

# We're Changing How the World Looks at Managed Account Programs

**iJoin's Managed Account Program (MAP)** is a uniquely personalized, manage-it-for-me approach to saving for retirement. **iJoin's** MAP solves for each person's unique retirement income funding goal and implements a savings strategy to help them reach it.

## The Goal Matters

Too many investors save for retirement not knowing how much they need. Without this essential information, it's not possible to know if you're on the right track. That's why we start right there.

**iJoin's MAP leverages time-tested Liability Driven Investment (LDI) principles to:**

- 1** Determine each person's retirement funding need
- 2** Align investments to meet that need

Since everyone's picture is different, our goal-based methodology considers income, savings, outside assets, location, age, and many other factors in determining retirement income needed for each investor.

## A QDIA Option

At the discretion of the retirement plan advisor and plan sponsor, **iJoin's Managed Account Program (MAP)** can be implemented as the plan's **Qualified Default Investment Alternative (QDIA)**, providing ERISA 3(38) fiduciary protection to both the plan and participants.

In retirement plans, many **QDIAs** rely on target-date funds that determine risk based on the single data point of a person's desired retirement age. While they are prevalent, they are not designed to optimize each individual saver's path based on their unique needs. We believe offerings that neither project nor attempt to fund a saver's estimated retirement need fundamentally fall short.

## *The goal matters.*



### Easy to Implement

- 1** Re-enroll and default participants into the MAP unless they opt out.
- 2** Recommend a risk-aligned portfolio for each individual based on their age, income, savings, and other factors.
- 3** Encourage participants to refine recommendations based on their unique needs and goals.

### Plan Benefits

- 1** Offers a sophisticated yet easy-to-deliver manage-it-for-me solution.
- 2** Works with or without active participant engagement.
- 3** Provides ERISA 3(38) fiduciary protection to the plan and participants.
- 4** Makes it easy for employees to take action and get on track.

## Adjusting Over Time

Our methodology strives to achieve 95% or greater of the retirement funding goal and determines the appropriate target return needed to meet this objective. We continuously reanalyze and reassign the target return needed to reach the goal.

## Working With Your Plan Advisor

**iJoin** is designed to accommodate investment strategies recommended by your advisor. It's also flexible with respect to the fiduciary role your advisor may fulfill at the plan or participant level.

Managed Account Programs serve hard working people who don't have the time, knowledge, or inclination to confidently select and manage their investments. As a **Qualified Default Investment Alternative (QDIA)** in retirement plans, **iJoin's Managed Account Program** offers a do-it-for-me approach for long-term investing with benefits to both employee and employer.

We're **personalizing retirement success™** and making it easy for millions of savers to get on a path to better retirement outcomes.

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See our ADV Part 2A Brochure at [www.ijoinsuccess.com](http://www.ijoinsuccess.com)

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