



Win and retain growing clients with a zero-cost-to-employer plan that elevates *your role as a trusted advisor.*



What is *Partner Plus*?

Partner Plus is Vestwell's retirement plan offering for growing **conversion plans**—combining trusted stable value options with competitive pricing and our open-architecture platform.

Be the advisor who delivers more for less: a no-cost-to-employer plan,¹ scalable participant pricing, and stable value funds from established industry providers.² Clients get access to Vestwell's award-winning platform paired with curated stable value investment funds from MetLife, Putnam via Franklin Templeton, T. Rowe Price, and Lincoln Financial—making up over \$60 billion in assets across US stable market funds and about 10% in total stable value assets in the country.³

Deliver a smarter, cost-effective retirement solution tailored to conversion client needs—building trust and reinforcing your value.



¹Zero cost applies to plan recordkeeping costs. It does not include ancillary or ad-hoc fees that may occur throughout the life of the plan or investment-related fees such as market value adjustments.

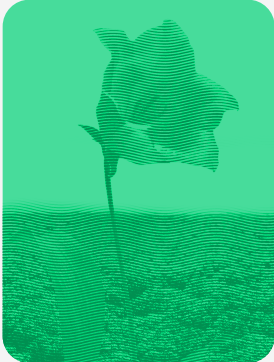
²<https://www.stablevalue.org/about-svia/svia-members/>

³As of August 2025 (Putnam), June 2025 (T. Rowe Price, MetLife), March 2025 (Lincoln Financial, Total Stable Value Assets)

In reference to MetLife Services and Solutions: Metropolitan Life Insurance Company, 200 Park Ave., New York, NY 10166 Metropolitan Tower Life Insurance Company, 5601 South 59th St., Lincoln, NE 68516
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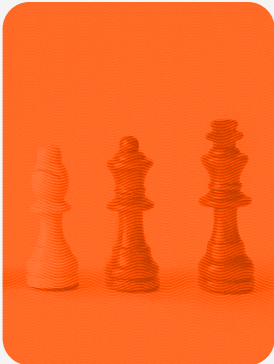


Why choose *Partner Plus*?



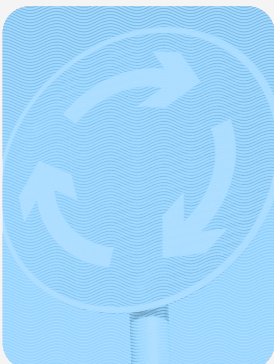
Built for growing clients ↑

Expand your reach to larger books of business with a powerful retirement benefit designed for plans with over \$2.5M in assets.¹ Offer a no-cost-to-employer structure and affordable participant fees, further reduced when managed accounts are part of the plan's Qualified Default Investment Alternative (QDIA).



Non-proprietary investment lineup 🔄

At Vestwell, your investment lineup is yours, not ours. Our investment shelf is fully non-proprietary, including stable value funds, target date funds, managed account portfolios, and custom lineups. Access over 15,000 funds through our open-architecture platform, so you can design the program that best fits each plan.



Ideal for conversion plans 🐻

At no cost to employers, Partner Plus provides our most competitive price² to conversion plans with over \$2.5M in assets. Lower the cost of plan services for existing clients or new plans in your pipeline that qualify, while delivering the same level of plan flexibility and quality that you and your clients deserve.

¹Plans must have over \$2.5M in assets and between 50 and 500 participants with a balance for eligibility.

²Pricing refers to Vestwell's core, standard products. It does not include custom-negotiated product offerings.



Pricing purpose-built for *growing plans*.

Partner Plus is Vestwell's most advantageous solution for conversion 401(k) plans with greater than \$2.5M in assets. Pricing includes asset-based participant fees and flat participant fees—fees charged at a flat value per participant as opposed to a percentage of plan assets—that adjust based on plan size. In contrast to Vestwell Plus, a solution best suited towards smaller to mid-sized plans that offers fixed fees for employers and participants, **employers never pay plan fees with Partner Plus** and participant pricing is scalable, giving larger plans the most sustainable path forward.

Managed Accounts

Partner Plus features Vestwell's managed accounts offering, a tool that provides employees more personalized asset allocation into a portfolio based on their retirement and investment goals. When managed accounts are part of the plan's QDIA, certain participant fees are discounted or eliminated entirely, depending on the option you choose.

“Full” Managed Accounts as the QDIA

If you select this option for your plans, all participants are defaulted into managed accounts from day one and flat participant fees are **\$0—waived entirely**.

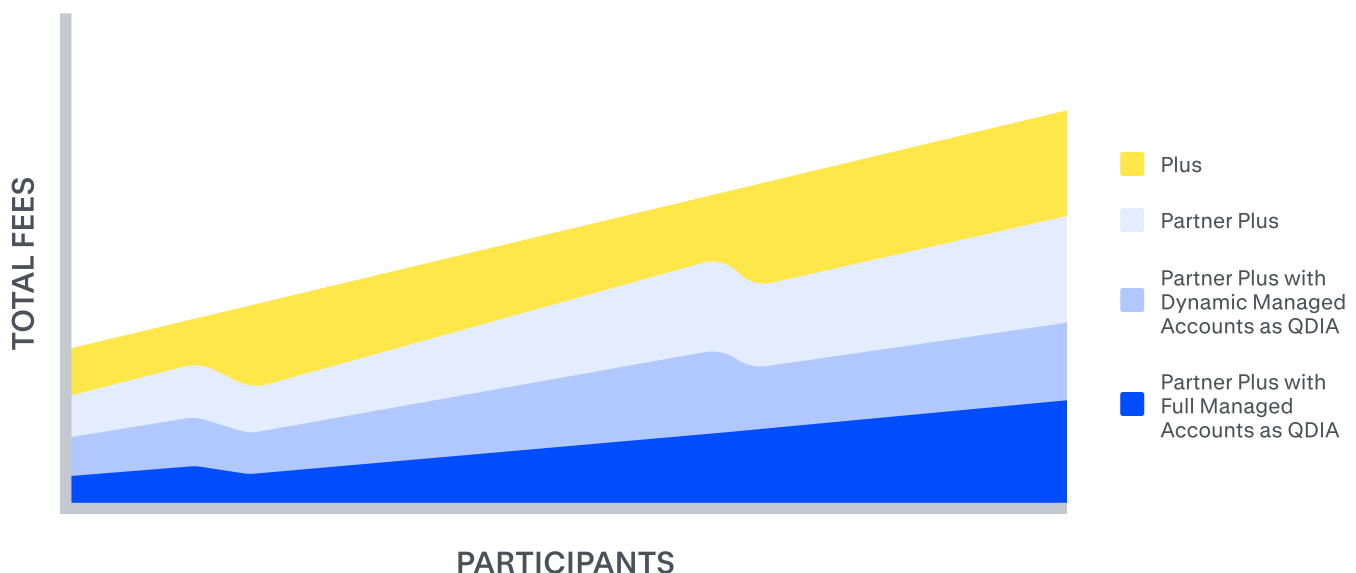
“Dynamic” Managed Accounts as the QDIA

Participants start in a target date fund and dynamically transition into managed accounts as they approach retirement age. Flat participant fees are **discounted by \$3** per participant per month.

“Opt in” Managed Accounts

Participants have managed accounts available to them as an opt-in plan investment feature, however they are not defaulted into the managed accounts offering.

Vestwell Conversion Plan Pricing Comparison¹



¹Based on average account balance of \$50K. Comparison chart starts at \$2.5M assets and 50 participants per eligibility requirements of the Partner Plus offering.



Vestwell conversion plan comparison:

Vestwell Partner Plus vs. Vestwell Plus.

Eligible plans can **save \$2,100 on average each year¹** with Partner Plus compared with other Vestwell options. If full managed accounts are selected as the plan's QDIA, monthly flat participant fees are **eliminated entirely, providing the most cost-effective option for your clients.**

	PLUS	PARTNER PLUS	PARTNER PLUS WITH DYNAMIC MANAGED ACCOUNTS AS QDIA	PARTNER PLUS WITH FULL MANAGED ACCOUNTS AS QDIA
Plan Availability				
Startup/ Conversion Plan Status	Startup and Conversion Plans	Conversion Plans	Conversion Plans	Conversion Plans
Plan Assets	Startup and Conversion Plans under \$2.5M	\$2.5M and Over	\$2.5M and Over	\$2.5M and Over
Plan Type	401(k) and 403(b)	401(k)	401(k)	401(k)
Employer Fees				
\$0 Employer Fees	✗	✓	✓	✓
Fixed Employer Base Fee	✓	✗	✗	✗
Employer Setup Fee	✓	✗	✗	✗
Participant Fees				
Flat Participant Fee	✓	✓	✓	✗
Discounted Flat Participant Fees	✗	✗	✓	✗
\$0 Flat Participant Fees	✗	✗	✗	✓
Asset-Based Participant Fee (at no more than 5 bps)	✗	✓	✓	✓

¹Based on average annual Vestwell plan fees to employers for Vestwell plans that qualify for Partner Plus.





Vestwell

Position yourself as the
advisor clients trust for
conversion plan solutions.

Ready to learn more about Partner Plus?



Connect with Vestwell

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