



System Description

ForUsAll Overview

Our mission is to provide services that improve the financial wellness of Americans. Today, we do this by providing a technology-enabled 401(k) advisory service. Our service integrates with payroll providers and 401(k) recordkeepers, using user-friendly web interfaces, emails, and notifications to help participants save for their futures.

Our software for sponsors is designed to assist them in meeting their fiduciary obligations. ForUsAll also assists sponsors with the enrollment of participants into the retirement plan, and provides investment education and investment advice directly to participants.

We currently provide our service through four channels:

- 1. Web interfaces.** We provide best-in-class web interfaces for both plan sponsors and participants, allowing them to easily receive pertinent information and, in the case of participants, change their savings preferences.
- 2. Email / SMS.** We send messages with every paycheck, containing one-click calls to action to improve their savings. Depending on the plan settings, this may include enrollment into the plan, increasing savings rates, and pausing savings during financial emergencies. We may also provide a summary of the participant's spending during a specified time period.
- 3. Interactive videos.** "Dave", our virtual advisor, provides a friendly introduction to savings topics for participants. By answering simple questions, Dave can guide participants to smarter savings choices.
- 4. Human assistance.** Our Participant Advisors and Relationship Managers are available on the phone for participants and plan sponsors respectively, in order to provide advice and discuss the status of their plans.

Further channels, for example mobile apps and more immediate advice via online chat, may be made available in the future.

ForUsAll Infrastructure overview

ForUsAll is hosted on cloud infrastructure provided by Amazon Web Services (“AWS”).

Primary Infrastructure

Production Application	Business Function	Platform	Geographic Location
Web Application & Integration Servers	Production systems supporting the platform and related systems	Ubuntu Linux / Amazon Linux; Amazon EC2	Oregon
Database	Data supporting web application and integration activities	Amazon RDS	Oregon
Data Backup	Backup of data supporting web application and integration activities	Amazon RDS	Oregon
Object Storage	File storage supporting web applications and “Dave” automated advisor	Amazon S3	Virginia; Oregon
Email Delivery	Monitored delivery of email communications to plan sponsors and participants	Mailchimp / Mandrill	USA

Secondary Support Systems

Production Application	Business Function
VPN	System used to provide ForUsAll employees access to the production network.

Jira	Ticketing system used to document and track system changes.
GitHub	Source control system used to store system code and track changes.
Zendesk	Ticketing system used to document and track customer support requests and incidents.
Confluence	Documentation system used for internal decisions, post mortems, specifications, and meeting minutes.

Processing

ForUsAll's system architecture contains the following processing centers:

1. **Payroll Integration Engine (PIE).** This connects to external financial systems in order to download and interpret payroll data for a plan sponsor. If available, this system will also access information pertinent to year end financial auditing. PIE uses data collection techniques including but not limited to API access and secure file transfer using SFTP between partners and ForUsAll's data centers.
2. **Web.** Our web servers process and present information to participants and plan sponsors.
3. **Comms.** Our communication servers process outgoing messages on an asynchronous basis, and capture deliverability information.
4. **API.** Our API servers provide underlying functionality for our Javascript front-ends.
5. **Front-ends.** We use modern Javascript interfaces to provide a responsive user experience to sponsors and participants. Front-ends always connect to our servers to perform secure API calls.

People

The following groups are used to support the service described in this report:

- **Engineering.** The team responsible for developing and maintaining software and infrastructure responsible for delivering the service.
- **Infrastructure.** This is the subset of the Engineering team tasked with developing and maintaining infrastructure responsible for delivering the service.

Procedures

Access Authentication and Authorization

Documented information security policies are in place to govern acceptable use of information systems and to guide personnel in safeguarding systems infrastructure, information assets, and data. Information sensitivity classifications and employee guidelines are established for the handling and labeling of information based on sensitivity, value, and criticality.

Access Requests and Revocation

The Infrastructure team is responsible for provisioning logistical access to the ForUsAll network. Employee user access is documented on a standard access request board in Jira and require the approval of a manager. Privileged user access reviews are performed on a regular basis to help ensure that access to data is restricted and authorized. System owners disable user accounts assigned to terminated employees.

Change Management

Documented maintenance and change management policies and procedures are in place to guide personnel in change management activities affecting existing customer infrastructure. The policies apply to the deployment, modification, and removal of software and infrastructure configuration that are used in the delivery of the ForUsAll service.

Physical Access

ForUsAll does not maintain its own datacenters. Documented policies and procedures are in place to address the granting, controlling, and monitoring of physical access into ForUsAll's office facilities.

Data Backup and Disaster Recovery

ForUsAll uses AWS backup systems to perform encrypted backups of production data and systems. These systems are configured to perform daily backups of client production environments and log the status of backup jobs. Backup data is replicated between AWS datacenters.

Incident Response

Documented incident response and support procedures are in place to guide operations personnel in the monitoring, documenting, escalating, and resolving of problems affecting ForUsAll's service.

ForUsAll's Jira ticketing system is used to track identified issues. Additionally, system monitoring dashboards are reviewed by the Engineering team on a daily basis.

Version control

Version	Date	Description	Approved By
1.0	08/03/2020	Initial Description Drafted	Ben Werdmuller