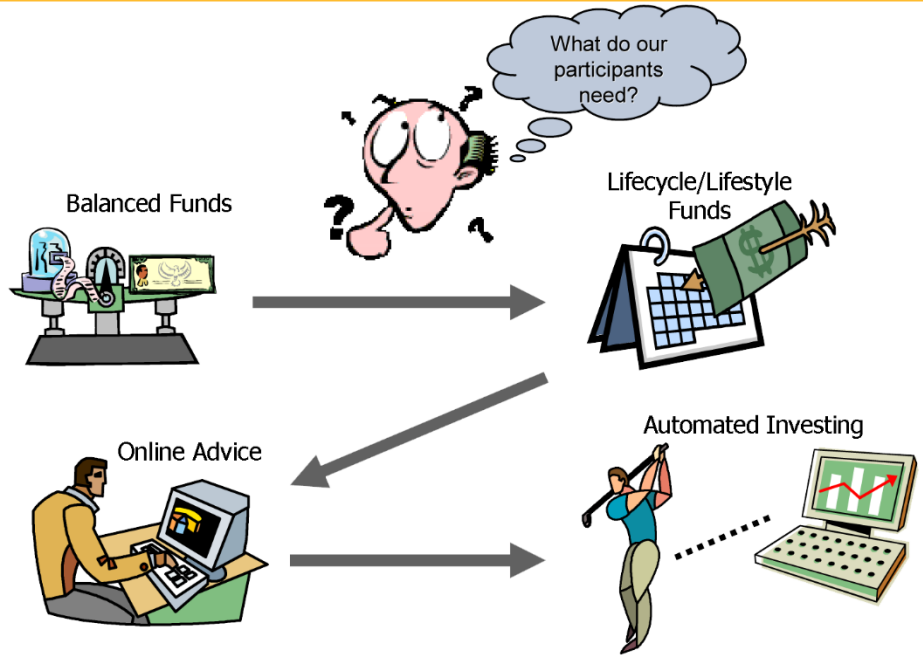


# Defined Contribution Advice Landscape

Investment advice delivery has evolved over time, but what do plan participants really need?

For Your Information...



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The advice landscape is constantly changing. Starting with balanced funds, which allocate between stocks and bonds, the landscape shifted to life cycle funds, which consider risk tolerance and time horizon. Technological advances have now made the delivery of tailored investment advice possible via the internet. Plan sponsors now have many options at their disposal to help participants with their asset allocation.

But, which solution is right for your program? Do participants effectively use the tools they have? (Many don't.) What will the advice landscape look like tomorrow? We can help answer these questions and make sure that your plan is effectively structured to deliver the help your participants need today and tomorrow.

Bellwether Consulting is an independent investment advisor serving the needs of retirement plan sponsors and other institutional investors.

For more information please have a look at our website at [www.bellwetherconsulting.net](http://www.bellwetherconsulting.net), or call us at (646) 205-9346.

