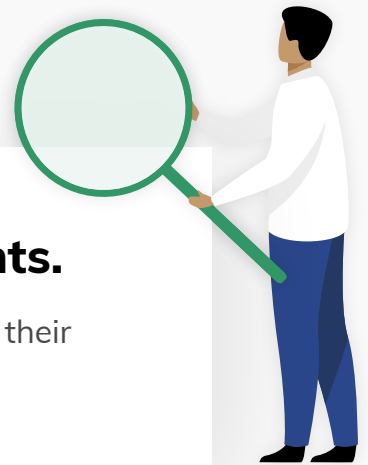


Solving the forgotten 401(k) problem.

There are three actionable steps we can take to reduce the number of 401(k)s left behind by employees who change jobs:



1

Make it easier to locate 401(k) accounts.

There's currently no public database to help employees find their old accounts.



Simplify the rollover process.

Completing a rollover often requires physical forms, phone calls, and sometimes even a notary.

2

3

Provide departing and former employees with user-friendly tools.

Employees are more likely to stay on top of their assets if they know their options at the time of job change and can roll over easily, if they so choose.

