
Financial Engines®

Income+

We've added flexibility and control to retirement income.

Introducing the first retirement income solution designed for the 401(k).

Get ready to offer your participants a lot more from their 401(k). Income+ is an enhancement to our managed accounts program that provides steady monthly payouts that can last for life* — along with the flexibility and control that participants want. It's designed to avoid big losses prior to retirement, while providing steady income during retirement. And access to our non-commissioned advisor representatives provides participants with extra help when making important retirement decisions.

A plus for plan sponsors, too.

Income+ is safe and easy for sponsors. You don't have to add an annuity to your plan, you're not locked into specific insurance companies so you avoid counterparty risk, and annual payouts are designed to meet Required Minimum Distribution rules. Plus, since Income+ is an extension of our managed account program, you can continue to take advantage of ERISA investment manager protections and the QDIA safe harbor.

What's behind the plus.

Income+ is just the latest innovative retirement solution from Financial Engines. It's based on 12 years of experience offering independent advisory services to millions of participants and extensive research on the economic and behavioral issues related to retirement income.

We use a liability-driven investing approach often used in defined benefit plans to create personalized portfolios that can generate steady retirement payouts. When an Income+ member is ready to start taking payouts from their 401(k) account, their portfolio is managed to provide monthly payouts that:

- are steady with limited downside
- can last for life with an out-of-plan annuity
- can go up with the market
- are flexible

Income+ meets the needs of both participants and sponsors.

As the retirement income solution designed specifically for a generation of people who will depend on their 401(k)s for retirement income, Income+ is focused on delivering what plan participants and sponsors want.

Participants want...	Income+ delivers.
Flexibility	No need to lock into an insurance solution at retirement.
Control	Money stays in the 401(k) account, with no penalties for cancellation or changes.
Safety	Helps protect against losses before retirement; provides steady payouts in retirement.
Help	An independent advisor offers help and advice when needed.

Sponsors don't want...	Income+ delivers.
Hassle	No plan lineup changes required — you don't have to add an annuity to the plan.
Lock-In	There's no fiduciary lock-in and no need for in-plan insurance.
Counterparty Risk	No exposure or risk associated with monitoring insurer counterparty risk.
Conflicts	Non-commissioned advisor representatives provide retirement help.
High Fees	Income+ has no additional fees for sponsors or managed account members.

Add the retirement income solution designed for the 401(k) to your plan.

Ready to get a lot more out of your 401(k)? Income+ is ready to add all the flexibility, control and ease you and your participants want. To learn more about Income+, please contact the Financial Engines Sales Team at (877) 312-4766 or at workingwithus@financialengines.com.

You're always welcome at www.financialengines.com.



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