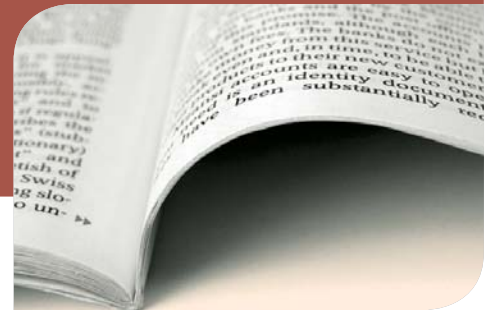


## Position Papers – Information to make your job easier



Securian keeps you up-to-date with position papers covering the latest topics in the retirement industry. They're a great way to build your knowledge and share valuable information with your clients. Contact the Securian Sales Team at 1-877-876-4015 when you need up-to-date information to support your retirement sales

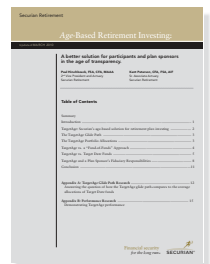
### Best Practices for Retirement Plan Investment Fiduciaries

This paper outlines six “Best Practices” for plan sponsors to help them meet their fiduciary responsibilities concerning investments. It also provides insights into Securian’s fiduciary services and how advisors can leverage them to assist plan sponsors as they try to make these best practices a reality within their plans.



### Age-Based Retirement Investing: A better solution for participants and plan sponsors in the age of transparency

This paper defines Securian’s TargetAge product within the context of the growth of defined contribution plans and in response to the needs of employees seeking assistance with investment selection. It also outlines how Securian constructed its TargetAge “glide path” and portfolios and provides a comparison of how the TargetAge features stack up against target date and other lifestyle funds.



### Fee Transparency and Investment Neutrality in Retirement Plans

This paper asserts that plan sponsors and participants are best served by clear, understandable and fully disclosed plan fees and fee structures that do not favor a particular investment or set of investments. It outlines Securian’s long standing commitment to full fee disclosure and revenue neutral investment selection and how those practices help advisors offer plan sponsors a neutral and prudent investment selection process.



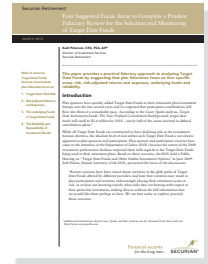
more »

## A Prudent Fiduciary Process for Stable Value Investment Options

This paper presents information that plan fiduciaries should consider when evaluating the three types of Stable Value investment options. It outlines the risks of each and the information that should be requested when working with a provider. It's a valuable resource advisors can offer to help plan sponsors understand their fiduciary obligations and the possible pitfalls and risks of Stable Value investments.

## Four Suggested Focus Areas to Complete a Prudent Fiduciary Review for the Selection and Monitoring of Target Date Funds

This paper provides a practical fiduciary approach to analyzing Target Date Funds by suggesting four areas for plan fiduciaries to focus on and evaluate. It goes further to provide Securian's perspective and broad-based concerns with Target Date Funds.



**For financial professional use only. Not for use with the public.**