



WealthSpark™

Learn more

For more information on Alight Solutions' new WealthSpark product, please contact your Alight Client Leader or any of the individuals below:

Sales

Jason Wagner

Large Markets Benefits
Sales Manager
jason.wagner.alight.com
O: +1.203.523.8674

Product

Virginia Maguire, ASA, EA

VP, Retirement Product &
Solutions
virginia.maguire@alight.com
O: +1.404.353.3922

Investment Solutions & Strategy

Winfield Evens, CFA

VP, Investment Solutions
and Strategy
winfield.evens@alight.com
O: +1.224.737.1398

Alight's newest innovation in employer-provided retirement solutions makes it easier for workers to save, invest and plan smarter.

Your employees need help with money and investing—and existing in-plan solutions are narrowly defined and do not take into account a worker's full financial picture.

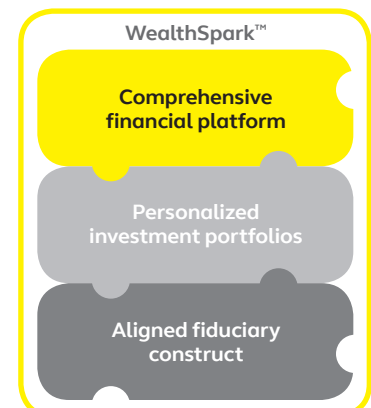
- 26% of participants have outstanding 401(k) loans.¹
- 33% of workers agree that their level of debt is ruining their quality of life (with average non-mortgage debt exceeding \$28,000.)
- 72% of retirement assets live outside of retirement plans.³
- Target date funds do not take into account a worker's full financial picture, including outside and spousal assets or other financial considerations.
- Online advice does not incorporate a glide path that provides investment diversification and a trend toward conservative allocations over time.

Recent research from Alight Solutions shows that workers want more help from their employers on a broad variety of financial topics and that gaining access to these tools can make a positive impact.

- Workers are twice as likely as employers to say that employers should help with financial benefits beyond retirement and insurance.⁴
- 53% of workers with access to broad financial wellbeing programs report feeling in control of their financial future—10 percentage points higher than workers who do not.²

Introducing WealthSpark

WealthSpark combines **personalized investment portfolios** with a **comprehensive financial platform** delivered through **innovative technology** with a **fiduciary construct** that makes sense to help your people thrive.



Simple yet sophisticated

This new investment solution combines **customized investment portfolios** designed by AB with a **comprehensive suite of digital wealth management tools** powered by Personal Capital that offer greater insight into a worker's full financial picture.

- WealthSpark's **personalized investment portfolios** are based on **up to 19 individualized data points** cultivated through Personal Capital's technology, including other financial accounts, a partner's financial situation and obligations such as saving for a child's college education or elder care.
- Workers may also access the support of an **Alight Financial Advisor** to further assess personal needs and goals to help identify strategies and portfolios that best match their unique situation. Alight Financial Advisors, LLC acts as a 3(21) investment advisor; they may educate and recommend investment options, but will not assume discretion over an individual's investments.
- The **comprehensive financial platform** powered by Personal Capital also helps workers better understand and make decisions about their personal finances from everyday budgeting to managing life events, such as paying back student loans, saving to buy a home or planning for retirement.
- WealthSpark is built on **Alight's unbiased, independent approach** that **supports the fiduciary concerns of the plan sponsor** and aligns service structure with fees. Alight also offers robust plan sponsor reporting to track program metrics from enrollment through value assessment.

¹2017 Universe Benchmarks Report, Alight Solutions

²2017 Financial Mindset® Study, Alight Solutions

³ICI Research Report, Defined Contribution Plan Participants' Activities, First Half 2017

⁴2018 Hot Topics in Retirement & Financial Wellbeing, Alight Solutions

WealthSpark is a trademark of Alight Solutions LLC.

Investment Advisory services offered by Alight Financial Advisors, LLC, ('AFA') an SEC Registered Investment Advisor. Licensed Advisors are Investment Advisor Representatives of AFA. This is not an offer to buy or sell a specific product.

Financial Platform powered by Personal Capital Advisors Corporation. Personal Capital Advisors Corporation is an investment advisor registered with the Securities and Exchange Commission ("SEC"). Registration does not imply a certain level of skill or training nor does it imply endorsement by the SEC. Past performance is not a guarantee of future return, nor is it necessarily indicative of future performance. Keep in mind investing involves risk.

Sub-advisory services for model portfolios provided by AllianceBernstein L.P., an SEC registered investment advisor.