



WORKSITE FINANCIAL SOLUTIONS

EMPLOYEE TRANSITION SOLUTION

For many workers today, moving from job to job is to be expected. The Employee Transition Solution can help your employees keep their retirement on track, even through all the job changes.

The average worker today stays at each of his or her jobs for just 4.6 years, according to a recent report from the U.S. Bureau of Labor Statistics.¹ That could mean ten or more jobs throughout a lifetime, and possibly ten or more retirement plans to keep track of. Many workers may put their retirement savings at risk by losing track of them or taking a cash distribution.

10 *The number of jobs the average worker may have throughout a lifetime.¹*

Through the Employee Transition Solution, you can provide support for separated employees during what may be a stressful time. They will have access to the tools and resources they need to make the best decision for their financial future.

The Employee Transition Solution also helps you maximize resources as a plan sponsor:

- When separated employees move their accounts out of your plan, it may reduce the administrative responsibilities and inherent liability of maintaining relationships with separated and missing plan participants
- You may reduce plan costs associated with providing ongoing communication to former employees
- Separated employees receive the help they need to keep their retirement on track
- The service is provided at no additional cost to the plan

35% *of all participants cash out their 401(k) balances when leaving their job.²*

Employee tools and resources

The Retirement Results Team. Separated employees have access to the Retirement Results Team, a group of knowledgeable retirement specialists that provide one-on-one assistance over the phone and can help them:

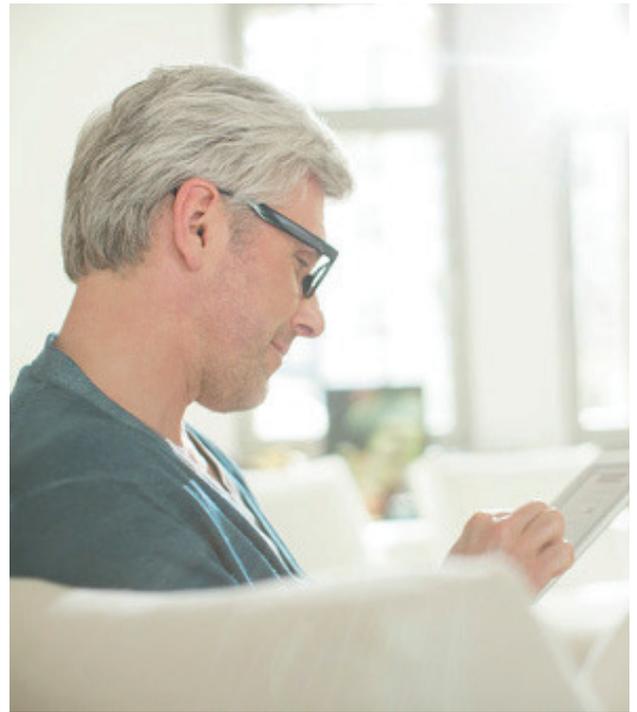
- Review the pros and cons of the available distribution options for their retirement plan account
- Keep their money invested for the long term
- Maintain an asset allocation strategy
- Complete any required paperwork, if they choose a distribution option

worksitefinancialsolutions.com. Employees will find educational articles, videos and calculators to help them with their retirement accounts during times of career transition and throughout their lives.

Worksite Financial Solutions Mobile App. The mobile app gives employees a convenient, easy way to access their retirement accounts on the go, and features all the same educational tools and resources as the website. They can also use the app to download the necessary paperwork to begin the distribution process.

Employee outreach communications

As part of the Employee Transition Solution, separated employees will receive a series of communications that help inform them of their options for their retirement account and provide contact information for the Retirement Results Team. Additional marketing materials are available which may be included in the Human Resources package that is distributed when an employee leaves the company.



Help separated employees stay on track toward their retirement. Contact your retirement plan advisor to enroll in the Employee Transition Solution.

Visit our website:
worksitefinancialsolutions.com

¹ Economic News Release, September 18, 2014, U.S. Bureau of Labor Statistics.

² Fidelity Average 401(k) Balance Nearly Doubles Since Downturn, February 13, 2014, Fidelity Investments.

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