

Retain a corporate-sponsored retirement account offering without conflict or fiduciary responsibility

Offer employee-investors institutionally-priced investments, advice and education

Remove the need for account minimums and provide investment models to all

Maintain and enhance brand identity through "private" or "white-labeled" solutions



## Who We Are

At PayLink IRA we believe everyone should have access to low cost, high quality retirement programs regardless of account size. To accomplish this, we enable employers, HR/payroll processors, banks, broker/dealers and affinity groups to profitably serve every account through next generation technology provided by Broadridge/Matrix and IRALOGIX.

Through our partnership with these leading global financial services companies, PayLink IRA is advancing the retirement industry with a cloud-based platform designed to be flexible enough to serve all segments of your firm's retirement account business with no conflicts and with NO MINIMUMS.

PayLink IRA may be offered as a unique stand-alone retirement account or it may be offered in concert with a traditional corporate sponsored retirement plan such as a 401K.

## What We Offer to Our Clients

PayLink IRA offers a paperless, turnkey retirement account solution designed to assist our client firms to more efficiently manage their corporate sponsored retirement program while significantly reducing, if not eliminating their corporate fiduciary responsibility. With modern technology, we liberate client firm's retirement account offerings from the inflexibility and elevated costs of yesterday's legacy technologies, reduce administrative burdens, grow employee retirement assets and eliminate the need for account minimums.

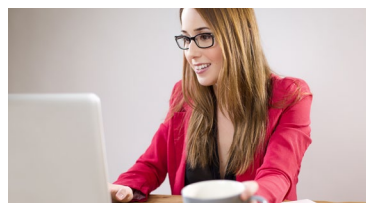
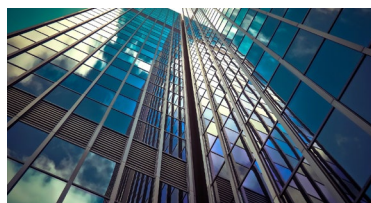
Through partnerships with market leading global financial technology giants, PayLink IRA offers "private" or "white-labeled" solutions which serve to enhance your company's brand and provide the freedom to focus on YOUR company's clients and their needs without large technology "builds," or disruptions to your firm's core operating systems.

## For Your Accountholders

Today's retirement investment marketplace demands more and more deliverables from industry service providers. PayLink IRA enables your firm with seamless investor access to low cost institutionally-priced investment management options, advice, education and other financial planning related services in a simple-to-use format accessible anywhere and on any device.

PayLink IRA's offering includes five custom target date investment models called PayLink IRA Plus. PayLink IRA Plus offers risk adjusted and individually-tailored portfolios developed from the thousands of global investment managers which are part of the PayLink IRA offering. PayLink IRA Plus also offers a self-directed program which allows the individual to select the managers which they wish to employ along with their respective allocations. PayLink IRA Plus is offered with NO MINIMUMS allowing investors of all sizes and levels of sophistication to participate and receive the lowest investment management fees by schedule.

Since Individual Retirement Accounts are not governed under ERISA, PayLink IRA's solution avoids placing fiduciary responsibility on YOUR shoulders or YOUR company's shoulders and allows the individual employee-investor to determine their best investment allocations and savings levels.



<b>PayLink IRA® Benefit by Client Category</b>	<b>PEO, HCM &amp; Payroll Providers</b>	<b>Employer</b>	<b>Employee</b>
Start new dialogue and conversations with clients and prospects with far-reaching and impactful benefits for employers and employees with no corporate outlay	✓		
Elevate your voluntary benefits offering	✓	✓	
More effectively monetize current and past placement efforts	✓		
Attractive referral fee program available through PayLink IRA Referral Partners Program	✓		
Create significant cost savings to small and mid-sized employers burdened by high cost and low participation in corporate retirement plans	✓	✓	
Remove fiduciary responsibility from your client firms' risk profiles	✓	✓	
Showcase value to small firm clients with no ability to offer traditional corporate retirement plans	✓	✓	
Does not require any technology buildout and does not disrupt core operations	✓	✓	
Drive client firm loyalty and tenure	✓		
No licenses required. No investment management responsibility or liability. PayLink IRA does all the work.	✓	✓	
Offer as a stand-alone corporate retirement savings plan or in conjunction with an existing corporate retirement program, all at no additional corporate expense	✓	✓	
Begin a new retirement plan benefit dialogue with gig-economy workers and independent contractors	✓	✓	✓
Industry Leading Custody/Clearing Partners	✓	✓	✓
Easily connect with existing payroll software - no buildout required	✓	✓	
No contracts or long-term obligation	✓	✓	✓
Provide state-mandate-compliant retirement savings accounts to employees with no cost to the employer and no fiduciary liability		✓	✓
Create retirement savings programs with the convenience of payroll deduction for employees			✓
Easy corporate enrollment and participant account opening process (10 minutes)		✓	✓
Optional after-tax corporate matching component available to increase participation		✓	✓
Employee participants receive institutional pricing similar to large corporate retirement plans with a low annual custodial fee and no corporate expense		✓	✓
Eliminate the expense of plan administration and the fiduciary responsibility for choosing fund lineups		✓	
Robust and intuitive IRA client-user experience			✓
Employee participants may choose their own investment allocations or use one of five target date models designed for their personal risk tolerance			✓
Immediate vesting for all participants			✓
Available for Roth as well as Traditional IRAs			✓