

INCOME WINDOW SOLUTION FOR BENEFIT ADMINISTRATION

SunGard’s income window solution for plan sponsors and recordkeepers is designed to ease operational support for retirement income offerings. SunGard’s income window solution uses Omni DC for tracking individual participant information combined with SunGard Global Network (SGN) for retirement income fund trading. The income window solution is also among the first that meets key open architecture information — sharing standards developed by The SPARK Institute for annuity-based, lifetime-income funds in retirement plans.

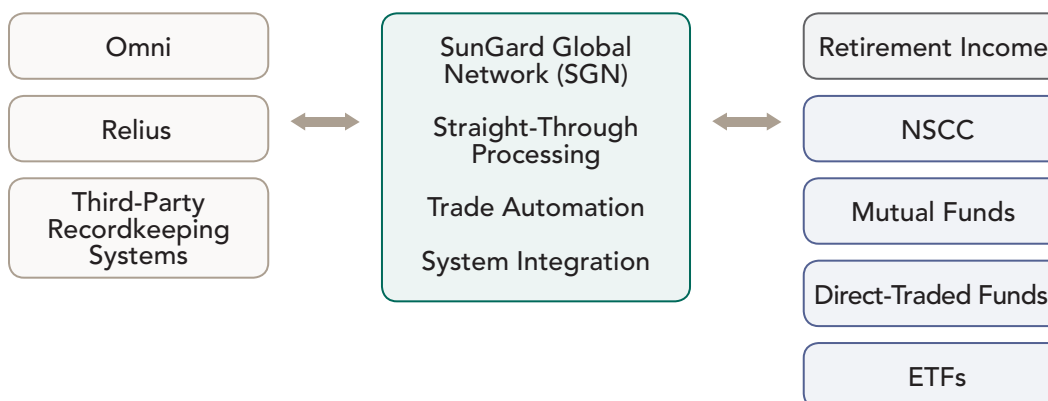
Whether you are a user of SunGard’s Omni or Relius benefit administration solutions, third-party or proprietary recordkeeping systems, the income window solution is designed to seamlessly integrate into your defined contribution (DC) plans. The integrated income window helps recordkeeping firms accommodate the unique features of retirement income funds, and helps plan sponsors confidently and efficiently offer their participants those solutions as well.

Addressing Key Operational Barriers

Many plan sponsors and recordkeepers have found it challenging to offer retirement income options due to their unique features, including calculation of income benefits, communication of income benefits to participants, number of funds, maturity of funds and the distribution election process. These features add to the administrative and recordkeeping complexities of defined contribution plans.

SunGard’s income window solution eases these barriers for DC plan recordkeeping firms, providing seamless incorporation of annuity based, income generating funds into a plan’s administrative and transaction processes. The income window is designed to fully integrate into any company’s existing retirement plan and allows plan sponsors to offer a more competitive retirement package for today’s market.

Requirements will vary by retirement income product and provider, but generally, with the income window, participants can access their retirement income account in the same way they access other options in their defined contribution plan.



Participants simply log into their employer's retirement plan benefits Website. The recordkeeper's Website displays the total defined contribution and retirement account balances, including a link to view details.

When the participant clicks on the retirement account details link, the income window solution window appears, displaying:

- Maturity election during the participant's maturity window
- Balance information: current applications and projected monthly income
- Fund information
- Participant information

In addition, support is provided for your call center and participant inquiries.

Balance Information

Which Retirement Income Fund are you in?		How much do you own?	
Retirement Income Fund:	LPI 2020	Number of units:	1,100.0000
Balance as of:	09/30/2010	Unit price:	\$18.00
		Total Market Value:	\$19,800.00

[View my historical Retirement Income account activity](#)

Current allocations within Retirement Income

Your Retirement Income Fund holds underlying funds that provide growth potential, and the potential to generate guaranteed income in retirement. As the fund nears its target year, a greater percentage of the funds value will be in the underlying income component.

Current ratio of Growth to Income:	80% Growth, 20% Income	What is this?
Underlying Growth Component Value:	\$15,840.00	What is this?
Underlying Income Component Value:	\$3,960.00	What is this?

How much income is your account projected to generate?

Your Retirement Income Fund is designed to produce a guaranteed level of income starting in 2050. The amount of income you will receive will be a function of how much income each fund unit will provide, and how many units you will hold at that time. This section details the current income payout rate and the number of units you currently hold.

Current Income Payout Rate:	\$0.50	What is this?
Number of units:	1,100.0000	
Projected Monthly Income:	\$550.00	What is this?

To see the history of how your account has accumulated income, please click here: [Historical View](#)

Historic Record of Unit accumulation and Income Factor Changes

	You owned this many units	Income Factor	Projected monthly income
Current period	1,100.0000	\$0.50	\$550.00
Beginning of year	980.0000	\$0.41	\$401.80
3 years ago	710.5000	\$0.37	\$262.89
5 years ago	503.6000	\$0.21	\$105.76
10 years ago	135.8000	\$0.10	\$13.58

Learning More

To learn more about how to enhance your recordkeeping platform with the income window solution, contact SunGard at 1-800-825-2518 or swm.marketing@sungard.com.

www.sungard.com/sgn

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