SUNGARD®

RETIREMENT
Financial Planning

Fluent.

Prepare your plan participants for retirement

Most, if not all, retirement plan participants have access, through mediums such as web portals and account statements, to view their current balances, holdings, transactions and account growth history. The numbers and graphs, however, do not always clearly illustrate how much participants will be able to spend throughout their retirement without fear of running out of money. Many participants need help to translate those account balances into sustainable retirement spending amounts.

WealthStation's MyRetirement is a retirement income calculator accessible from the plan participant's web portal. It estimates the participant's sustainable retirement spending level, using data automatically extracted from the retirement accounting system, without requiring the participant to input additional information.

MyRetirement clearly, quickly, and automatically illustrates the participant's potential spending level during retirement by:

○ Gathering a participant's account data from the recordkeeping system

○ Utilizing default assumptions, such as life expectancy and inflation

○ Calculating a sustainable withdrawal rate

○ Illustrating monthly withdrawal amounts

A personalized experience for a plan participant

Participants who want a more personalized experience can access the full capabilities of the MyRetirement tool – the same engine that is used by professional financial advisors to determine retirement readiness for their clients. The simple, intuitive interface allows participants to input personal data such as outside holdings, preferred allocation, custom assumptions such as retirement age, social security benefits and expected income. Furthermore, it illustrates how additional contributions can increase the participant's projected spending level, providing incentive to maximize their contributions.

MyRetirement uses a sophisticated probability engine, performing up to 15 separate Monte Carlo analyses, each based on thousands of iterations. It then illustrates the sustainable monthly withdrawal rate from up to five model portfolios at three separate probabilities of success (a measure of how certain the participant wants to be that withdrawals can be safely sustained through retirement).

Based on these data points, participants can better understand the tradeoffs between how they invest, how confident they want to be that the portfolio lasts through retirement, and how much they can safely withdraw each year to sustain their standard of living.

MYRETIREMENT HELPS PLAN PARTICIPANTS:

○ Quickly assess their retirement readiness and opportunities for improvement

○ Calculate personal retirement income

○ Bypass tedious data entry

○ Optionally personalize their plan by including additional data

### MYRETIREMENT HELPS PLAN SPONSORS AND PROVIDERS:

○ Maximize participant contributions

○ Service participants with automated "advice"

○ Differentiate their service and offering

A vision for the future

Participant information is presented in chart and table formats that are easy to understand and include:

○ Pre-retirement portfolio

○ Retirement cash flow

○ Retirement portfolio

○ Projected assets at retirement

○ Conversion of assets to retirement income

○ Retirement income resources

○ Comparison of retirement income to:

    ○ A retirement budget

    ○ Current net income

○ Additional retirement income achievable by investing more now

MyRetirement helps make retirement planning simple and automated for participants, providing a clear vision of their retirement – and their future.
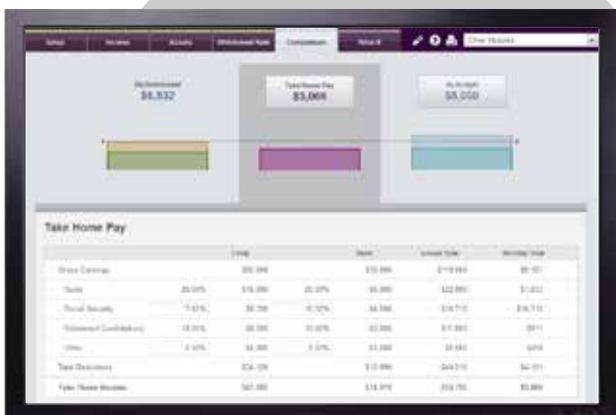
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> *We're very focused on retirement readiness support, so SunGard's WealthStation MyRetirement is a welcome addition to our service offerings. MyRetirement provides the interaction participants are seeking when they log in to the web portal to view their retirement balances. We've received a positive response from plan sponsors, investment advisors and participants, who see it as a unique, helpful tool.*
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JAN DAVIS
PRESIDENT OF
NOBLE-DAVIS CONSULTING

About SunGard's Wealth & Retirement Administration

SunGard provides wealth management and retirement technology and services that help banks, trust companies, brokerage firms, retirement plan administrators and advisors accelerate asset growth and optimize operations to achieve better outcomes for the end investor. We provide solutions for client acquisition and communication, transaction management, risk and compliance, portfolio accounting, plan administration and reporting that can be deployed as stand-alone products, part of a unified platform, or outsourced services.

Enabling the Adaptive Enterprise

Sitting at the intersection of technology and finance, SunGard is focused on delivering fresh ideas and inventive solutions to help our customers adapt and thrive in an ever changing environment. With a blend of software solutions, cloud infrastructure, global service capabilities and deep domain expertise, SunGard is capable of supporting virtually every type of financial organization, including the largest and most complex institutions in the world. For more information, please visit **www.sungard.com**

www.sungard.com

twitter.com/sungard

getinfo@sungard.com

linkedin.com/company/sungard

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