



DC ANALYTICS

INSIGHTS INTO PLAN SPECIFICS TO HELP YOU MAKE THE RIGHT DECISIONS FOR YOUR PARTICIPANTS

We understand the challenges you face as a plan sponsor. As a fiduciary, we understand your responsibilities are more complex than ever before. Our retirement solutions experts can help you understand the nuances of your individual plan and use those insights to improve your participants outcomes.

HOW WE CAN HELP YOU

DC INCOME REPLACEMENT RATE

Determines average participant's percent of final salary required as annual retirement income to maintain equal living standards in pre- and post-retirement.

DISTRIBUTION OF OUTCOMES

Identifies the potential range and distribution of ending account balances at the time of retirement to understand the level of certainty of achieving success.

DC RETIREMENT LIABILITY

Calculates lump sum necessary to cover retirement goal.

PROJECTED RETIREMENT INCOME

An estimate of the annual retirement income that can be sustained through an investor's retirement.

LIABILITY COVERAGE RATIO (LCR)

Provides a measure of the expectation of how well the portfolio will cover the retirement liability using the participant demographic assumptions.

DECUMULATION ANALYSIS

Estimates the probabilities of maintaining a positive balance at various ages in retirement. Examines the range of outcomes and the probability of shortfall.



ABOUT US

As a leading global asset management firm, our investment expertise, strength and innovation have earned the trust and confidence of the world's most sophisticated institutional and individual investors.

With \$885 billion in total assets under management,¹ and a long-standing history of solving complex investment challenges, we believe our strength and stability drive opportunities for our clients. Our comprehensive asset class offering includes passive, factor-based, fundamental active and multi-asset class solutions that are available in a variety of investment vehicles.

Learn more at northerntrust.com/strength.

PUT OUR EXPERTISE TO WORK FOR YOU

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¹Represents total assets managed by the subsidiaries of the Northern Trust Corporation as of December 31, 2018.

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