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AssetMark Launches Guided Income SolutionsSM: A Simple, Automatic Approach to Providing Stable Income Replacement for Clients

Academically-informed investment solution seeks to provide reliable cash flow distributions while extending the portfolio life for clients in retirement

CONCORD, CA — February 5, 2018 — AssetMark, Inc., a leading provider of innovative investment and consulting solutions, today announced the launch of AssetMark Guided Income Solutions, a new program that includes a suite of turnkey, professionally-managed portfolios designed to deliver stable cash flows to clients planning for retirement. Using a “bucketed” investing framework, Guided Income Solutions provides advisors with a simple approach to converting clients’ nest eggs into a steady, tailored, and automatic income replacement based on their personal financial goals.

Guided Income Solutions segments clients’ assets based on their unique short-term, intermediate-term, and long-term objectives, accommodating the psychological tendency for individuals to think about spending needs in terms of separate mental accounts. The two longer-term buckets are rebalanced gradually over time to systematically reduce risk as clients approach the end of their target duration, providing growth and income that can potentially extend the portfolio life, while minimizing the risk of income shortfall. The short-term bucket is personalized to equal two years of the client’s income needs, providing adequate liquidity to support distributions, even during periods of market volatility.

According to the [Pew Research Center](#), 10,000 baby boomers reach retirement age every day – yet Social Security benefits only replace approximately **40 percent** of the average retiree’s earnings. Given this need for income replacement later in life, it’s critical for financial advisors to help their clients create long-term financial plans. However, typical approaches to retirement planning require advisors to manually administer and rebalance cash flow movements, which can be complex and resource-intensive and often lack goals-based tools that reinforce client confidence in the solution over time.

“Considering the nature of investor demographics, it is increasingly important for advisors to have access to intuitive, flexible solutions that enable them to plan effectively for clients’ unique income needs,” said Michael Kim, EVP, Chief Client Officer at AssetMark. “Guided Income Solutions provides a client-centric and scalable opportunity to help investors turn their retirement savings into a paycheck replacement.”

In addition, Guided Income Solutions also features a modern digital calculator and enhanced goals-based proposal and reporting capabilities. Advisors can leverage the easy-to-use calculator by inputting two of three inputs about the client’s goal, immediately receiving income and bucket projections, as well as a host of other portfolio attributes. These personalized inputs and results are then used to develop a

financial plan and provide ongoing, visual investor reporting to ensure clients remain on track toward their personal income needs and retirement timelines.

Guided Income Solutions enables investors to access their funds, providing an alternative option to annuities. Rather than sacrificing total income potential for an expensive lifetime income guarantee, the product enables advisors to provide access to an investing approach that is flexible, liquid, inheritable, and cost-effective.

“This academically-informed investment solution combines dynamic technology, administrative functionality, and asset management,” said David McNatt, SVP, Product Strategy and Management at AssetMark. “With Guided Income Solutions, AssetMark advisors are better positioned to develop retirement income plans and continue to grow and scale their businesses.”

Guided Income Solutions is the latest of many AssetMark platform releases designed to further position both advisors and investors for success, including [WealthBuilderSM](#), [Investor Portal](#), and [PortfolioEngine[®]](#).

Important Information about AssetMark Guided Income Solutions

This release is for informational purposes only, is not a solicitation, and should not be considered investment or tax advice. Investing involves risk, including the possible loss of principal. Past performance does not guarantee future results. Portfolio value will fluctuate over time. No investment strategy can guarantee a profit or protect against loss.

For more complete information about the various investment solutions available, including the investment objectives, risks and fees, please refer to the Disclosure Brochure and applicable Fund Prospectus. Please read them carefully before investing. For a copy, please contact AssetMark.

About AssetMark, Inc.

AssetMark, Inc., an investment adviser registered with the Securities and Exchange Commission, is a leading independent provider of innovative investment and consulting solutions serving financial advisors. The firm provides investment, relationship and practice management solutions designed to make a difference in the lives of advisors and their clients. AssetMark, Inc., including its Savos and Aris divisions, has more than \$44.8 billion in assets on its platform as of December 31, 2018 and a history of innovation spanning over 20 years. For more information, visit www.assetmark.com and follow [@AssetMark](#) on Twitter.

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