A Better Calculator

Our Approach to Calculating a Participant's Retirement Funding Need

Many retirement calculators are generic, simple tools designed to educate and inform. They're definitely not sophisticated planning tools. We think it's essential to consider individual and retirement plan details to generate a more personalized, tailored result.

Five Reasons Why Our Philosophy and Calculation Approach Matters

1. We apply a liability-driven investment methodology in modeling each person's retirement funding need. We define that funding need as the present-day cost of an annuity that would yield the desired retirement income.

2. Our calculations use present market annuity prices to fund inflation-adjusted, lifetime income. Without this sensitivity to inflation, it's easy to miss the mark.

3. Social Security, outside pension, and other savings are critical components of long-term retirement funding. We consider them all.

4. Our approach eliminates the need for Monte Carlo simulations since our liability-driven investment approach solves for the funding requirement.

5. Recordkeeping platform integration provides access to essential data on plan limits, matching contributions, and auto-increase features. Our calculation logic considers these variables to help participants maximize their savings potential.

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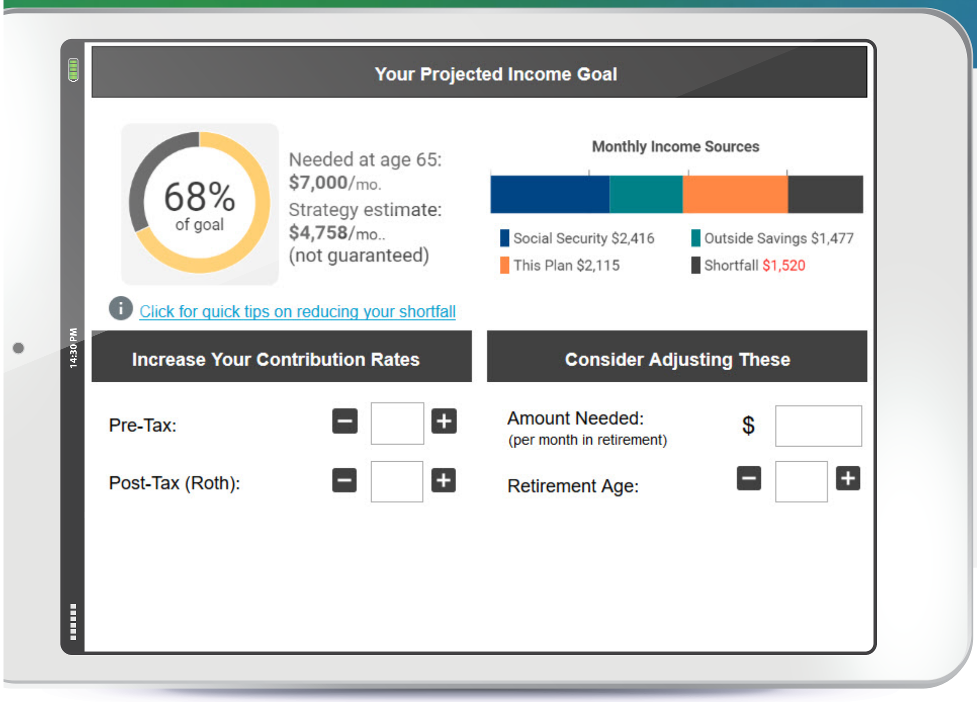
Personalizing Retirement Success

At **iJoin**, “personalizing retirement success” is our tagline and we live it by delivering the industry’s best retirement plan enrollment tools and an innovative managed account program to help people successfully save enough for their future.



iJoin‘s proprietary calculation engine is the most sophisticated we know of and it models the retirement income need (or financial liability) each person faces in order to determine how much they need to save over their working years.

We strongly believe that projections based on broader, more comprehensive data lead to greater client confidence in the process and, ultimately, in their own savings path. That, in turn, supports the role of the financial advisor as their guide.

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