

**Client Value Proposition:** Optimize mix of products and services to satisfy customer needs, maximize contribution, incent profitable customer behavior, and eliminate unprofitable products.

**Strategic Value:** Diversified retirement service providers offer broad portfolios of products, often individually customized to each plan sponsor. However, not all products and not all customers have the same profitability. With better and more detailed information, retirement providers can design products to maximize profitability. Product design decisions are often made with data that is not sufficiently timely, detailed, or integrated. With better information, product design can incent profitable behavior by participants, price service costs and financial risk, and maximize product contribution to profit.

**Information and Analytical Capabilities Provided:**

- Compare pricing assumptions and actual results
- Measure cost of service by product
- Analyze product revenues by type of revenue (implicit fees, participant fees, etc)
- Capture acquisition cost and deferred acquisition cost at a product level
- Analyze enrollment, participation, deferral rates, and lapse rates at a product level

**Example Analyses:**

- Which products/plans are the most profitable?
- What product features drive the most revenue?
- Which products have the best client and individual retention?
- What were the actual vs. projected pricing assumptions for each product and client?

***Meeting Retirement & Investor Services Industry Challenges***