

WorkSaveRetire®

Let Our Expertise Work For You

Make Your Retirement Plans Tick While You Focus On Your

An innovative retirement solution
that streamlines plan operations,
enhances sponsor satisfaction,
improves participant outcomes
and frees up everyone's time



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As an industry, we've made it complex and challenging to deliver a top-notch retirement plan to your customers —and those challenges seem to compound each and every year. Meeting all your clients' needs can become daunting, often leaving little time or energy to focus on expanding your business.

Fortunately, there's a solution: partnering with the experts. WorkSaveRetire is a comprehensive service package that takes all of the critical administrative tasks required to offer a retirement plan and places them on our shoulders.

WE DELIVER:

1. Outsourced plan and investment fiduciary services that reduce operational burden and limit liability for advisors and plan sponsors.
2. Concierge service for advisors and plan sponsors.
3. Improved participant outcomes via intelligent defaults and low-cost, personalized managed accounts.

Rather than throwing tools at business owners and employees, hoping they make the most of them, we assume the responsibility and liability of offering a plan on their behalf.

YOUR RETIREMENT TEAM



YOU

- Selection and oversight of American Trust
- Client consulting
- Personalized employee services
- Cultivate individual wealth opportunities



YOUR CLIENT

- Submit payroll each pay period
- Approve year end data
- Monitor American Trust



THE AMERICAN TRUST TEAM

- Signs on as named plan administrator and fiduciary at both the plan as a whole and its investments
- Administers the plan as a fiduciary
- Approves all participant distributions
- Manages the plan's investments
- Delivers participant notices
- Completes required annual reporting
- Benchmarks plan fees



WHY CHOOSE AMERICAN TRUST'S WORK**SAVE**RETIRE?

SCALES YOUR RETIREMENT BUSINESS

Partnering with American Trust Retirement enables you to create a scalable model where you spend more time nurturing client relationships and growing your business while we handle all plan activities.

Leveraging our more than 50 years in the retirement space serving countless retirement plans, Work**Save**Retire addresses the most common refrain we've heard loud and clear from clients: "Make it simple for me to offer a retirement plan that helps plan participants achieve the retirement they want."

REDUCES FIDUCIARY RISK

Your plan sponsors may have a general understanding of their fiduciary responsibilities, but they likely underestimate the personal risks and obligations that come with acting as a fiduciary of a retirement plan. Work**Save**Retire mitigates much of the fiduciary risk they assume.

SUPPORTS YOUR CLIENTS' SUCCESS

With American Trust managing the administrative tasks involved with offering a retirement plan, your clients can focus on what matters most, running a successful business.

DELIVERS BETTER OUTCOMES

A participant's success depends on various factors, such as contribution levels, investment choices and market conditions.

By combining smart plan design features with a focus on participant advice, we take the guess work out of the equation and position plan participants to achieve their long-term goals. Adjustments to plan operations will be made automatically when we see opportunities to improve plan performance.



THE OUTCOMES SPEAK FOR THEMSELVES: THE WORKSAVERETIRE FORMULA DRAMATICALLY IMPROVES RETIREMENT SUCCESS

Plans adopting our plan design features and personalized managed accounts can experience a dramatic improvement in the retirement readiness of participants. The plan improves participant success through intelligent defaults, a defined goal, a personalized plan and active monitoring and management.

The investing impacts of managed accounts include*:



More-Appropriate Portfolios:

Managed accounts resulted in portfolio risk levels that were more appropriate for investors.



Higher-Quality Funds: Managed accounts resulted in portfolios with higher-quality funds, resulting in improved returns.



Higher Savings Rates: Deferral rates increased for participants who needed to save more.



Higher Use of Employer Match:

The percentage of participants who received the maximum employer match increased.



More Wealth at Retirement:

Participants had an increase in projected wealth at retirement.

*The Impact of Managed Accounts on Participant Savings and Investment Decisions, 2019, Morningstar

Let's talk.

For more information contact
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