# ijoin
The Power to Personalize

Deliver Personalized Investment Strategy with a Custom Advisor Managed Account Program

iJoin is built to support a highly personalized approach to investing using your fund lineup—without setup or maintenance complexity.

Our deep recordkeeper integration and dynamic, goals based user experience makes it easy to deliver managed advice at scale.
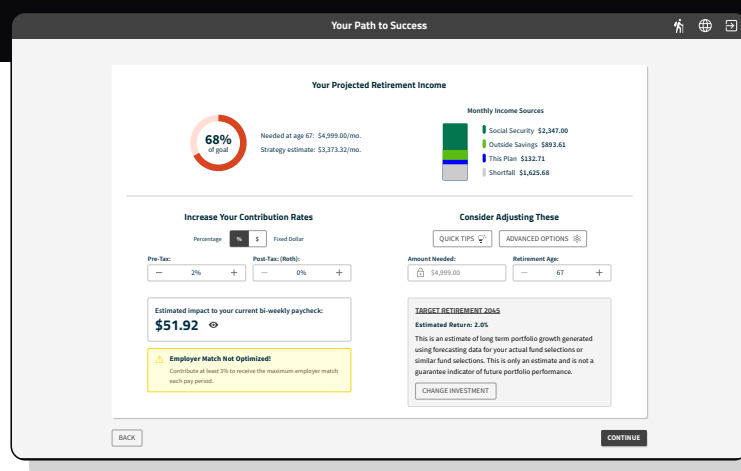
Key Benefits at a Glance

SEAMLESS PLAN DEFAULT (QDIA) SETUP
Deploy your AMA program as the plan default. Participants are enrolled automatically unless they opt out—no action required on their part.

GOAL-BASED PERSONALIZATION
Risk and allocation are informed by each participant's unique data and financial goals, creating a tailored investment strategy.
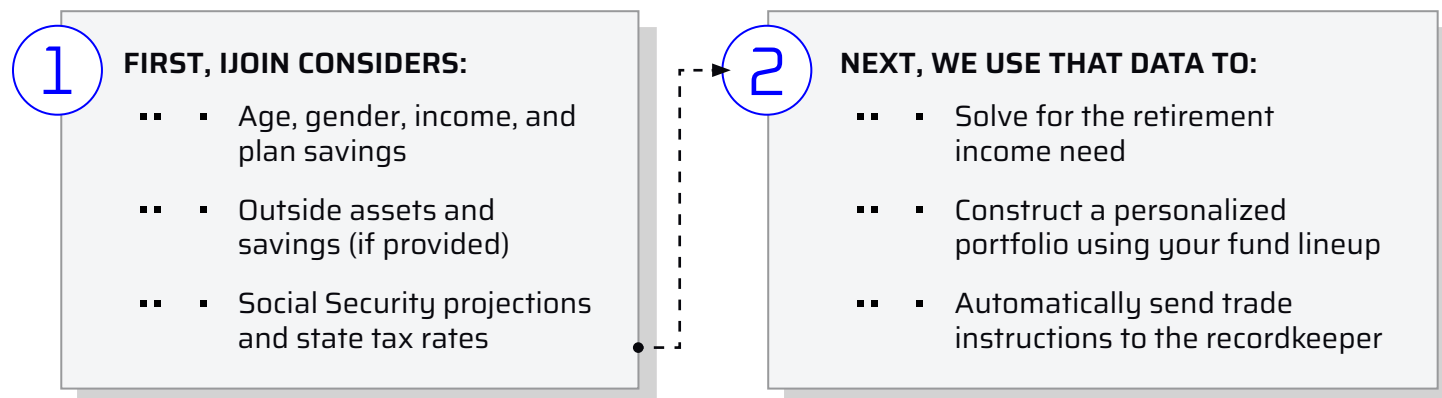
PERSONAL RETIREMENT PICTURE (PRP)
Each participant receives a personalized report summarizing their projected monthly retirement income, goal completion progress, and current investment allocation. Reports are advisor-brandable and easy to understand.

REAL-TIME UPDATES
Allocation instructions, updates, and communications are sent to the recordkeeper, plan sponsor, advisor, and payroll provider—automatically and in real time.

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Smart Technology Meets Advisor Expertise

iJoin's deterministic engine calculates the right asset mix for each participant using real-time data—whether or not the participant actively engages.

1 FIRST, IJOIN CONSIDERS:

- Age, gender, income, and plan savings
- Outside assets and savings (if provided)
- Social Security projections and state tax rates

2 NEXT, WE USE THAT DATA TO:

- Solve for the retirement income need
- Construct a personalized portfolio using your fund lineup
- Automatically send trade instructions to the recordkeeper

Advisor-Friendly Features

NO MANUAL FUND INPUT
Plan fund data flows directly from the recordkeeper—no spreadsheets, no uploads.

SMART FUND SELECTION
The engine adapts if asset classes are missing and prioritizes top-scoring funds using iJoin's methodology.

Participant Success Features

QUARTERLY PRP UPDATES
Participants receive refreshed retirement insights and portfolio snapshots every quarter, automatically.

QUARTERLY REANALYSIS
Every participant's plan is reanalyzed quarterly, beginning from their date of birth, and reallocated if needed—maintaining a high probability of goal success.

ON-DEMAND MODELING TOOLS
Participants can explore how changing their retirement age, contribution rate, or income needs affects their projected outcome—with real-time portfolio updates.

Put your brand and expertise at the center of a scalable, high-impact retirement solution.

iJoin can help your branded AMA program deliver better participant outcomes and differentiate your practice. Let's talk.

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