ijoin MAP

MANAGED ACCOUNT PROGRAM

Implementation Guide

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LDI-MAP LLC (d.b.a. iJoin) is a registered investment adviser with the State of Arizona – 16430 N. Scottsdale Road Suite 200, Scottsdale, AZ 85254 – (480) 300-4900.

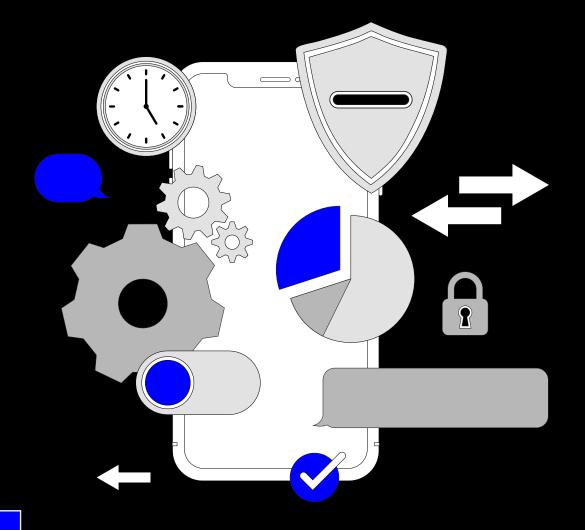
See our ADV Part 2A Brochure at www.ijoinsuccess.com

Welcome!

On behalf of the entire iJoin team, we want to thank you for selecting iJoin as your enrollment and Managed Account Program solution.

This Implementation Guide will provide you with the necessary steps and timeline to get started using iJoin. We've documented each step and provided everything you need to replicate the implementation process across your client base as desired.

Our goal is to make the process easy. If you have any questions, we're just a quick phone call away!



Contact iJoin Support

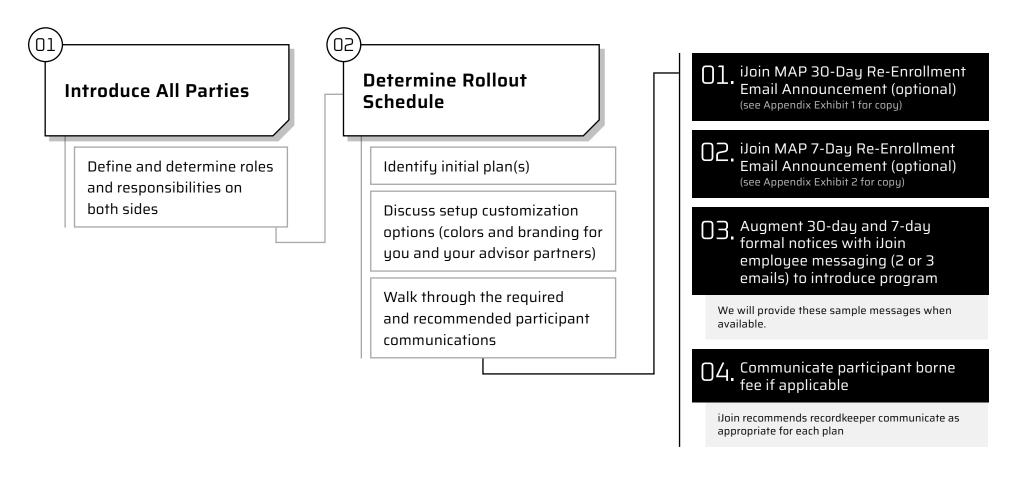
iJoinSupport@iJoinSuccess.com

Let's get started

Week 1 // Set-up

The first step in the implementation process is to schedule a partner kick-off call.

The purpose and goals of the kick-off call are:



Weeks 1-2 // Training

We will schedule and conduct a separate web-based training and implementation discussion with your assigned admin team member(s). We'll walk you through the Relius setup options, steps, and data flow so your team is comfortable with iJoin operations.

01

If a link between iJoin and Relius account has not already been established, we'll work with your admin team to setup and test the web service connection that enables the bi-directional data below between your Relius system and iJoin.

02

We will add the 5™ Target Return Funds (with MATC dummy cusip values) to the designated plan(s) fund lineup in Relius.

In Relius, add or identify the up to five target return funds you intend to use for the managed account program.

(03

Next, we will enable the plan for the iJoin integration within Relius.

(04

As a final setup step, we will sync the plan and census data from Relius over to iJoin via the web service integration. This sync will automatically bring over all plan specs, fund and census info required for setup on the iJoin platform.

Weeks 1-2 // Training

If you intend to facilitate a re-enrollment of the plan, establish the re-enrollemt date. Establish the start date of the MAP re-enrollment period for the plan. The start date is intended to be the beginning of the 30-day window within which a participant can opt out of the MAP. In the same window, an employee / participant can go through iJoin to refine their MAP recommendation.

Set up the program for the plan in iJoin by entering a start date for the re-enrollment period. This is managed through the iJoin Admin Portal.

When the program settings are saved, iJoin will determine each of the existing participants who will be entered into the program and denote them as such in the database, along with their optout deadline (30 days from start date).

A log of the participants entered into the program is produced.

We will discuss an overview of the re-enrollment process.

Clarify expectations and purpose of re-enrollment as required implementation at plan level

All current participants will be re-enrolled provision

Weeks 2-5 // Recordkeeper Implementation

(01)

In advance of or in conjunction with your start date, prepare the 30-day re-enrollment notice email templates that will be sent to each existing participant in the plan. We recommend that you edit the notice to include a link to the iJoin enrollment site. This link can vary. You may wish to link directly to our Relius Participant Web or directly to the iJoin site.

This link may be generic or customized based on our mutual implementation.

NOTE: This applies to both steps #2 and #3, described next.

02

On the start date, recordkeeper emails all existing participants the "iJoin MAP 30-Day Re-Enrollment Email Announcement" (Exhibit 1) using your preferred mass email method.

(03

Three weeks following the send date of the 30-day announcement above in #2, recordkeeper emails all existing participants the "iJoin MAP 7-Day Re-Enrollment Email Announcement" (Exhibit 2) using your preferred mass email method.

04

Within 1-3 days of opt-out deadline, we recommend that you send a final follow-up notice to all participants who have not taken any action informing them that with no action they will be re-enrolled into the iJoin MAP and their account balance will be automatically reallocated.

NOTE: We will provide this sample email when available.

Continue on next page

Weeks 2-5 // Recordkeeper Implementation

(05)

Once the re-enrollment deadline (30 days from start date) has passed, the iJoin system automatically re-allocates all participants who did not selectively opt out of the program to the appropriate Target Return Fund by initiating a transfer request in Relius for each applicable participant. You can monitor these transactions through the STP Queue.

At this time, the iJoin system will email a custom Personal Retirement Picture (PRP) statement to each participant. The PRP will recap the participant's situation, indicate their retirement preparedness through a percentage of goal, reinforce the Target Return Fund recommendation, and encourage the participant to revisit iJoin to refine their plan, should they wish.

On a quarterly basis we will reanalize each MAP partiicpant and automatically reallocate them to the most suiutable target return fund for their situation. We will generate and email a current PRP statement showing the participant their progress toward goal and, again, encouraging them to engage with the application to take action toward refining their goal by increasing their contribution or making other retirement planning adjustments.

(06)

Post-event employee participant communication(s) to reinforce need to revisit/ refine recommendation

Message both those who opt-out and are "in"

- Ol. Suggested frequency and content templates
 - 1 week later
 - 1 month later
 - · Quarterly thereafter

We will provide these sample emails when available.

O2. Recordkeeper sends your message

EXHIBIT 1:

iJoin MAP 30-Day Re-Enrollment Email Announcement

PURPOSE:

This communication includes specific re-enrollment information and required notifications highlighting information on procedures, key dates and the "opt out" process for making investment decisions.

11:34 AM Important information about automatic re-enrollment in [FIRM]'s [PLAN NAME] Company Name <contact@company.com> **Important Information About** Changes to [FIRM]'s [PLAN NAME] Dear Jane Smith, On June 30, 2018, the investment choices in our plan will change and all participating employees will be automatically re-enrolled. This email will explain why we are making this change and what you need to know. Please read this entire message including the Q&A. If you have questions about how this applies to your personal situation, please contact us. What is changing? Our company retirement plan is introducing ijoin's Managed Account Program (MAP) as a "do it for me" approach to saving for retirement. This professionally managed program considers your age, account balance and other savings, your present and future contributions to recommend an investment to help you reach your target retirement goal

GET THE FULL EMAIL CONTENT

EXHIBIT 2:

MAP 7-Day Re-Enrollment Email Announcement

PURPOSE:

This communication includes specific re-enrollment information and required notifications highlighting information on procedures, key dates and the "opt out" process for making investment decisions.

11:34 AM

Important Information About Changes to [FIRM]'s [PLAN NAME]

Dear Jane Smith,

A few weeks ago we sent all employees an email informing you about changes to our 401(k) and the re-enrollment process that will implement these changes. We are now one week from June 30, 2018, which is when these changes will take effect.

What is changing?

Our company retirement plan is introducing **iJoin**'s Managed Account Program (MAP) as a "do it for me" approach to saving for retirement. This professionally managed program considers your age, account balance and other savings, your present and future contributions to recommend an investment to help you reach your target retirement goal.

Depending on your situation, the program will match you with one of five **LDIndex Target Return Funds** that are managed to seek a specific return (3%, 4%, 5%, 7%, and 9%). Higher Targeted Return Funds assume greater rick by the Targeted Return Funds assume loss rick.

GET THE FULL EMAIL CONTENT