



Executive Overview

DefinedBenefit
Patent pending.  **Investor**[™]

Defined Benefit Investor: Executive Overview

What is it?

Defined Benefit Investor is a cutting-edge solution that empowers individuals to secure their retirement by transforming various investment vehicles into a personalized defined benefit pension. Using patent-pending technology, it provides a transparent and intuitive way to build predictable, secure retirement income through systematic contributions.

Why is it an Important Innovation?

The United States faces a retirement security crisis. Over the past decades, 56,000 employer-sponsored defined benefit pension plans have disappeared, leaving millions without the guarantee of lifelong income. While 401(k)s and other defined contribution plans offer flexibility, they lack the assurance of guaranteed retirement income. **Defined Benefit Investor** addresses this critical gap, enabling individuals to create and manage their own personalized pension plans for lasting financial security.

How Does it Work?

Participants customize their plan by selecting key parameters:

- **Targeted retirement income** amount.
- **Contribution period** (number of years).
- **Baseline interest growth assumption.**
- **Income payout age** (when payments begin).
- **Payout option** (e.g., life-only, joint life)

The app evaluates actual investment performance and provides an Annual Report detailing whether contributions need adjustments over the following year to remain on track for the targeted income. By retirement, the accumulated capital funds an annuity, delivering lifetime income aligned with the investor's original goals. Investors consistently receive the information they need to make thoughtful decisions on whether to adjust their contributions consistent with their budgets and objectives.

Eligible Investment Vehicles

Defined Benefit Investor integrates with a range of financial instruments, including:

- Annuities
- Life insurance policies
- 401(k) participant accounts
- 403(b)
- Mutual funds
- ETFs
- TAMPs
- Individual investment portfolios

Strategic Objectives

- **Reframe investment vehicles** with an income-oriented perspective.
- Encourage younger generations to focus on **income** as a key outcome of their savings efforts.
- Help individuals systematically build wealth and achieve pre-defined levels of retirement income.
- Address the retirement security gap caused by the loss of traditional pensions.

Application to 401(k)

DBI introduces Defined Benefit 401(k)[™], a groundbreaking concept that “wraps” participant accounts with a technology-driven overlay designed to manage assets toward a predefined income goal. This innovation directly addresses the limitations of 401(k) plans in providing lifetime income security, while offering substantial benefits to recordkeepers, plan sponsors and advisors.

A Personalized Retirement Solution: DBI empowers participants to tailor their own defined benefit “wrapper,” transforming their DC accounts into a lifelong retirement security plan with guaranteed income as the outcome.

Enhanced Engagement: By involving participants more deeply in their retirement planning, DBI fosters a greater sense of ownership and confidence in their financial future.

Higher Deferral Rates: Through targeted education on inflation and future purchasing power, DBI motivates participants to increase contributions, driving higher employer match levels.

Appeal to Younger Generations: Millennials and Gen Z workers, who value stability and predictability, will find DBI especially compelling as a modern, reliable path to retirement security.

DBI represents a transformative opportunity to redefine retirement savings and income strategies, ensuring participants achieve financial independence while revolutionizing the 401(k)-ownership experience.

How Americans Benefit

Defined Benefit Investor will collaborate with recordkeepers, asset managers, RIAs, banks, and broker-dealers to enhance millions of retirement accounts using its income-focused technology. This approach allows:

- Financial institutions to maintain their core business models.
 - Retail investors to easily access a clear pathway to lifetime retirement income.
 - RIAs to focus on their strengths without requiring annuity expertise—the platform manages the technical details.
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Engaging Younger Generations

Millennials and Gen Z prioritize convenience and technology in financial services. With only 4% of Millennials seeing branch banking as essential, **Defined Benefit Investor** is tailored for their preferences, offering personalized retirement guidance through an accessible mobile app.

Key Benefits

For Consumers:

- Simplifies and enhances the ownership experience of financial products.
- Promotes consistent and disciplined wealth building.
- Increases appreciation for insurance and annuity products.
- Boosts retirement security through structured planning.

For Financial Advisors:

- Introduces a timely, compelling sales strategy.
- Drives growth in annuity and life insurance premiums.
- Expands assets under management (AUM).
- Deepens client loyalty and improves retention.
- Creates a fresh narrative for life insurance and annuity benefits.

For Product Providers:

- Differentiates offerings from competitors.
- Eliminates reliance on price-driven comparisons.
- Preserves asset managers' traditional business models.
- Opens new distribution opportunities.
- Increases life insurance and annuity sales.
- Enhances profitability and market share.

Conclusion

Defined Benefit Investor is a transformative innovation addressing the nation’s retirement security crisis. By empowering individuals to create their own defined benefit pensions, it restores the stability that millions have lost due to the decline of employer-sponsored plans. Through strategic partnerships with financial institutions, the platform integrates seamlessly into existing investment ecosystems, benefiting consumers, advisors, and providers.

With its income-focused approach, **Defined Benefit Investor** delivers:

- **Consumers:** Greater financial security and peace of mind.
- **Advisors:** New opportunities for growth and deeper client relationships.
- **Providers:** Expanded distribution channels and increased profitability.

Ultimately, **Defined Benefit Investor** redefines retirement planning. It furnishes a vital “income” context to investment vehicles that otherwise have none. It offers a personalized, structured pathway to lifelong income and financial stability.