

If you're looking for an innovative way to increase retirement plan participation, you might consider EvoShare.¹ It's a financial platform that gives associates a convenient way to save for their future while shopping online and locally at participating stores, bars and restaurants.

Not only would associates have a new way to save for retirement, the increased plan participation could help your company meet annual discrimination test requirements. There is no cost to Mariner Wealth Advisor clients or their associates.

How it Works

EvoShare: EvoShare partners with nearly 10,000 merchants including well-known retailers Walmart, Expedia and Target. The company then partners with employers interested in the program.



Associates: They sign up and link any Visa, Mastercard or American Express to EvoShare then receive as much as 20 percent² cash-back on purchases to use toward retirement savings. Associates can also enable a Google browser extension that will display participating merchants when they shop. They can also apply their cash-back earnings to student loans and college funds.

Employers: Each quarter, EvoShare informs an employer of the cash-back amount each associate earns and sends associates their cash-back earnings via check or ACH transfer. Payroll then deducts the cash-back dollar amount from associates' upcoming paychecks as an additional 401(k) deferral.² The deferral is tax-free, so it reduces associates' taxable income.

Consult With Your Advisor

With 55 percent of workers participating in a workplace retirement plan,³ new tools like EvoShare make saving more convenient for associates — giving them an opportunity to save while they spend. The upside for companies is the potential for increasing plan participation along with giving associates a new savings strategy. For more information on how EvoShare might benefit your company, consult with your Mariner Wealth Advisors' retirement plan consultant.



ASSOCIATE EARNED \$2.95
in cash-back on a single transaction

WHICH COULD BECOME \$16.27
at retirement



*Assuming 5% APR and retirement in 2053
For illustrative purposes only

¹ David Stofer, managing director of Mariner Wealth Advisors' Retirement Plan Solutions team, holds a 10% ownership interest in, and is a member of the Board of Directors of, EvoShare. While he receives no direct compensation as a Board member of EvoShare, Mr. Stofer receives remuneration in his capacity as a co-owner, just as the other co-owners of EvoShare do. In cases where Mr. Stofer and MWA provide non-fiduciary consulting services to ERISA plan clients relating to the selection of third-party, non-investment-related service providers, EvoShare may be recommended as a service provider, and in such cases a corresponding portion of Mr. Stofer's remuneration from EvoShare may be deemed to have been received in connection with such consulting services to plans. While the amount of remuneration Mr. Stofer may receive is impossible to estimate with accuracy, it would be expected to take the form of dividends or distributions of EvoShare's distributable profits (paid by EvoShare, in addition to potential capital appreciation in EvoShare), in amounts commensurate to Mr. Stofer's 10% ownership interest.

² evoshare.com.

³ "How Many American Workers Participate in Workplace Retirement Plans?" Pension Rights Center. <https://bitly/2NnaGHw>

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