# SAVING AND INVESTING FOR FINANCIAL SECURITY AND INDEPENDENCE AN OVERVIEW

This section of our website provides an overview of the ERISA 3(21) Investment Fiduciary Services and other, non-fiduciary, services we provide for tax qualified retirement plans.

To be able to retire and maintain one's standard of living throughout retirement is a goal we all share. Developing an action plan to realize that goal requires an integrated approach like the one described in this report, Saving And Investing For Financial Security and Independence.

Saving And Investing For Financial Security and Independence is a comprehensive investment management and employee education program that was developed with two goals in mind.

For employers and plan sponsors: our goal is to help them manage their tax qualified retirement plan according to the "Global Standards of Excellence for Investment Fiduciaries." This approach may help reduce plan costs and may help improve the array of investments offered by the tax qualified retirement plan.

For employees and plan participants: our goal is to encourage employees to become participants and to help participants accumulate more money in their tax qualified retirement plan account by providing an easy to understand and easy to use web-based education program. The education program is designed to help employees and participants:

- better understand the tax qualified retirement plan and the benefits of participating in the plan,
- better understand the available investments,
- select an appropriate array of investments for their tax qualified retirement plan account, and
- save and invest an appropriate amount of money for retirement with a goal of being able to retire and maintain their standard of living throughout retirement.





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