

Consider Mutual Funds For Allstate Customers

Depending on customer needs, long-term investment goals may include the addition of mutual funds. For Allstate customers, mutual funds are an easy and flexible option. Mutual funds are managed investments consisting of a pool of assets that are used to purchase individual securities primarily stocks and bonds. Mutual funds provide Allstate customers with competitively priced access to broad diversification and professional investment management. Allstate has selling agreements with over 100 mutual fund companies. We have created this resource to help you become more knowledgeable about these products.



Mutual Funds Provide Diversification and Professional Management

Diversification reduces risk by spreading investments across multiple types of assets, industries and asset categories. It is often cited as one of the most important aspects of investing for individual investors. The average investor would find it quite challenging to purchase enough individual securities to properly diversify on their own. By design, mutual funds already are diversified and can be easily acquired in a single purchase.

In addition to diversification, security selection is also important. Within any asset class there are multiple securities to choose from and researching those securities is a major undertaking. Mutual funds often have professional money managers and analysts that actively research their portfolios, translating into potentially better performance for customers.

Low Minimums, Low Cost and Liquidity

Another advantage of mutual funds is their affordability. In many cases, mutual fund accounts may be opened for as little as a \$250 initial investment or monthly contributions of \$25. Commission costs are reasonable and several share class options are available to help meet each customer's need. Breakpoints also help reduce customer costs. It is also important to note that mutual funds are highly liquid and can be redeemed on any business day.

Funds Flexibility Helps to Meet Customer's Needs

There is a mutual fund available for almost any customer investment objective or risk tolerance. Allstate has selling agreements with nearly 100 different mutual fund families, each offering dozens of funds. Additionally mutual funds are allowed in nearly any account registration. Funds can be held by individuals and entities in both taxable and qualified accounts. With this level of flexibility, you are highly likely to find a mutual fund that may fit customer needs.

Getting Started Selling Mutual Funds

The idea of offering mutual funds may seem overwhelming, but we are committed to helping you prepare and be a selling success. Learning the basics can help you develop a mutual fund portfolio to meet customer's needs. Here are some steps to help get you started:

Education

Take time to learn the basic principles of mutual funds. Gateway contains a great resource for this:

- [Financial Compass](#): Financial Compass (formerly BRT) is financial analysis software that contains several mutual fund topics

Choose a Few Fund Companies to Focus On

Once you are committed to selling mutual funds, it is time to select which fund companies may best serve the needs of the customer. We have [selling agreements with the following companies](#) currently available, along with their phone numbers and websites. To help you make a selection, visit the company websites to review their information and marketing materials. It is also a good idea to speak with company wholesalers to learn more about the types of products and support provided.

Create Portfolios

Building mutual fund portfolios can be as simple or as detailed as you want to make it. You may find that an easy way to get started is with Asset Allocation, Target Date or Life Style funds. The underlying holdings for these type of funds are other mutual funds that are already allocated to do the portfolio building for you.

Alternatively, you may want to build your own portfolios based on the needs of customers. To help you, fund websites may contain model portfolio suggestions or you can work with mutual fund wholesalers. Within Allstate, Retirement, Investments and Savings Sales Support can also help you. They can provide Morningstar® reports which give you an in-depth look at the make-up of your portfolios and provide historical risk and return data.

Know the Platform

The next step is to figure out how to hold customers' mutual funds. Allstate can hold mutual funds either with a fund company directly or through NFS brokerage platform.

Direct holdings typically have lower annual fees and investment minimums, but limit you to one fund family.

Brokerage accounts offer broader asset availability and integration of multiple funds into one account. They are also serviced by Allstate Financial Services, LLC internal staff and have an online access tool called Streetscape®.

Complete Applications

AFS, LLC and NFS paperwork can be obtained from the [Paperwork Suite on Gateway](#) or from the Retirement, Investments and Sales Support teams. Applications for direct holdings can be found on fund family websites or by calling a fund family to speak with a wholesaler. For any questions regarding education, creating portfolios, or paperwork, please contact Retirement, Investments and Savings Sales Support at (800) 856-0934, Option 3.

Mutual Fund Sales Tools

The three tools below can help you create customer education and presentation materials. These tools create reports that are compliance approved for customer use. There is no cost associated with these tools. If you are interested on how to use these tools or have questions, please contact Retirement, Investments and Savings Sales Support at (800) 856-0934, Option 3.

Morningstar® Sales Support Station

Retirement, Investments and Savings Sales Support has access to this powerful software and is there for you to analyze customer holdings and provide professional, compliance approved reports.

What can Morningstar® do for you?

- Help gather customer's assets
- Provide mutual fund sales presentations
- Find gaps in a customer's portfolio or investments that don't fit their goals
- Educate customers on asset allocation, diversification, and risk
- Provide additional talking points along with quantifiable ways to handle possible customer objections

How does Morningstar® help customers?

- Customers get a visual representation of their portfolio through multi-fund hypotheticals.
- The X-ray and Snapshot reports show portfolio details such as asset allocation, investment style, regional and sector exposure, and risk measurements.
- Individual Morningstar® fund fact sheets, including Morningstar® ratings for each fund

Trouble finding a specific fund? We also have access to the Mutual Fund Screener tool which may help you select appropriate funds for the customer. You can also call Retirement, Investments and Savings Sales Support at (800) 856-0934, Option 3 to request a Morningstar® report for a customer's current holdings or for an investment proposal of your choice.

Fidelity Retirement Income Evaluator

What is the Fidelity Retirement Income Evaluator (FRIE)?

FRIE is a web-based planning tool that helps you create and manage retirement income plans for customers. Through this tool, you can:

- Build stronger customer relationships
- Capture a more complete picture of their customers' portfolios, including assets they manage and assets that are held-away
- Build a more comprehensive plan for the customer
- Potentially grow your business through asset consolidation

How does the Evaluator work?

Depending on the complexity of a customer's situation, FRIE is flexible enough to allow you to create an income plan in as little as 15 minutes using default settings and estimates. You can also spend additional time building a more robust income plan by entering current and projected asset and expense information. Once income, expenses and assets are entered, FRIE runs at least 250 hypothetical Monte Carlo simulations to generate a printable retirement income plan report that estimates the likelihood the customer will successfully cover his or her retirement expenses.

What are the benefits of using FRIE?

FRIE can help you evaluate a customer's retirement situation. This will offer you the opportunity to provide possible solutions for the customer that ease any concerns about retirement they may have.

How do you get access?

This evaluator is available for producers with access to Streetscape® that have brokerage accounts. If you do not have access to Streetscape®, email Streetscape@allstate.com and within 48 hours, Streetscape® will be available for your use.

Financial Compass (formerly Back Room Technician)

Powered by Advisys

What is Financial Compass?

Financial Compass is the only financial analysis software program that combines customer education, motivating calculators, and custom presentations in one simple application.

Financial Compass includes:

- Compliance approved educational content - 500+ reports on today's financial topics help educate customers, support your recommendations and build trust
- Motivating calculators - Over 50 easy-input calculators illustrate needs and motivate customers and prospects to make a decision
- Compelling customized presentations - Professional sales presentations that include a title page, table of contents and custom legal disclaimers created in minutes
- Allstate approved templates for your use – Whether you are new to the tool or a pro, these five Allstate-created templates will help you pull together all necessary educational reports, calculators or financial needs analysis for your particular situation.
- Social Security Optimizer – The optimizer is a new calculator that allows you to determine the most efficient way for the customer to maximize their total Social Security benefit including information about the available filing strategies. It is also integrated with the Retirement Needs Analysis.
- FINRA reviewed - Concept pieces are reviewed, and updated by industry experts and subjected to review by the Financial Industry Regulatory Authority
- Affordable - The subscription fee is paid by Allstate and includes frequent updates, technical support and user training.

How can Financial Compass help you sell mutual funds?

By using Financial Compass, you can educate and create customized presentations for customers that help guide them into a protected future. It has a module specifically on mutual funds that helps explain mutual funds to customers. There are also retirement planning reports and calculators that show the importance of saving for retirement. Mutual funds could be part of the investment strategy for that retirement need.

Where can I find Financial Compass?

[Financial Compass](#) is offered as a single sign-on link found on Gateway. Allstate Financial Services, LLC offers access to all Personal Financial Representatives at no cost. You can also find the Life Insurance Needs Calculator from Financial Compass in Life Sales Central.

The following fund family brochures and marketing pieces are approved for your use with customers. Don't see the brochure you are looking for? Call Retirement, Investments and Savings Sales Support at (800) 856-0934, Option 3 and we will try to find the brochure you would like to have approved. Click on the title of the brochure or the image to view the item.

Diversification/Inflation: Building Portfolios for the Long Term

Why diversification matters.
Fidelity Advisors



Fund Family Specific: American Funds Portfolio Series

Invest in portfolios that are designed to pursue real life objectives.
American Funds



Gain from Our Perspective

The Franklin Templeton story "The experience of many with the strength of one".
Franklin Templeton



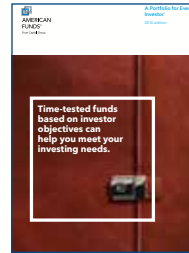
Getting Started with Mutual Funds

Information about how mutual funds work and the kind of funds you will find in your workplace savings plan.
Fidelity Advisors



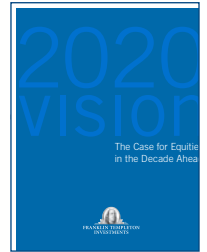
A Portfolio for Every Investor

Time-tested funds based on investor objectives can help you meet your investing needs.
American Funds



2020 Vision

The case for equities in the decade ahead.
Franklin Templeton



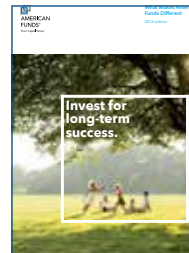
Franklin Templeton Allocation Funds

A targeted approach to asset allocation.
Franklin Templeton



What Makes American Funds Different

Invest for long-term success.
American Funds



Retirement Planning: Investor's Guide

You can develop a written retirement income plan designed to meet your needs and this guide helps to make that process easier.
Franklin Templeton Investments



What's the Real Return on CDs?

CDs are short-term investments that pay fixed principal and interest but are subject to fluctuating rollover rates and early withdrawal penalties.
Invesco



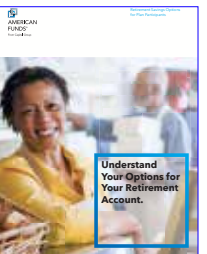
Seeking to Bridge the Gap Between Income and Longevity

Portfolios built to pursue the unique needs of retirees.
American Funds



Retirement Savings Options for Plan Participants

Understand your options for your retirement account.
American Funds



Understanding Traditional and Roth IRAs

Learn the basics of paying for retirement. With a Roth IRA your earnings can accumulate tax free and with a Traditional IRA, you can take advantage of tax deferral.

Oppenheimer Funds



Something New: LiveWell Mutual Fund IRA Series Model Portfolios

The LiveWell Models, powered by Morningstar Associates, LLC, allow you to create asset allocation strategies that fit your needs.

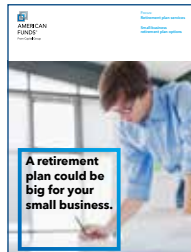
Sammons Retirement Solutions



Business Retirement Plans: Small-Business Retirement Plan Offers

A retirement plan could be big for your small business.

American Funds



LiveWell Mutual Fund IRA Series Overview

Over 150 mutual fund options in a simple one-stop solution.

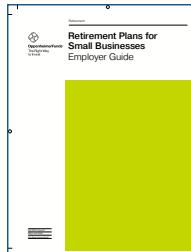
Sammons Retirement Solutions



Retirement Plans for Small Businesses

Learn about significant advantages for you and your business, a plan created for every small business and the experience and support you receive from Oppenheimer Funds.

Oppenheimer Funds



Mutual Funds with an Advantage

Voya Select Advantage IRA is a mutual fund custodial account designed for your retirement assets.

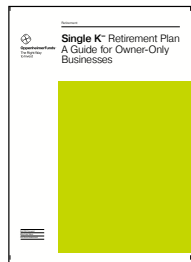
Voya



Single K - A guide for Owner Only Businesses

All the advantages big companies have enjoyed for years, including business deductions and tax-deferred savings growth, are now affordable, manageable and packaged with the specific needs of smaller companies in mind.

Oppenheimer Funds



Strength of Many. Convenience of One

An IRA solution like Voya Select Advantage IRA gives you the freedom to choose how you invest your retirement assets. You can select from many well-known mutual funds from some of the top managers in the industry..

Voya

