

SYMMETRY®

A Better Long-Term Plan

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**SYMMETRY RETIREMENT SERVICES**



[SymmetryPartners.com](https://SymmetryPartners.com)

At Symmetry Retirement Services we are committed to the belief that...

Retirement Plans should be

**SIMPLE, TRANSPARENT, EFFECTIVE**

## THE POWER OF PARTNERSHIP

When it comes to your Retirement plan, finding the right partners may be the most important decision you make.

For almost three decades, Symmetry Retirement Services have helped make a real difference for thousands of retirement participants.

Our comprehensive range of retirement services enable two key goals:

1. Empower **Plan Sponsors** with a competitive retirement plan which will help you attract and retain quality employees while simultaneously satisfying your required fiduciary responsibilities.
2. Provide **Plan Participants** with a broad array of turnkey investment choices designed with their best interests in mind.

With Symmetry, you can expect our steadfast commitment to your goals. We share in the fiduciary responsibilities of the plan sponsor, while offering diversified, low cost investment options that are grounded in decades of data and academic research. We offer a comprehensive and customizable solution that is easy to implement and manage.

### SIMPLE

With your financial advisor we help coordinate all the elements of your plan and streamline plan management and maintenance.

### TRANSPARENT

Our program is also completely fee transparent, so you have a clear understanding of exactly what you are paying for in every aspect of your plan.

### EFFECTIVE

Our broadly diversified, Evidence-Based portfolios are grounded in science, data, and evidence designed to satisfy the needs of different types of investors — from conservative to aggressive — while attempting to simplify the investment decision-making process for plan participants.

***We never lose sight of the fact that retirement plans are the key — above all — to financial security.***

*For more information regarding Symmetry Partners, LLC, including where you can locate details of its fees and expenses please see disclosure on the back of this brochure.*



## Our retirement plan services combine investment expertise and

## robust fiduciary support with a full suite of plan features.

### Exclusive Access to Investment Expertise

- ERISA 3(38) co-fiduciary support
- Wide variety of risk-adjusted retirement portfolios
- Symmetry Research provides ongoing selection monitoring and updates of investment options
- Full fee transparency
- Qualified Default Investment Alternatives (QDIAs)
- Simplified investment selection through broadly-diversified portfolios and investments

### A Selection of Expert Third-Party Administrators

Symmetry conducts extensive research to select TPAs who offer expertise in:

- Plan design and review
- Comprehensive administrative and recordkeeping services
- Robust technology
- National footprint and excellent service.
- Complete participant education and enrollment support services
- Comprehensive plan administration and recordkeeping services:
  - Contribution processing
  - Personalized account statements
  - Tax reporting
  - Loan administration
  - Compliance testing
  - Benefits payments

Your advisor can assist you in selecting the most appropriate TPA for your plan based on considerations such as geographic location, plan size and complexity.

### Fiduciary Support for Employers

Today's sponsors shoulder tremendous fiduciary responsibilities to ensure their employees have access to low cost, diversified investment choices— as well as the tools to make informed decisions.

To help relieve the fiduciary burden for plan sponsors, Symmetry serves as an ERISA 3(38) co-fiduciary with respect to the investment portfolios we recommend.

This means that we have a legal and ethical duty of loyalty, care and competence and must put the needs of plan sponsors and participants first.

By working with an ERISA 3(38) fiduciary, you (as the plan sponsor) can transfer significant responsibility to Symmetry.

#### ***Did you know...***

Plan sponsors can be held personally liable for not properly discharging their fiduciary duties. This is benefit of working with a firm like Symmetry that can take on many fiduciary obligations.

### Simplified Investment Decisions for Employees

We believe participants should be able to enroll in the plan quickly and easily and focus on saving for retirement. Rather than burdening participants with the complex task of allocating their savings among individual fund options, Symmetry's carefully-researched model Portfolios can make the investment decision simpler and more effective.

Our Portfolios are designed to harness the power of the financial markets by carefully combining more than 15 different asset classes consisting of more than 12,000 stocks and bonds from approximately 50 countries around the globe.

Symmetry provides a brief asset allocation questionnaire designed to guide participants in selecting the proper investments based on their individual retirement needs and risk tolerance. Through the investment selection process, participants gain access to comprehensive and sophisticated investment strategies tailored to their needs.

Symmetry will regularly rebalance participant Portfolios, ensuring their asset allocation remains aligned with their risk tolerance and investment goals.

*Symmetry is not affiliated with any third-party administrator, recordkeeper, or advisor.*

## THE FREEDOM OF OPEN ARCHITECTURE

Symmetry Retirement Services not only offers model management, we can also provide additional plan services to support most investment options you may want to include in your plan.

To help you custom tailor your plan to your organization's specific needs, we offer an open architecture or "unbundled" structure, helping bring together and co-ordinate a turnkey team of carefully selected experts, including recordkeeping/third party administration (TPA) and custodial partnerships. This enables Symmetry Retirement Services to work closely with make sure your plan has the most suitable, cost-effective solutions and providers based on your specific considerations and goals.

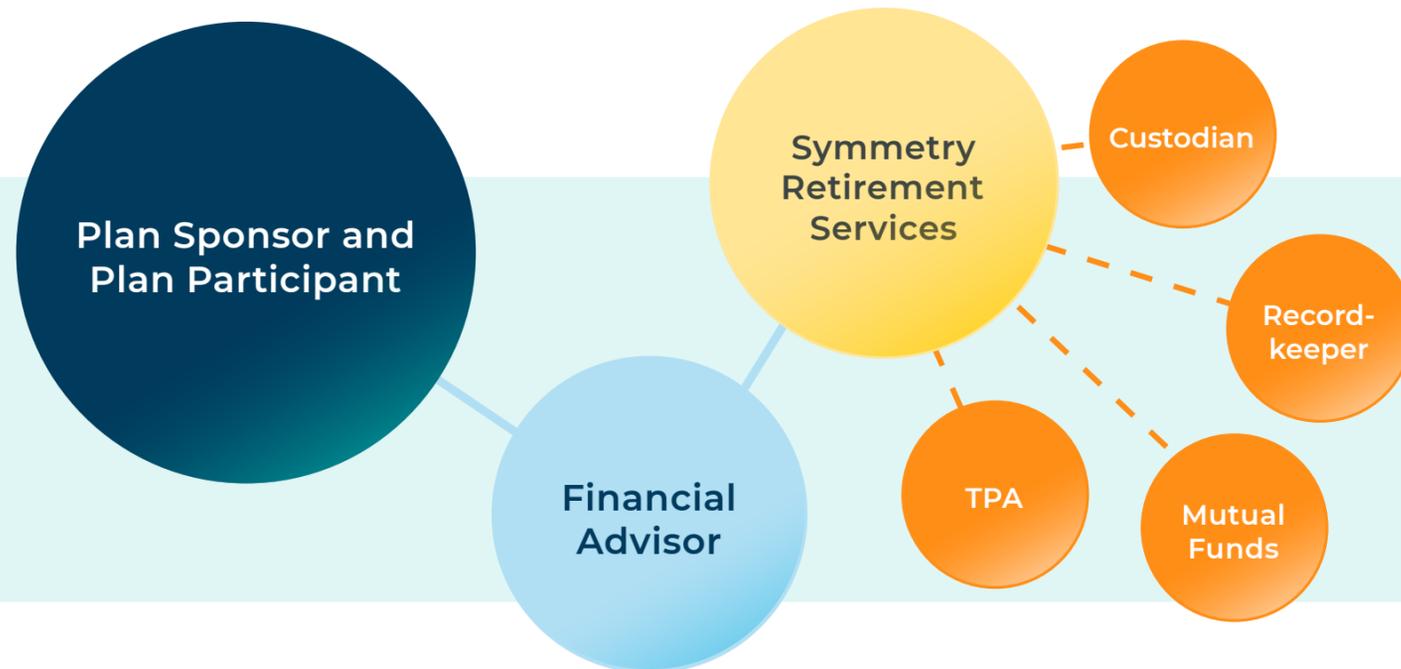
We work with your financial advisor to help make sure this turnkey team of experts effectively serves and supports your unique retirement plan needs.

## DESIGNING YOUR RETIREMENT PLAN

Symmetry is committed to helping you fully understand your objectives and then design a plan to best fit your specific needs.

**We can support and service almost any type of retirement plan, including:**

- 401(k)
- Safe Harbor 401(k)
- Profit Sharing, 457 (b)
- Defined Benefit (including cash balance plans)
- and 401(k)/DB combo plans.



## PROFESSIONAL GUIDANCE

Symmetry partners with experienced financial advisors who provide independent and objective advice to the plan sponsor and trustees, as well as investment and retirement education to participants.

**Your financial advisor plays a key role:**

- Maximizing your savings goals through the design of the plan
- Helping monitor and review the plan
- Assisting employees with enrollment as well as understanding and navigating their options
- Providing ongoing employee education
- Providing participant communication and annual plan reviews.

## INVESTED IN YOUR GOALS

Symmetry brings decades of experience and commitment to helping plan participants achieve their most important goals. We do this by drawing on extensive academic research — and Symmetry’s own — to engineer what we believe to be exceptional investment solutions. The result is an approach to retirement investing that we believe is uniquely suited to the needs of both plan sponsors and participants.

# 1

### EVIDENCE-BASED

We begin with the evidence: decades of data, analysis, and insights from some of the best minds in finance and academia (including 12 Nobel laureates) on factors that can help decrease risk and increase potential returns.

# 2

### BEST-OF-BREED

Using a rigorous screening process, we identify and implement an optimized blend of management expertise for each portfolio model.

# 3

### DISCIPLINED & INDEPENDENT

We believe a consistent, long-term approach is essential, but readily embrace new research when it can make a real difference for investors.

## BROADLY DIVERSIFIED AND EFFICIENT INVESTMENT CHOICES

Our professionally managed Portfolios carefully combine varying levels of equity and fixed income based on a plan participant’s risk tolerance and time to retirement.

Symmetry’s globally-diversified, best-of-breed solutions are grounded in evidence and financial science and backed by an all-star roster of noted managers.

### Structured Portfolios

A selection of eleven Portfolios consisting of low cost, best-of-breed mutual funds from experienced and respected managers, such as Dimensional Fund Advisors, AQR Capital Management and The Vanguard Group. The Portfolios target exposure to the market, value, size, quality, momentum, interest rate risk and credit risk factors to seek enhanced returns over time.

### Evolution Portfolios

Ten broadly diversified target-date model Portfolios based upon the same underlying investment fundamentals as the Structured Portfolios. Participants select an Evolution Portfolio based upon their current age or years until retirement, then the portfolio adjusts its risk parameters overtime to reflect an increasingly conservative asset allocation as retirement approaches

### IndexElect Funds

A carefully-selected menu of index and enhanced index mutual funds that Plan Sponsor can include as investment options in addition to the Structured, and Evolution Portfolios.

*Diversification seeks to reduce volatility by spreading your investment dollars into various asset classes to add balance to your portfolio. Using this methodology, however, does not guarantee a profit or protection from loss in a declining market. For additional information regarding Symmetry Partners, LLC, Dimensional Fund Advisors, AQR Capital Management, The Vanguard Group, iShares, and SPDRs, including where you can locate details of their fees and expenses please see disclosure on the back of this brochure.*

### SYMMETRY AT A GLANCE

- Founded in **1994**
- Headquartered in **Glastonbury, CT**
- **1** Investment Philosophy
- Partner with more than **3000** independent advisors nationwide
- Mutual Fund, ETF, and Retirement Plan Solutions
- **\$10.1 Billion** in Assets Under Management/Advisement (12/31/21)

Our research-driven, Evidence-Based investment approach is highly disciplined, consistent and uniquely suited to the fiduciary responsibilities that managing of retirement assets requires.

Together with your financial advisor, our goal is to offer retirement strategies that put the interests of plan sponsors and participants first.

Thousands of investors use Symmetry Partners to help them pursue their financial goals.

We welcome the opportunity to help you and your employees pursue theirs.

*To find out how Symmetry Retirement Services may improve your retirement plan experience, talk to your financial advisor or visit [symmetrypartners.com](https://symmetrypartners.com).*



*"Scrappy," the Symmetry bull, is a symbol of our firm's belief in the long-term power of markets.*

## MORE INFORMATION

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## Symmetry Partners, LLC Disclosure

Symmetry charges an investment management fee for its services. All Symmetry Partners' fees can be found in the ADV Part 2A located on the Symmetry Partners' website at [www.symmetrypartners.com](http://www.symmetrypartners.com). As with any investment philosophy, there is a possibility of profitability as well as loss. Diversification seeks to reduce volatility by spreading your investment dollars into various asset classes to add balance to your portfolio. Using this methodology, however, does not guarantee a profit or protection from loss in a declining market. Rebalancing assets can have tax consequences. If you sell assets in a taxable account you may have to pay tax on any gain resulting from the sale. Please consult your tax advisor.

Symmetry Partners' investment approach seeks enhanced returns by overweighting assets that exhibit characteristics that tend to be in accordance with one or more "factors" identified in academic research as historically associated with higher returns. Please be advised that adding these factors may not ensure increased return over a market weighted investment and may lead to underperformance relative to the benchmark over the investors' time horizon. The factors Symmetry seeks to capture may change over time at its discretion. Currently, the major factors in equity markets used by Symmetry and some associated academic research are: the market risk premium (Sharpe, William F. "Capital Asset Prices: A Theory of Market Equilibrium under Conditions of Risk." *The Journal of Finance*, Vol. 19, No. 3 (Sept. 1964), 425-442.), value (Fama, Eugene and Ken French. "Common risk factors in the returns on stocks and bonds." *Journal of Financial Economics*, 33, (1993), 3-56.), small (Banz, Rolf W. "The Relationship Between Return and Market Value of Common Stocks." *Journal of Financial Economics*, 9 (1981), 3-18.), profitability (Novy-Marx, Robert. "The Other Side of Value: The Gross Profitability Premium." *Journal of Financial Economics*, 108(1), (2013), 1-28. ), quality (Asness, Clifford S.; Andrea Frazzini; and Lasse H. Pedersen. "Quality Minus Junk." Working Paper.), momentum (Jegadeesh, Narasimhan and Sheridan Titman. "Returns to Buying Winners and Selling Losers: Implications for Stock Market Efficiency." *The Journal of Finance*, Vol. 48, No. 1, (March 1993), 65-91), and minimum volatility (Ang, Andrew, Robert J. Hodrick, Yuhang Xing and Xiaoyan Zhang. "The Cross-Section of Volatility and Expected Returns." *The Journal of Finance*, Vol. 61, No. 1 (Feb. 2006), pp. 259-299.) On the bond side, Symmetry primarily seeks to capture interest rate risk and credit risk premiums (Ilmanen, Antti. *Expected Returns: An Investor's Guide to Harvesting Market Rewards*. WileyFinance, 2011, p157-158 and 183-185.). All data is from sources believed to be reliable but cannot be guaranteed or warranted.

Higher potential return generally involves greater risk, short term volatility is not uncommon when investing in various types of funds including but not limited to: sector, emerging markets, small and mid-cap funds. International investing involves special risks such as currency fluctuation, lower liquidity, political and economic uncertainties, and differences in accounting standards. Risks of foreign investing are generally intensified for investments in emerging markets. Risks for emerging markets include risks relating to the relatively smaller size and lesser liquidity of these markets, high inflation rates and adverse political developments. Risks for investing in international equity include foreign currency risk, as well as, fluctuation due to economic or political actions of foreign governments and/or less regulated or liquid markets. Risks for smaller companies include business risks, significant stock price fluctuation and illiquidity. Investing in real estate entails certain risks, including changes in: the economy, supply and demand, laws, tenant turnover, interest rates (including periods of high interest rates), availability of mortgage funds, operating expenses and cost of insurance. Some real estate investments offer limited liquidity options. Investing in higher-yielding, lower-rated bonds has a greater risk of price fluctuation and loss of principal income than U.S. government securities, such as U.S. Treasury bonds and bills. Treasuries and government securities are guaranteed by the government for repayment of principal and interest if held to maturity. Investors should carefully assess the risks associated with an investment in the fund.

## Market Events Risk

Financial markets are subject to periods of high volatility, depressed valuations, decreased liquidity and heightened uncertainty, such as what was experienced during the financial crisis that occurred in and around 2008 and more recently in connection with the coronavirus disease 2019 (COVID-19) pandemic. Market conditions such as this are an inevitable part of investing in capital markets and may continue, recur, worsen or spread. Markets may be volatile and values of individual securities and other investments may decline significantly in response to adverse issuer, political, regulatory, market, economic, public health, or other developments that may cause broad changes in market value, public perceptions concerning these developments, and adverse investor sentiment or publicity. Changes in the financial condition of a single issuer may impact a market as a whole. Changes in value may be temporary or may last for extended periods. Geopolitical risks, including terrorism, tensions or open conflict between nations, or political or economic dysfunction within some nations that are major players on the world stage or major producers of oil, may lead to overall instability in world economies and markets generally and have led, and may in the future lead, to increased market volatility and may have adverse long-term effects. Similarly, environmental and public health risks, such as natural disasters or epidemics (such as COVID-19), or widespread fear that such events may occur, may impact markets adversely and cause market volatility in both the short- and long-term. Governments and central banks may take steps to support financial markets, including by keeping interest rates at historically low levels. This and other governmental intervention may not work as intended, particularly if the efforts are perceived by investors as being unlikely to achieve the desired results. Governments and central banks also may reduce market support activities. Such reduction, including interest rate increases, could negatively affect financial markets generally, increase market volatility and reduce the value and liquidity of securities in which the Fund invests. Governmental policy and legislative changes also may contribute to decreased liquidity and increased volatility in the financial markets.

DIFFERENT TYPES OF INVESTMENTS AND/OR INVESTMENT STRATEGIES INVOLVE VARYING LEVELS OF RISK, AND THERE CAN BE NO ASSURANCE THAT ANY SPECIFIC INVESTMENT OR INVESTMENT STRATEGY WILL BE EITHER SUITABLE OR PROFITABLE FOR YOUR PORTFOLIO. Allocation models are not intended to represent investment advice that is appropriate for all investors. Each investor must take into account his/her financial resources, investment goals, risk tolerance, investing time horizon, tax situation and other relevant factors to determine if such portfolio is suitable. Model composition is subject to change. You and your advisor should carefully consider your suitability depending on your financial situation.

INVESTORS SHOULD CONSIDER OBJECTIVES, RISKS, CHARGES AND EXPENSES OF THE FUND CAREFULLY BEFORE INVESTING. THE FUND PROSPECTUS CONTAINS THIS AND OTHER IMPORTANT INFORMATION. INVESTORS SHOULD READ THE PROSPECTUS CAREFULLY BEFORE INVESTING. PROSPECTUSES MAY BE OBTAINED FROM YOUR ADVISOR OR FROM DIMENSIONAL FUND ADVISORS: [WWW.DFAUS.COM](http://WWW.DFAUS.COM), THE VANGUARD GROUP [WWW.VANGUARD.COM](http://WWW.VANGUARD.COM), AQR [WWW.FUNDS.AQR.COM](http://WWW.FUNDS.AQR.COM), SPDRs [WWW.SPDRS.COM](http://WWW.SPDRS.COM), and ISHARES [WWW.ISHARES.COM](http://WWW.ISHARES.COM). FOR THE MOST RECENT MONTH END PERFORMANCE INFORMATION, PLEASE CALL DIMENSIONAL FUND ADVISORS AT 310-395-8005, THE VANGUARD GROUP AT 877-662-7447, AQR AT 866-290-2688, SPDRS AT 866-787-2257 AND ISHARES AT 800-474-2737. PLEASE READ THE PROSPECTUS CAREFULLY BEFORE INVESTING OR SENDING MONEY.

**SYMMETRY**  
Invested In Your Goals