

# Income Solutions® Think Income<sup>SM</sup> Program

## What is the Income Solutions® Think Income<sup>SM</sup> program?

The Income Solutions® Think Income<sup>SM</sup> Program allows participants to convert a portion of their retirement savings into a stream of reliable income that will last a lifetime and is personalized to meet their individual needs. It is a simple, streamlined, real-time solution that allows individuals to easily compare lifetime income annuity quotes from multiple insurance companies through an institutional market-based delivery model without bias or conflict.



## Why Offer Income Solutions® / Why lifetime income is important to make available to plan participants?

According to current data and research, a primary concern for individuals as they approach retirement is outliving their retirement savings. Over the last few decades, plan sponsors and advisors have dedicated substantial time and resources to helping participants save for retirement. Today, they are helping to meet participants' needs by actively seeking solutions that allow them to put their hard-earned savings to work by making available lifetime income options to help them produce sustainable income for life. An institutional lifetime income platform drives better financial outcomes through transparent competition, lower costs, and choice. By offering the Income Solutions® Think Income<sup>SM</sup> program, plan sponsors can provide their participants with access to objective education, highly competitive pricing, and a variety of options to best help them meet the challenge of creating income for life.

## What are the benefits to plan sponsors?

- Insurer due diligence and independent selection
- Ongoing insurer oversight
- Fee transparency and disclosure
- Institutional low-cost delivery model
- Standardized quotes—fee and feature leveled
- Independence- no bias or conflicts
- Fully portable for both the plan sponsor and participant
- Meaningful and comparable insurer competition
- Out of plan employee benefit annuity option
- No integration required
- Non-commission insurance licensed annuity specialists
- Objective guidance and education
- Partial annuitization (% of asset limitations)
- Variety of annuity types offered (Immediate Income, Deferred Income, Longevity Insurance, Qualified Longevity Annuity Contract)

## What are the benefits to plan participants?

- Highly Competitive Quotes- helps individual maximize their lifetime income.
- Choice- ability to choose from multiple insurance companies.
- Flexibility- to customize an income stream with the type of income annuity that best meets their needs and the ability to use assets from varying sources of funds (Qualified (Pre-tax) assets, Non-Qualified (after-tax) savings, Roth funds, or conduct an exchange of an existing annuity).

## Is there a fee to a participant?

All annuity quotes are net of the fully disclosed low-cost, one-time transaction fee. Should an individual elect to purchase an annuity, that is the only fee. Other annuity offerings often have higher costs to the participants which ultimately results in less income to the individual.

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## What types of annuity products are available on Income Solutions®?

- Immediate and deferred income annuities, longevity annuities, QLACs and fixed deferred annuities
- No variable, accumulation or indexed type annuities are offered through Income Solutions®
- All income annuity types offered are standardized on Income Solutions®. Other in-plan solutions often have more complexity in their product offering.



## Participating Insurance Companies

<https://www.incomesolutions.com/content/insurance-companies>

The Income Solutions® platform was designed using key institutional fundamentals that have contributed to improving results and financial outcomes for participants, such as, meaningful transparent competition across multiple high-quality insurers, standardized fees and features for easy apples to apples comparison, and lower costs. Flexible easy to use technology makes real-time pricing, competition, and choice possible. In contrast, in-plan annuity offerings are typically dependent on a single insurance company or offer only a limited number of insurers. These products often limit choice, reduce competitiveness, are complex, and imbed higher fees.

## Insurance Company Selection:

- Hueler is responsible for the insurance company selection and ongoing provider due diligence for the Income Solutions® Platform.
- All insurance companies undergo an objective, time-tested evaluation process before admission to the Income Solutions® platform.
- Through Income Solutions®, only approved insurance companies make quotes available to participants.
- When an individual decides an annuity purchase is a good fit for their personal circumstances, they select the insurance company.
- As an IRA rollover, out-of-plan alternative, Income Solutions® does not require plan sponsors to take a fiduciary role in the annuity selection or monitoring process.
- For in-plan annuity options, the plan sponsor is responsible for issuer selection, on-going due diligence and enters into contracts directly with the insurance company.

## How do participants get assistance if they have questions or need help?

Hueler has non-commission insurance licensed annuity specialists that are available via phone and email to help participants with questions they may have or assistance they may need during the quote and purchase process.

## Who is Hueler Investment Services, Inc.?

The Hueler organization has served the institutional marketplace for over 30 years with a breadth of expertise, including annuities, stable value research and designing complementary technology capabilities. Hueler has been delivering Income Solutions® to the institutional marketplace since 2004 which has been broadly adopted by many plan sponsors. Hueler is independent from the insurance companies and stays abreast of regulatory and industry changes.

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