



Individualized Glide Path Solution

Better Information Drives Advisor Value

FULFILLING FIDUCIARY DUTIES

Under **ERISA Section 404a-1(a)**, a fiduciary shall discharge that person's duties with respect to the plan solely in the interests of the participants and beneficiaries, for the exclusive purpose of providing benefits to them.

DATA TRANSFORMS

In meeting these **sole interest** and **exclusive purpose** requirements, a fiduciary advisor needs access to **real time data**. iGPS data transparency, on the iJoin managed account platform, enables and transforms how you assist participants in meeting their retirement income objectives while helping plan sponsors to be **more informed** fiduciaries.

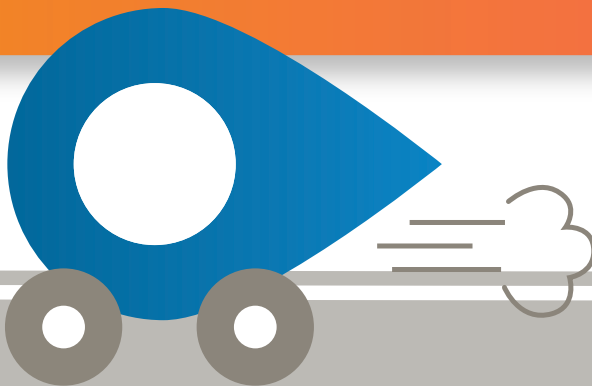
DEMONSTRATE VALUE

With access to participant-level data, customized plan-level aggregated reports can be designed by you for plan sponsors to be more informed about how you improve **plan health** through better participant behavior - savings and participation - which **positively impact outcome** in the long-run.

PERSONALIZATION

IS THE STARTING POINT

iGPS begins by taking participant data on the recordkeeping system and individualizes a portfolio for each defaulted participant. This tracks the plan's participation rate. A retirement **goal success calculation** is performed for each active plan participant to set the baseline. Over time, you will be able to **track the progress** of goal success for each participant and for plan success on the aggregate.





ENGAGEMENT

Participants who want to **actively engage** in the planning process rather than defaulting may always do so. The iJoin managed account platform takes in additional data and information from the participant to gain a more complete financial view. This information is then captured by the iGPS asset allocation engine to further refine the investment portfolio.

ROLLOVER

A terminated employee's account with a balance of up to \$5,000 may be distributed or **rollover** to a default IRA account. You would be on the front line to assist. There are participants with higher balances who have simply forgotten about the account over time. They are identified and you may reach out and help them examine if leaving the assets in the plan is the best solution. This level of **transparency** adds value to participants and the Plan.

EFFICIENCY AND DIFFERENTIATION

You will have a consolidated view of all your plans on the iJoin managed account platform. This allows you and your firm to better strategize your services, define your value and to provide a way to **differentiate yourself from competitors**.



TARGETED COMMUNICATION MADE EASY

Access to real time participant data enables you to first understand the goal success of each participant Data Analyzer connects to the built-in **Email Campaign Builder** that enables you to send **personalized messages** to **nudge** every participant in every plan with just a few clicks. Through participant segmentation by age, salary and account value, target specific messages to drive financial wellness and education. This **keeps you connected** by placing you at important moments in their financial lives.