DoubleLine®

Retirement Income Solutions Are Purple

A Toolkit Designed to Help Build a Prudent Process for Retirement Income Decisions

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Ode to a Retirement Income Process

***PRODUCTS are red*, and**
***SERVICES are blue*.**
Retirement income
***SOLUTIONS are purple*,**
now we know what to do.

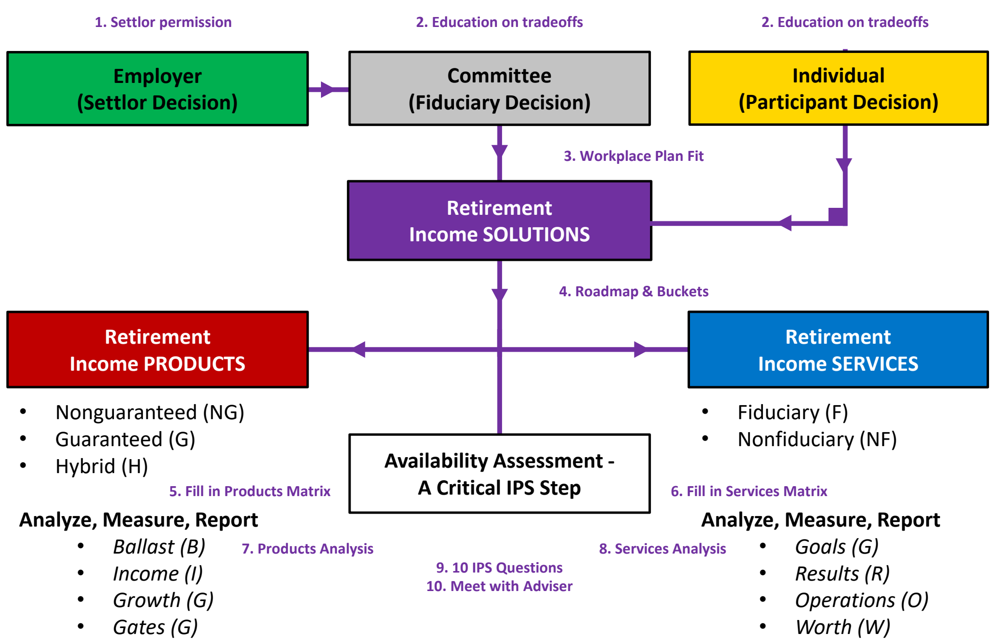
Fiduciaries and committees are in unique positions to help individuals manage retirement income security.

Given the continued expansion of workplace retirement plans, they have become a more critical component of overall retirement-income security. Therefore, workplace retirement plan committees and fiduciaries are in positions to improve and expand retirement income security through their role in selection and monitoring of both retirement income products and services.

However, there are a variety of forces that make retirement income analysis difficult. Fiduciaries can better manage these risks if they separate retirement income products (**RED**) from services (**BLUE**), and they identify where settlors and individuals also make retirement income decisions. Additionally, committees and their consultants can better manage retirement income risk if they adhere to four simple principles:

- Follow a decision framework and document a repeatable process.
- Educate on the tradeoffs among retirement income solutions.
- Understand where a workplace plan fits in the overall retirement-income puzzle.
- Center fiduciary decisions on the unique needs and demands of their participant base.

DoubleLine Retirement Income Decision and Analysis Process



Do you want to learn more?

Interested in learning more about **DoubleLine Funds, ETFs, CITs, SMAs** and **Models** that might be a fit for your retirement income accounts? Please email us at Info@DoubleLine.com.

Interested in other retirement income resources? Please email us at Retirement@DoubleLine.com.

- E-Book and 10 Action Steps to Retirement Income Decision-Making
- Roadmap, Framework, and Criteria and Measurement Matrices
- CE Eligible and Other Presentations
- Video Library
- Availability Checklist for Investment Policy Statements

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Relationship Manager

Mr. Long joined DoubleLine in 2018 and responsible for client relationship management for the firm's retirement plan clients. His responsibilities have involved working with plan sponsors, consultants and service providers to successfully operate retirement plans for employees. Mr. Long has more than two decades of experience in the retirement plan industry. Prior to DoubleLine, he has held retirement solutions roles with Goldman Sachs, RSM McGladrey, Transamerica, Neuberger Berman, ADP and PaineWebber. Mr. Long has been a speaker at various industry conferences and currently serves on a local not-for-profit board with ASPPA. He holds a BS in Business Management from Cornell University and an MBA from Northwestern Kellogg Graduate School of Management. Mr. Long is a Qualified Plan Financial Consultant.

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