

Grow and support your retirement business with Federated Hermes' programs and services

The future of the retirement landscape is unknown. Federated Hermes can help you grow and support your business in these ever-changing times. We are committed to providing our partners with valuable programs and practical tools to help navigate the retirement landscape. We offer a custom model program to assist financial professionals in obtaining and retaining retirement plan business; we have developed materials that address many fiduciary concerns; we provide access to industry experts; and we offer third-party independent evaluations of plan investment menus.



Not FDIC Insured • May Lose Value • No Bank Guarantee

Custom Model Programs



No Two Alike: Creating Custom Models for Defined Contribution (DC) Plans

This program was created to help financial professionals satisfy plan sponsors' growing interest in, and demand for, custom models (e.g. custom target date and custom target risk models). The program empowers financial professionals with the understanding, materials and tools to build a custom model solution for their plan sponsor clients. Financial professionals can increase their value and deepen their relationship with plan sponsors by guiding them through the entire process from education, design and implementation to ongoing monitoring.

Additional Fiduciary Support



Beyond Gravity

This program was created for financial professionals to use with investment committees. The content can be used with both new committee members as well as with existing members, who need a refresher on understanding their roles as a fiduciary.



Comparative Chart of Fiduciary Roles

This piece defines the different fiduciary roles and provides a comparison of the responsibilities and level of investment authority for each of the roles contemplated by ERISA.



Department of Labor (DOL) Investigation Preparedness

This guide helps financial professionals and plan sponsors understand what happens in a typical DOL investigation. It contains a sample DOL notice letter, a checklist of the documentation a plan sponsor would need to have ready for submission and an example of the type of DOL findings a plan sponsor might expect at the end of the investigation.



Fiduciary Planning Process

This guide helps plan sponsors understand their fiduciary roles and duties. It walks plan sponsors through a review of their fiduciary responsibilities with a five-step process.



Digital Assets Guide for Fiduciaries and Advisors

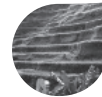
Digital assets are permeating peoples' lives and relationships, including relationships with their fiduciaries and service providers. Almost anyone who uses the internet or has a smart phone has digital assets, whether they realize it or not. We've put together this helpful toolkit to examine the principles of existing fiduciary law in the United States with respect to fiduciary access to client digital assets.

Prospecting



5 Steps for Success

This five-step guide provides financial professionals with a full range of support and resources for prospecting and winning retirement plan business. Along with supporting financial professionals in communicating the value they can bring to plan sponsors, this guide offers valuable content on an increasingly essential consideration for these clients: understanding and complying with fiduciary responsibilities.



Best Practices for Building Retirement Business

We've spoken with top investment financial professionals around the country and distilled their experiences into an array of practical, business-building strategies.



Brightscope

Through an alliance with Brightscope, Federated Hermes can assist advisors in finding retirement plan opportunities within their market. The database can research and analyze by territory, plan type, plan size, or company industry, to help create a targeted sales approach.

Industry Updates



Insights from Retirement Industry Experts

Our relationships with respected consultants in the retirement industry, including Bradford Campbell, Max Schanzenbach and Robert Sitkoff, provide financial professionals access to insights and expertise through whitepapers and events on critical subjects that can impact their business.

Portfolio Analysis



Investment Rating System Delivers a Complete Plan Investment Analysis

Through our alliance with Broadridge Fi360 Solutions, we offer an independent, thorough evaluation of a plan's investment menu and retirement platform analysis. This investment rating system can help with investment selection, investment monitoring and identifies investments that contain potential deficiencies.



Federated Hermes' Portfolio Construction Solutions

Federated Hermes' Portfolio Construction Solutions team can assess your portfolio models or conduct market scenario stress testing as a complement to the work you already do. Our analysis can help strengthen existing client relationships and increase the ability to attract new clients.

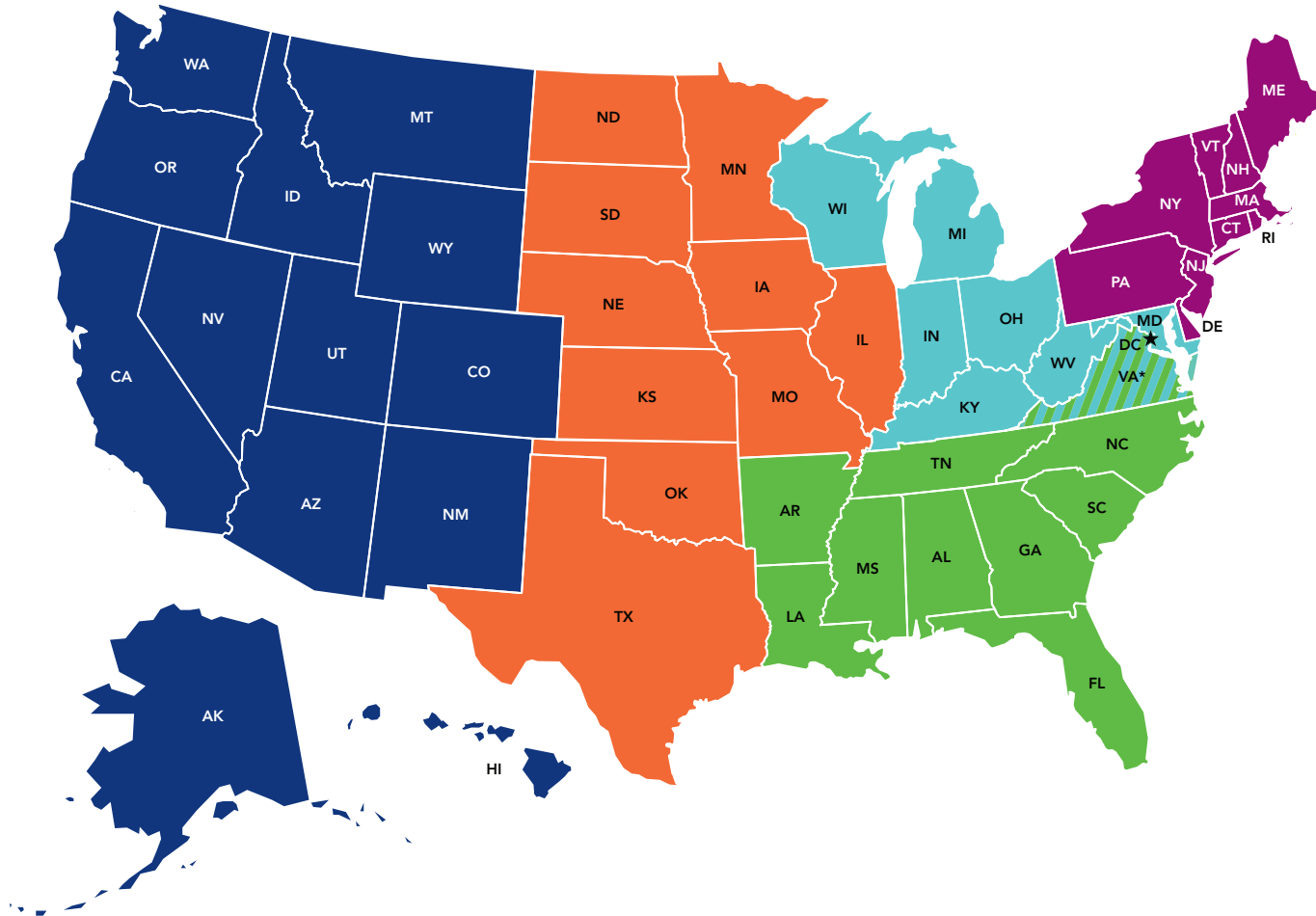
Macroeconomic Updates



Dashboards

We've created a series of client friendly dashboards to provide an update on timely topics like recession and inflation.

Retirement Team



WEST
Scott Kelley, AIF®, CPFA®
Vice President
Senior Retirement Consultant
 503-349-3095
 Scott.Kelley
 @FederatedHermes.com



MID-ATLANTIC
Jeff Jones, AIF®, CPFA®
Senior Vice President
Senior Retirement Consultant
 216-406-5182
 Jeff.Jones
 @FederatedHermes.com



SOUTHEAST
Chris Minton, AIF®
Senior Retirement Consultant
 513-374-4457
 Chris.Minton
 @FederatedHermes.com



CENTRAL
Tim Rosewicz, AIF®
Senior Vice President
Senior Retirement Consultant
 913-568-4094
 Tim.Rosewicz
 @FederatedHermes.com



NORTHEAST
Derrick Stancick
Vice President
Senior Retirement Consultant
 412-288-4098
 Derrick.Stancick
 @FederatedHermes.com

* In VA, non-wires are in the Mid-Atlantic, and wires are in the Southeast.

Management Team

Bryan Burke

National Sales Director
Strategic Solutions

405-229-7996
Bryan.Burke@FederatedHermes.com

Jim Wojciak, AIF®

Vice President
National Sales Manager - Retirement/Insurance

412-916-8150
Jim.Wojciak@FederatedHermes.com

Raisa Barkaloff, CIMA®, AIF®

Vice President
Manager, Client Engagement Center

412-288-1096
Raisa.Barkaloff@FederatedHermes.com

Specialists

Andy Frommeyer, AIFA®, PPC®

Assistant Vice President
Senior Product Manager

412-288-8651
Andy.Frommeyer@FederatedHermes.com

Hannah Irvine

Channel Marketing Communications Specialist

412-288-6607
Hannah.Irvine@FederatedHermes.com

Client Engagement Center

Damon Clayton, AIF®

Retirement Consultant

412-288-7582
888-400-7842
Damon.Clayton@FederatedHermes.com
West, Northeast

Matt Fitzgibbons, AIF®, PPC®

Retirement Consultant

412-288-7947
888-400-7842
Matt.Fitzgibbons@FederatedHermes.com
Central, Mid-Atlantic, Southeast

Platform Specialists

Todd Jones, CIMA®, AIF®

Vice President
Global Accounts Manager Insurance

412-977-1544
Todd.Jones@FederatedHermes.com

David Wasik

Senior Vice President
Retirement Platform Specialist

412-527-5230
David.Wasik@FederatedHermes.com

Scott Charlton

Senior Vice President
Senior Sales Representative

412-288-4850
Scott.Charlton@FederatedHermes.com

ERISA (the Employee Retirement Income Security Act of 1974, as amended) governs the management and administration of privately sponsored employee benefit plans, including 401(k) plans.

A Qualified Default Investment Alternative (QDIA) is an investment vehicle that a plan may use for retirement plan contributions in the absence of direction from the plan participant. A QDIA must be diversified, must fit into one of three primary categories (an investment matching the individual's age and characteristics; an investment matching the groups' characteristics; or an investment management service), may not directly consist of securities in the company for which the plan participant works, and may not penalize the participant for early withdrawal.

Mutual funds are subject to risks and fluctuate in value.

An investment in an exchange-traded fund (ETF) generally presents the same primary risks as an investment in a conventional fund (i.e., one that is not exchange traded). In addition, ETF trade like stocks and may be subject to the following risks that do not apply to conventional funds: (i) the market price of an ETF's shares may trade above or below their net asset value, (ii) an active trading market for an ETF's shares may not develop or be maintained or (iii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate.

Each portfolio is comprised of a mix of underlying mutual funds and ETFs and is subject to the risks and returns of those funds. Although the portfolios are managed for investors based on a projected retirement date time frame, the glide path allocation strategy does not guarantee that investors' retirement goals will be met. A portfolio's target date is the year which corresponds most closely to the year in which an investor is anticipated to retire. Investment professionals manage the portfolio, transitioning it from a more growth-oriented strategy to a more income-oriented focus as the target date gets closer and continue to manage each portfolio beyond its target date.

Investments are subject to risks and fluctuate in value. Principal loss is possible. There is no guarantee that any investment strategy will be successful.

Investors should carefully consider the fund's investment objectives, risks, charges and expenses before investing. For more complete information on the funds available in the Federated Hermes Multi-Manager Target Date Portfolios, and to obtain a summary prospectus or prospectus containing this and other information, contact us or visit [FederatedHermes.com/us](https://www.federatedhermes.com/us). Please carefully read the summary prospectus or prospectus before investing.



Contact us at
Retirement@FederatedHermes.com
or call 1-888-400-7842.

45610 (12/23)

Federated Securities Corp. is Distributor
of the Federated Hermes Funds

© 2023 Federated Hermes, Inc.