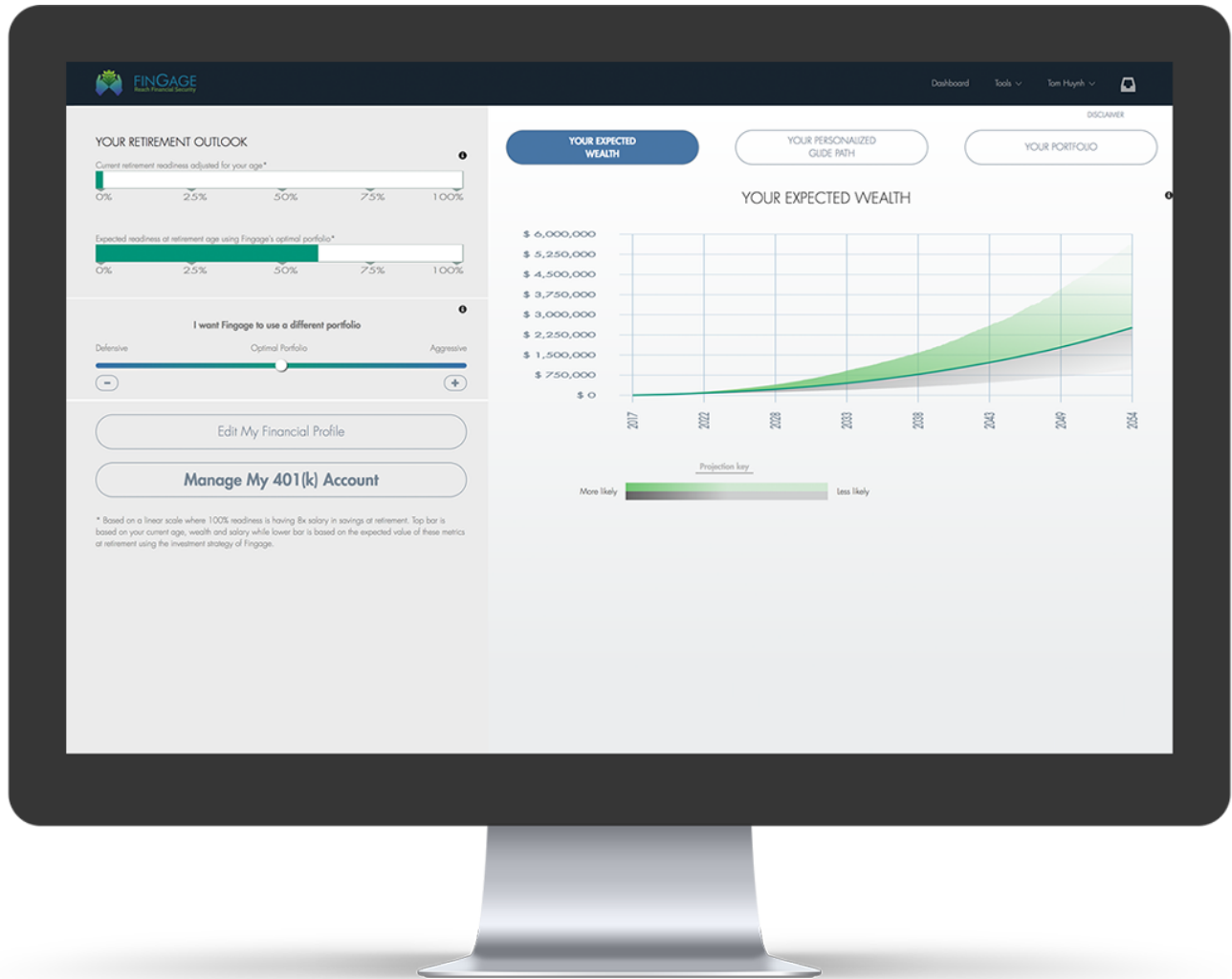





Introducing Fingage®



Fingage® offers smart robo managed accounts to retirement plan participants. Thanks to our pension investment approach, our personalized portfolios are optimized based on plan-available data only and without any risk questionnaires.

As a result, our product can be offered on an opt-out basis to help all employees achieve their retirement goals. Fingage works with existing plan's investment options and plan advisor to help reduce the employer's fiduciary liability.

-  Personalized Investment Portfolios
-  No risk questionnaires for opt-out adoption
-  Reduced Fiduciary Liability

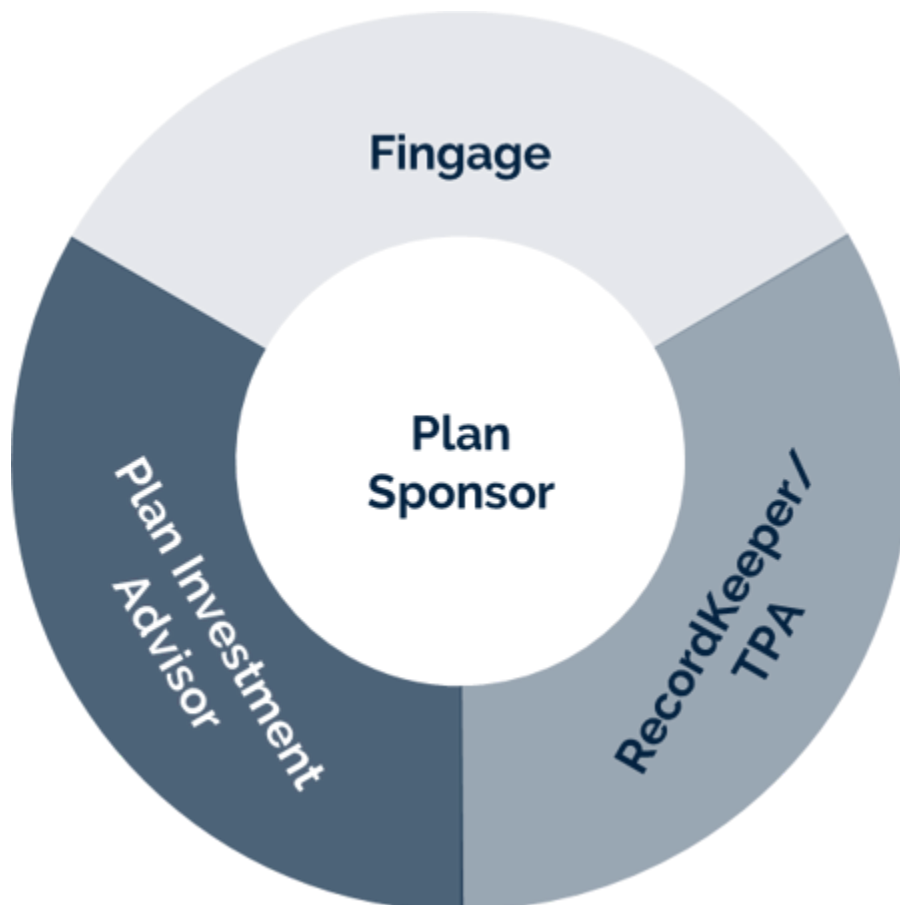
Fingage fits into your existing 401(k) plan

Fingage complements a 401(k) plan as a robo advisor to plan **participants** without disruption to other providers.

Fingage works with the plan advisor and uses **existing investment options** for its robo managed account program.

Fingage is currently fully integrated in the **LT Trust (<https://ltretire.com/>)** 401(k) platform and can be added easily to the platform of your 401(k) provider.

REQUEST A DEMO (MAILTO:SAMER.HABL@FINGAGE.COM)



Fingage's managed accounts offer unique features to employers and participants

Turnkey



Provide plan participants robo managed accounts in an intuitive and seamless user experience. Fingage is fully integrated with the 401(k) platform of LT Trust (<https://ltretire.com/>) and can be added to any retirement plan service provider. Our personalized portfolios are customized to use the plan's existing fund options.

QDIA Compliant

Fingage's robo managed accounts are a Qualified Default Investment Alternative "QDIA". The cost of Fingage is a permitted plan expense under ERISA. Fees can be paid by the employer or deducted from the plan participants' accounts.



Available to All Plan Participants



Thanks to our pension investment approach which is based on plan-available data only and does not require a risk questionnaire from participants, our managed account program can be offered to all plan participants on an opt-out basis.

Independent

Fingage is an independent digital RIA. We have no conflict of interest and act in the best fiduciary interests of plan participants.



Personalized



There are no off-the-shelf or one-size-fits-all portfolios at Fingage. Each participant receives a personalized investment strategy optimized based on his or her full financial situation.

Holistic and Automated



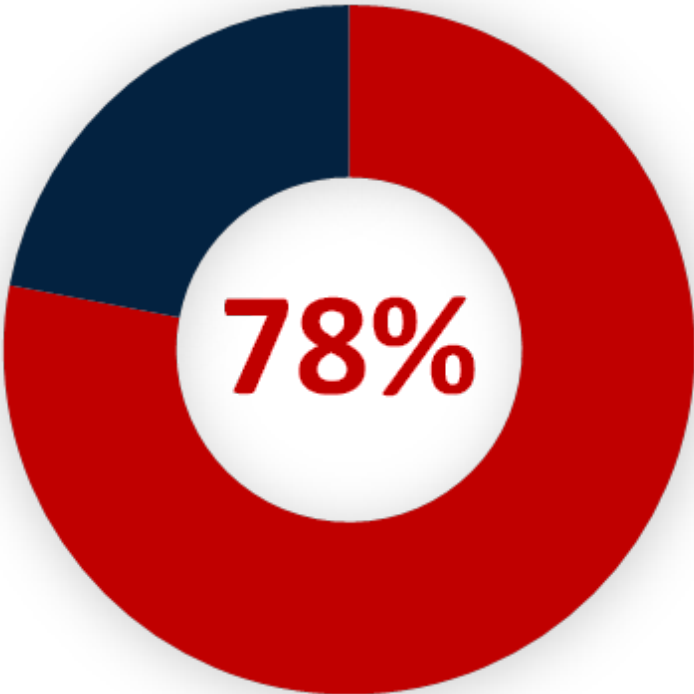
Fingage offers each participant a personally optimized portfolio and glide path based on holistic wealth with regular monitoring and automated rebalancing.



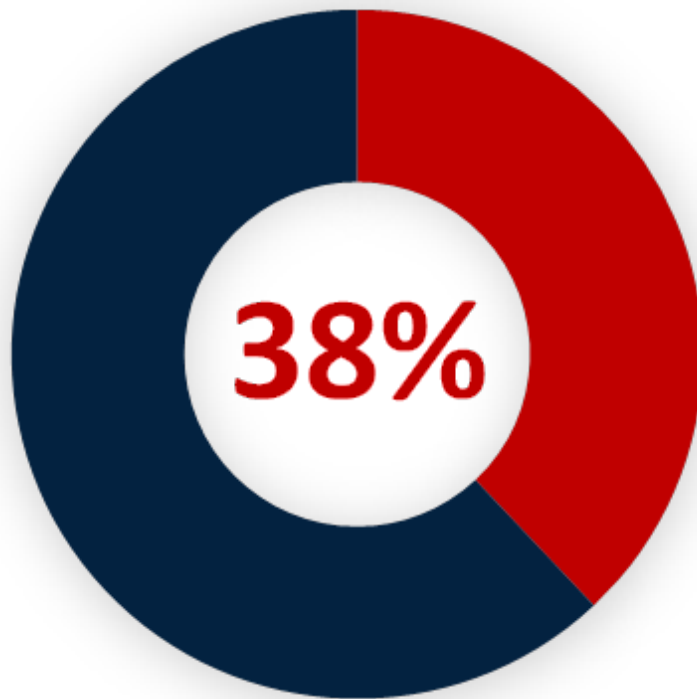
Mobile and Online Access

Our managed account program, educational and retirement planning tools are all available online on our mobile-ready site.

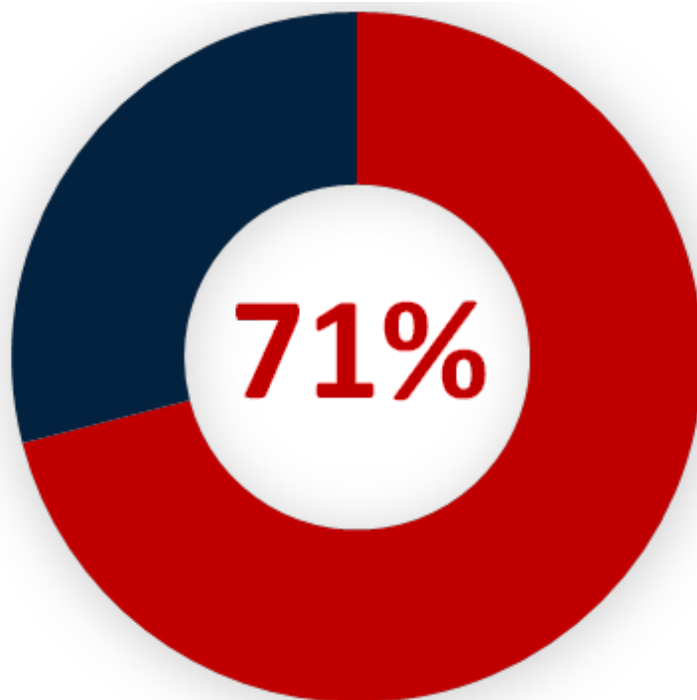
Fingage's unique approach helps reduce employees' financial insecurity.



Of Americans Live
Paycheck to Paycheck*



Don't Participate in Any Retirement Savings Plan*



Of Americans Are in Debt*

* According to a survey by CareerBuilder published on August 24, 2017.

Personalized portfolios can lead to quantifiably better outcomes

Managed accounts in retirement plans can provide greater long-term certainty for employees.

By eliminating excessive fees and many of the common mistakes associated with retirement investing, a **personalized** portfolio can provide years of additional retirement income.

REQUEST A DEMO ([MAILTO:SAMER.HABL@FINGAGE.COM](mailto:SAMER.HABL@FINGAGE.COM))

The charts is based on 7000 Monte Carlo simulations for a median household income of \$55,775 (Census AC Survey 2015), median household savings of \$5000 (Economic Policy Institute, as of 2013), a savings rate of 10.7% (Aon Hewitt study: "Help in Defined Contribution Plans: 2006 through 2012.") Stocks and bonds are assumed to have an annual expected return of 7.44% and 3.05% with annualized volatility of 17.46% and 6.14% respectively and a correlation of -8.4%. The "Personalized Glide Path" is based on the asset allocation of Fingage. The "Do-it-yourself" case is obtained by applying an annual discount of 3.32% relative to the prior case and the "Increased Savings" case is based on a higher savings rate of 13.18%. Both savings rates and the 3.32% discount are based on the same Aon Hewitt study. All return figures shown above are hypothetical and for illustrative purposes only. They are not based on actual customer returns. Actual returns will vary greatly and depend on personal and market circumstances.

We are seasoned investment professionals, regulatory lawyers, and information technology leaders.





LOCATION

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CONTACT

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LEGAL

[Privacy Policy \(/Content/docs/FingagePrivacyPolicy.pdf\)](/Content/docs/FingagePrivacyPolicy.pdf)

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[ADV Part 1 \(/Content/docs/FingageADVPart1.pdf\)](/Content/docs/FingageADVPart1.pdf)

[ADV Part 2 \(/Content/docs/FingageADVPart2.pdf\)](/Content/docs/FingageADVPart2.pdf)

TELL US ABOUT YOU

We'd love to hear about your retirement plan.

Please get in touch with us. (<mailto:samer.habl@fingage.com>)

Unless otherwise specified, all return figures shown above are hypothetical and for illustrative purposes only. They are not based on actual customer returns. Actual returns will vary greatly and depend on personal and market circumstances.

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