience working team

Audience	Team members	Key resources	Team members
Partner	• Justin Morgan • Burke Johnson • Stacy Hoskins	Product	• Michael Samford
Distribution channels	• Jay Palmer	Marketing	• Melissa Geertz • Heather Weeks
Advisor	• Burke Johnson (CO) • Jay Palmer (TX)	EIT/Data Security	• Bob Drelick • John DiFini • Fred Sear • Sanjoy Nath • Dan Leman • Michelle Creighton
TPA	• Theresa Ayers • Phil Maness • Katie Boyer, Darren Conner	Legal/Compliance	• Elizabeth Yanik • Neomal Abeysekera
Employer	• Burke Johnson • Stacy Hoskins • Michael Samford • Derek Pleasants • Shelley Pike		
Employee	• Burke Johnson • Stacy Hoskins, Michael Samford • Tina Crawford, Derek Pleasants		
AT Associate	• Derek Pleasants, Tina Crawford		

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LT Trust Integration: WS1 Digital Team

WS 1 Team Members	
WS1 Lead	• Steven Schweitzer
Project Manager	• Greg Wunderley
SMEs	• Burke Johnson
	• Fred Sear
	• Derek Pleasants
	• Tina Crawford
	• Theresa Ayers
	• Jay Palmer
	• Stacy Hoskins
	• Shelley Pike
	• Justin Morgan
	• Michelle Creighton
	• Sanjoy Nath

Key Meetings	
WS1 Meeting (weekly)	• Steven Schweitzer
	• Greg Wunderley
	• Hamed Rafiee
Gap Meetings (3-5/week)	• Varies by topic
User experience meetings (daily stand-up)	• Steven Schweitzer, Michelle Creighton
Working group for intermediary experience (Bi-weekly and as needed)	• Theresa Ayers
	• Phil Maness
	• Jay Palmer
	• Justin R. Morgan
	• Michelle Creighton
	• Burke Johnson
	• Darren Conner
	• Sanjoy Nath
Sales team strategy overview (one-time)	• Sales, Operations

What is important to our clients

Understanding our clients needs

Financial Advisor

- Packaging their skills and our solutions to position their expertise
- Improving employer and employee outcomes
- A strong partner to help them build their business
- Client servicing through automation and online capabilities

TPA

- Designing retirement plans that align with client financial and social goals
- Reducing client effort and risk through administrative outsourced solutions
- Online client management of delegated tasks and data integration

Employer

- Attracting and maintaining top talent with competitive benefit offerings
- Helping employees achieve financial success
- Effective self-service and integrated solutions to reduce plan administration
- Leveraging key provider relationships to manage plan operations and risk

Employee

- Insights and direction on setting appropriate goals and measuring progress towards them
- Ability to manage or delegate financial decisions to avoid saving and spending shortfalls
- Access to information any time, any where

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What is important to our clients

Understanding our clients needs

Partners

- Reporting on product results (sales, asset and client growth, revenue, distribution analysis)

- Product data Insights (feature utilization, win/loss analysis, client success measures, product benchmarking)

- Management of product collateral and communications

Distribution Home Office

- Larger firms: will focus more on data integration with industry firms (Envestnet, RPAG) or require custom data feeds

- Smaller firms: broader mix of data integration/requests and the desire to use our digital capabilities

AT Employees

- Having platform level data level access to respond to requests for all clients

- Ability join user's online session to provide real time assistance (impersonation)

- Training and insights on how to support digital experiences and explain our capabilities

Technology architecture

Pre-requisites to building intermediary experience

Data Strategy

- **Decision**: Implement Salesforce across American Trust

- Review current LT Trust data model against proposed audience structure needs (participant, plan sponsor, advisor, TPA, partner)

- Expand client data model in Salesforce to align with audience hierarchy and support aggregating data across all recordkeeping systems

Account Security

- **Under review**: Implement Salesforce (SFDC) identity management along with the custom login flow built by LT Trust.

- Review timing and approach to converting AT clients moving to On Prem from ASP platform (and impact to AT/UTC integration timeline)

- Review impact and timing of converting existing on Prem clients from identity server to SFDC

Content management

- **Under review**: Implement Salesforce suite of tools: Experience Cloud, Tableau CRM (for dashboards), Mobile Publisher (for mobile apps)

- Determine current and estimated long term cost of Salesforce suite

- Review Salesforce solution with anticipated user experience needs and desired platforms (desktop, mobile, etc.)

Data architecture

LT Trust audience profiles

Audience	Relius Code	Profile Settings
Advisor	ACC	• Advisors who want email communications for day-to-day operations.
Advisor	ANCC	• Advisors who do not want to get involve in any communication but want to access their plans on the web.
Plan Sponsor	SCC	• Plan sponsors who want email communication for day-to-day operations.
Plan Sponsor	SNCC	• Plan sponsors who do not want any communications but want to access their plans on the web.
Plan Sponsor	Compliance	• Plan sponsor contact who handles/receives compliance questions, communications, questionnaire, census, etc.
Participant	NA	• A participant in a plan. There is only a single designation of participant in Relius
TPA	TPA	• The plan's TPA contact.
Other	3-21	• 3(21) contact. Treated as advisor if ACC and ANCC contacts are absent.
Other	3-38	• 3(38) contact. Treated as advisor if ACC and ANCC contacts are absent.
Other	DVC-ACH-YE	• Contact who receives payroll related communications.

Relius is the source of truth for the audiences and their profile settings

Feedback from TPA interviews

Administration

- Online distribution submission and approval
- Online loan submission and approval-include loan activity with principal and interest for any specified range of time
- Clean 5500 statement package
- For 3(16), need authorized signer authority
- Allow multiple distribution fees or pre-populated schedule
- Downloads (system specific) and API opportunities
- Easy vesting update capability
- Corrective distributions online
- Easy payroll upload
- Ability to download participant notices or to upload TPA notices to recordkeeper for distribution
- Secure data transmission
- Ability to add and modify participant information

Dashboard

- TPA controls security/ability to manage users and reallocate plans
- Book of business dashboard with easy drill down plan access
- Notification of approvals, reports, messages, to appropriate parties
- Single sign on to employer website

Reporting

- Robust, clean on-demand reporting at the participant level
- Detailed distribution reporting: full liquidation amount, tax withholding, forfeitures, fees, net payment, etc.
- Forfeiture reporting-separate from withdrawal report and where forfeitures came from/how they have been used
- Block of business reporting
- Missed loan report/default report
- View 1099's
- Confirmation reports for distributions and contributions
- Scheduled reporting capabilities

American Trust Corporate Site – TPA Content

- The value the TPA brings to the relationship

- How we compliment, not compete with each other

  - Our commitment to working with you

  - We respect that it's your client

- We have the flexibility to support how you work

  - Recordkeeping only and they do all the work

  - Leverage our compliance and 3(16) when they want to outsource

- How we enable them to do their job

  - Sponsor site access to manage their clients' needs

  - Service team support who understand your role

- Overview of our open architecture platform

Backlog: user research and feedback

TPA	Advisor	Partner
1. Align client communications with plan management role of intermediary 2. Online distribution submission and approval 3. Online loan submission and approval-include loan activity with principal and interest for any specified range of time 4. Clean 5500 statement package 5. For 3(16), need authorized signer authority 6. Downloads (system specific) and API opportunities 7. Vesting updates and corrective distributions 8. Ability to download notices or to upload TPA notices to recordkeeper for distribution 9. Create TPA level access management solution 10. Book of business, plan and participant level reporting (scheduled and ad hoc) 11. Detailed distribution and forfeiture reporting 12. Missed loan report/default report 13. Ability to view 1099's	1. Fund lineup management 2. Model portfolio management 3. Enrollment kit ordering 4. Client and book level reporting 5. Book and client level revenue 6. Access to fee benchmarking reports 7. Integration with iJoin reporting and marketing campaign portal	

Backlog: user research and feedback

Plan Sponsor	Participant
1. Processing questions, distributions, loans, contributions, how to submit, where are they in the process? 2. Request a report and questions about reports on the web. 3. Asking how to change info in the system, address change/beneficiary update, etc. 4. Password resets (both PS and personal) – but this should go away with the migration to the LEX on-prem platform (hopefully) 5. Requests for enrollment kits/enrollment forms	1. Account Access/Password Reset 2. Distribution Status 3. Account allocation changes 4. Account information (personal) changes

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Partner specific requests

	Plan Sponsor	Participant	Intermediary
Mutual of Omaha	• Add "how to" help content • Add ability to change address online • Set and track annual plan goals	• Add Imagine Retirement data into iJoin • Add rollover in process to enrollment experience • Remove iJoin branding • Remove iJoin transition page • Improved dashboard view • Chat functionality	• Ability to view advisor compensation by plan • Add Image Retirement access • Ability to manage investment changes • Ability to manage models • Plan conversion tracking • Add PensionPro link to portal • Ability to view open transactions
Johnson Financial		• Ability to view fund performance along with fund's benchmark performance • Spanish desktop and mobile app	

Audience profiles (non-participant)

Audiences and user profiles

Red = Default profile for that audience

Audience	Role	Book/Plan	Investments	Compliance/Plan	Payroll	Transactions	Ops Comm	Mkting Comm
Partner	Reporting only	Yes	No	No	No	No	Yes/No	Yes/No
Advisor	Non-fiduciary	Yes	No	No	No	No	Yes/No	Yes/No
Advisor	3(21) fiduciary	Yes/No	Yes	No	No	No	Yes/No	Yes/No
Advisor	3(38) fiduciary	Yes/No	Yes	No	No	No	Yes/No	Yes/No
TPA	Non-fiduciary TPA	Yes	No	No	No	Yes/No	Yes/No	Yes/No
TPA	3(16) fiduciary	Yes	No	Yes/No	No	Yes	Yes	Yes/No
Employer	Plan administrator	Yes	Yes	Yes	Yes	Yes	Yes	Yes/No
Employer	Compliance	Yes	No	Yes	No	No	Yes	Yes/No
Employer	Payroll	Yes	No	No	Yes	No	Yes	Yes/No
Employer	Reporting Only	Yes	No	No	No	No	Yes/No	Yes/No
Auditor	Auditor	Yes	No	No	No	No	No	No

Book/Plan = access to plan or book of business and related insights/reporting
Investments = authority to manage plan assets
Compliance/Plan = authority to sign or manage requests related to compliance, government reporting and other plan activities
Payroll = Ability to submit payroll files
Transactions = authority to review and approve transaction requests
Ops Comm = User election on whether they want to receive plan operational communications
Mkting Comm = A separate election to receive marketing communications to ensure we can properly manage CAN-SPAM Act compliance

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Participant profiles

Participant statuses and communications preferences

Audience	Balance	Status	Statements	Disclosures	1099R	Confirmations
Participant	Yes/No	Not eligible	No[1]	No[1]	No[1]	No[1]
Participant	Yes/No	Eligible not participating	No[1]	Yes	No[1]	No[1]
Participant	Yes	Active[2]	Yes	Yes	Yes	Yes
Participant	Yes	Terminated	Yes	Yes	Yes	Yes
Participant	Yes	QDRO	Yes	Yes	Yes	Yes
Participant	Yes	Beneficiary	Yes	Yes	Yes	Yes

[1] If a plan allows rollovers into the plan, it would be "Yes" for these communication options.

[2] For active participants we also need a status of "auto enrolled" vs. "voluntary"

Account security migration

User experience and technology impact

	Plans	Participants (with balance)	Initial security	Current security	Long term solution
American Trust ASP	1,241	100,055 (40,691)	• Relius	• Relius	• Custom: identity server
Unified Trust	620	165,383 (71,629)	• Custom: identity server	• Custom: identity server	• Custom: identity server
Johnson Financial	235	35,108 (15,951)	• Relius MFA	• Custom: identity server	• Custom: identity server
Warren Averett	177	35,474 (10,388)	• Relius MFA	• Custom: identity server	• Custom: identity server
Other institutional (Mutual, SMART)	0	0	• Custom: identity server	• Custom: identity server	• Custom: identity server
LT Trust	1,193	90,437 (31,906)	• Relius	• Custom: Salesforce for sponsors • Relius/Salesforce for participant	• Custom: Salesforce
AB401(k)	2,140	133,629 (34,089)	• Relius	• Custom: Salesforce for sponsors • Relius/Salesforce for participant	• Custom: Salesforce
Vestwell	954	69,566 (14,136)	• Vestwell solution	• Vestwell solution	• Vestwell solution
Human Interest	695	73,286 (22,810)	• Human Interest solution	• Human Interest solution	• Human Interest solution
ForUsAll	301	61,394 (22,117)	• ForUsAll solution	• ForUsAll solution	• ForUsAll solution
Robo Partner Total	**1,950**	**204,246 (59,063)**			
Salesforce Total	**3,333**	**224,066 (65,995)**			
Identity Server Total	**2,273**	**336,020 (138,659)**			

Technology considerations: The technology chosen will impact the integration between the mobile application and the desktop with the current custom solutions and in all cases, passwords are encrypted and will force impacted users to re-establish new login credentials.

White label capabilities post integration

Feature	American Trust	LT Trust	Post Integration
Recordkeeping	Full service & RKO	Full service & RKO	Full service & RKO
Administration	Traditional & 3(16) services	Traditional & 3(16) services	Traditional & 3(16) services
Advisor experience	AT website + Relius Sponsor Web	Relius advisor website PartnerLens Partner hosted advisor website	AT and partner hosted solutions **American Trust experience** AT intermediary website
TPA experience	Relius Sponsor Web	Relius Sponsor Web	AT intermediary website
Partner experience	None	None	AT intermediary website
Plan sponsor experience	Hosted Relius Sponsor Web Onboarding Portal	Hosted Relius sponsor website Hosted SponsorLens Partner hosted plan sponsor website	AT and partner hosted solutions **American Trust experience** Short term: Relius sponsor website + Onboarding Portal Long term: custom sponsor website + Onboarding Portal
Participant experience	Relius Participant Web/iJoin	Hosted Relius Participant Web Hosted Custom Salesforce Web Partner hosted participant website	AT and partner hosted solutions **American Trust experience** Short term: Relius participant website/iJoin Long term: custom participant website
Account security/login	Identity Server	Custom Salesforce Solution	Solution under review

Technology considerations: We will need to determine the changes needed to the current robo advisor recordkeeping system integrations (file transfers and APIs).

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