

ijoin  Broadridge® nextlevelIRA™

IRA Clarity™

How to Automate Rollover Suitability & Continuity of Advice

March 5, 2025

Agenda

- 01. Introductions
- 02. Decision Optimizer
- 03. NextLevel IRA
- 04. IRA Clarity Process
- 05. Demo
- 06. Q&A

Submit your questions and comments in the Q&A tab

- Get help with technical difficulties in the chat tab
- Session replay will be available



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How Big Is the Opportunity?

As of 2023, approximately 55.5 million U.S. households, representing **42.2% of all households**, owned IRAs.¹

As of Q3 of 2024, the average IRA account balance across all age groups was **\$129,200**, an 18% increase from the previous year.²

Total Rollover Market: **\$845B, 5.19M** Accounts³

54% of Advisor-Intermediated Rollovers go to Existing Advisor Relationship.³

85-90% of Smaller Balances (**sub \$210K**) go to Direct Providers.³

What **solution** do you have to help **capture** this opportunity?

1. Investment Company Institute (ICI). (2024). Ten Facts About IRAs. Retrieved from ICI.
1. Investment Company Institute (ICI). (2024). IRA Ownership in 2023. Retrieved from ICI.
2. Kiplinger. (2024). The Average IRA Balance by Age. Retrieved from [Kiplinger](#).

2. Fidelity. (2024). Average Retirement Savings by Age. Retrieved from Fidelity.
3. The Cerulli Report – U.S. Retirement End Investor 2023, Exhibit 6.04. 2023.

Rollovers are won by Existing Relationships

**Total Rollover Market:
\$845B across 5.19M accounts**

Advisor-Intermediated Rollovers

Assets: **\$535B**

- 63.3% of Total Rollover Assets
- Average Balance: \$210.2K

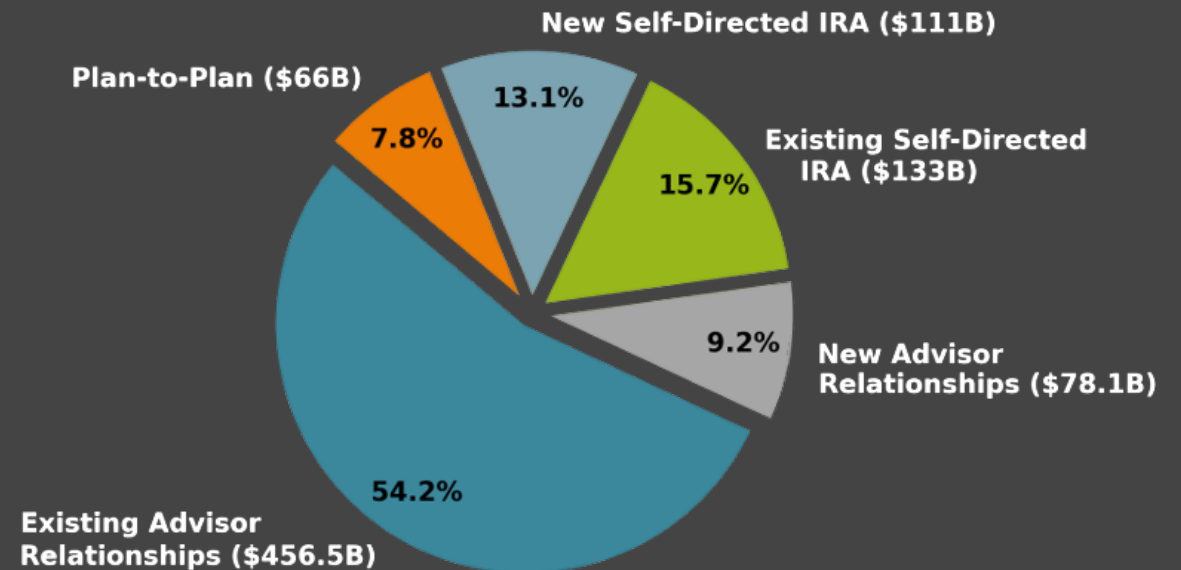
New Advisor Relationships: **\$78.1B**

- 17.4% of Advisor-Intermediated Rollovers

Existing Advisor Relationships: **\$456.5B**

- 85.4% of Advisor-Intermediated Rollovers

The Breakdown of the Rollover Market (\$845B)



3. The Cerulli Report – U.S. Retirement End Investor 2023, Exhibit 6.04. 2023.

Rollovers are won by Existing Relationships

**Total Rollover Market:
\$845B across 5.19M accounts**

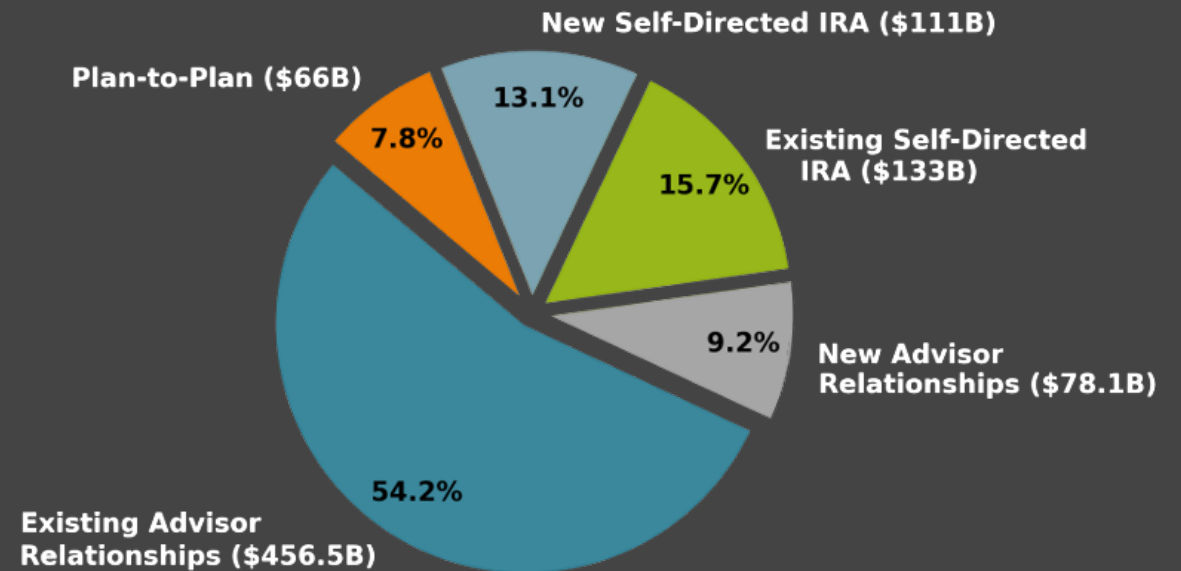
Self-Directed IRA Rollovers

Assets: **\$244B**

- 28.9% of Total Rollover Assets
- Accounts: 37%
- Average Balance: \$125.8K³

3. The Cerulli Report – U.S. Retirement End Investor 2023, Exhibit 6.04. 2023.

The Breakdown of the Rollover Market (\$845B)

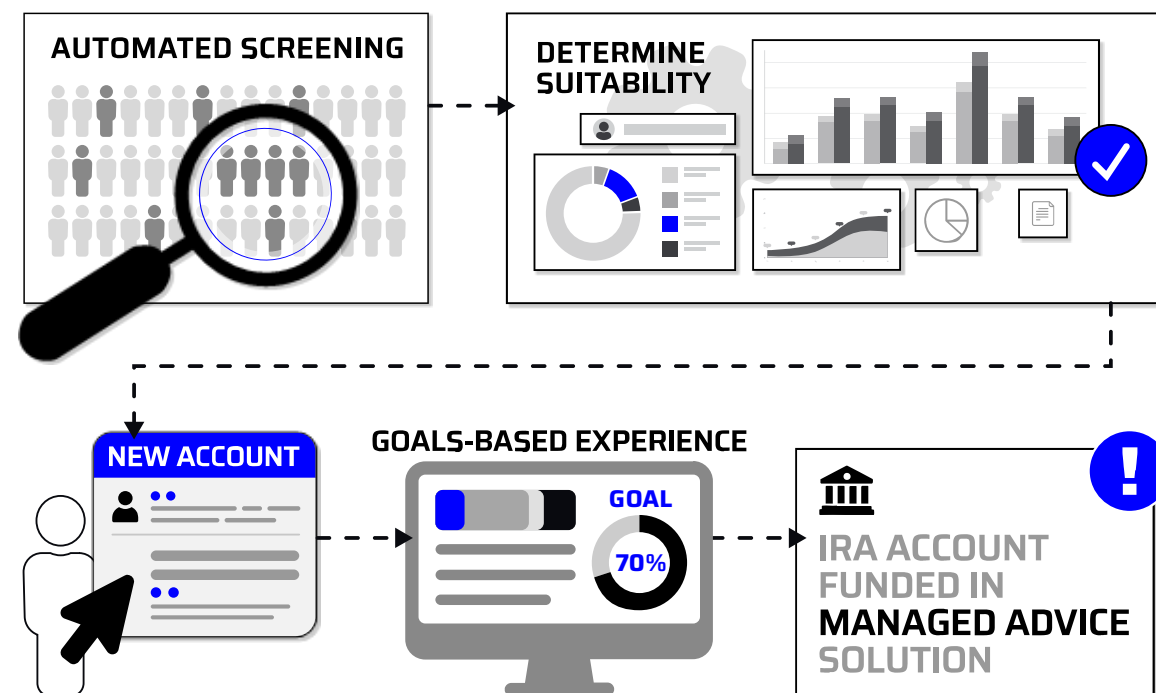


These insights highlight the importance of **strong advisor relationships** to help secure rollovers, preserve plan assets, and develop lasting wealth clients.

Introducing IRA Clarity™

Built to address the challenge and opportunity by creating...

- **CLARITY** about people in your retirement book who may benefit
- **CLARITY** about determining IRA suitability
- **CLARITY** about communication and IRA account opening
- **CLARITY** about keeping clients and providing advice



Decision Optimizer:

Rollover compliance with expert guidance, ease, and efficiency

Matt Boyle, CFP[®], AIFA[®]

Where Intuitive Technology Meets Expert Guidance

Stay Ahead of Potential Risks with Comprehensive Resources and Support

Comply today – and tomorrow

Broadridge has established, long-term partnerships with industry experts to develop joint content and assure guidance is up to date.



Jason Roberts and The Pension Resource Institute (PRI)



Fred Reish and Bruce Ashton of Faegre Drinker Biddle & Reath LLP

Deliver More Informed Decisions While Streamlining Due Diligence

Decision Optimizer helps you deliver a better client experience with:

- Documentation of the client's level of the importance of each decision factor
- Highlighting which option is best aligned with the client's needs
- Displaying the degree of difference between the best aligned option and the alternative
- A clear recommendation upon completion of the analysis



Trusted by
10,000+
advisors

Subscription details

- First time, users are directed to the subscriptions page
- All users get **three** analysis free before being charged for a subscription
- **Note:** Credit card information will be collected up front but will not be charged until the **fourth** analysis is completed
- Subscriptions start at \$1,450/annual for one user and increase on a per user basis
- Subscriptions include an unlimited number of analysis
- Contact Fi360sales@broadridge.com for more information or a demonstration of the Decision Optimizer

The screenshot shows a web interface for the 'Decision Optimizer' subscription. At the top, there's a navigation bar with 'Application', 'Subscriptions', and 'Workspace Users'. The 'Subscriptions' tab is active. Below the navigation bar, the 'Decision Optimizer' section is displayed. It includes a 'Billing Cycle' selector with 'ANNUAL' and 'MONTHLY' options. A 'License Type' section shows a selected option 'iJoin Decision Optimizer Annual Pricing' with a price of '\$0'. A note below this states: 'Special pricing for iJoin users. Subscription will allow 3 free analysis before a subscription price of \$1,450 is charged.' At the bottom of this section, there is a checkbox for 'Agree to Payment Terms' and a 'START DECISION OPTIMIZER SUBSCRIPTION' button. To the right of the main content area, there is a 'Need help?' section with contact information and a 'Payment Details' section with a link to 'ACCESS YOUR BILLING PORTAL'.

IRA Rollover Compliance in 2 Easy Steps

STEP ONE

Add New Decision Analysis Report

Decision Framework
1. PLAN TO IRA ANALYSIS

Analysis Name (Internal use)

Client Name
Enter Information

Client Email Address optional

Client/Prospect ID optional

Would the assets be rolled into an existing account? optional
☐ No ☐ Yes

Advisor Rep Code optional

Client Goals/Commentary optional
Enter the Client Information

Current Account Balance

Client Age

Is this an existing Client of the Firm?
☒ No ☐ Yes

SAVE DRAFT NEXT

Completing a rollover analysis can be accomplished in minutes with just two steps:

1. Gather and enter information about the plan participant
2. Complete all required and any applicable decision factors to determine if a rollover is in the participant's best interest

When analysis is locked, a record is saved and details from the analysis are sent to iJoin's portal, including the PDF report.

STEP TWO

Add PLAN TO IRA ANALYSIS

☐ All-in Fees and Expenses COMPARE FEES

IMPORTANCE TO CLIENT: LOW MEDIUM HIGH
BEST ALIGNMENT WITH NEEDS & OBJECTIVES: NEUTRAL PLAN IRA
DEGREE OF DIFFERENCE: LOW MEDIUM HIGH
WEIGHTED ALIGNMENT: [Bar]

☐ Available Services NEEDS 0/6 FEATURES 0/5

IMPORTANCE TO CLIENT: LOW MEDIUM HIGH
BEST ALIGNMENT WITH NEEDS & OBJECTIVES: NEUTRAL PLAN IRA
DEGREE OF DIFFERENCE: LOW MEDIUM HIGH
WEIGHTED ALIGNMENT: [Bar]

☐ Available Investments NEEDS 0/6 FEATURES 0/7

IMPORTANCE TO CLIENT: LOW MEDIUM HIGH
BEST ALIGNMENT WITH NEEDS & OBJECTIVES: NEUTRAL PLAN IRA
DEGREE OF DIFFERENCE: LOW MEDIUM HIGH
WEIGHTED ALIGNMENT: [Bar]

☐ Guaranteed Income and/or Interest Rates NEEDS 0/4 FEATURES 0/4

IMPORTANCE TO CLIENT: N/A LOW MEDIUM HIGH
BEST ALIGNMENT WITH NEEDS & OBJECTIVES: [Bar]
DEGREE OF DIFFERENCE: [Bar]
WEIGHTED ALIGNMENT: [Bar]

☐ Tax Considerations NEEDS 0/5

IMPORTANCE TO CLIENT: N/A LOW MEDIUM HIGH
BEST ALIGNMENT WITH NEEDS & OBJECTIVES: [Bar]
DEGREE OF DIFFERENCE: [Bar]
WEIGHTED ALIGNMENT: [Bar]

Commentary

WAS A RECOMMENDATION TO ROLLOVER OR TRANSFER ASSETS PROVIDED?
☒ No ☐ Yes

Stay In Plan Neutral Rollover To Ira

GO BACK SAVE DRAFT SAVE & LOCK DOWNLOAD DOCUMENTS

NextLevel IRA

Wes Schevers



nextlevel IRATM

Provides advisors a **retention** strategy to capture **leaking revenue** from their retirement plan as well as a long-term **prospecting pipeline** for their wealth management business without adding an **administrative burden.**



An **Innovative** Retirement Savings Solution Designed to **Help** Advisors Solve Two Critical Challenges in a **Scalable** and **Efficient** Way

Retain More Assets

- Provides advisors a retention strategy and revenue model for terminated participants with balances between \$7,000 and their wealth management minimum.
- Solves for the historic administrative and compliance challenges with rollovers.
- Allows advisors to maintain or grow associated revenue without diluting their retirement plan business.



An **Innovative** Retirement Savings Solution Designed to **Help** Advisors Solve Two Critical Challenges in a **Scalable** and **Efficient** Way

Convert Leakage into Wealth Management Growth

- Provides advisors new wealth management opportunities by collecting external assets and providing comprehensive account data for prospecting.
- Empowers advisors to monitor balances and transition clients from small balance accounts to full-service wealth management clients as their assets grow.

Advisor ACT Portal – Powered by iJoin

- Advisors can use the Advisor ACT Portal to identify, and target terminated participants in real-time based on all account information provided.
- Identify prospective wealth clients for targeted outreach.
- Create automated education campaigns to account holders based on targeted criteria.

nextlevel IRA™

The traditional IRA solution from PenChecks Trust® that provides an efficient, seamless transition from an employer retirement plan to a customized IRA account tailored to the account holder's retirement income goals.

Partnership →

providing the ability to grow your assets, turn leakage into loyalty, diversify your client base – **all with an automated and personalized Invest4U™ client experience**

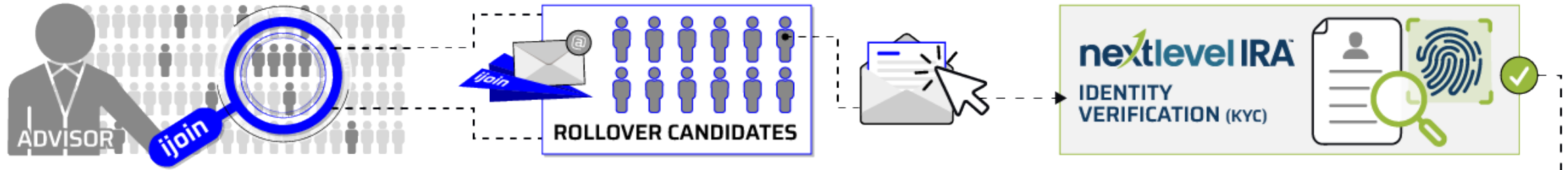
Solution Highlights

- Grow your assets under management by capturing Rollover IRA accounts directly from your retirement plan portfolio.
- Scale your business by leveraging the **Invest4U™** personalized investment solution that provides proactive monitoring, automated rebalancing, and custom investment strategies empowering clients and strengthening relationships.
- Identify new opportunities for growth by preventing the outflow of retirement assets while developing a pipeline for future prospective wealth management clients.
- Choose your own fund lineup or use one of the standard offerings.
- Seamless onboarding experience, automate tasks, simplify operations and easily document rollover recommendations.
- Easily identify, facilitate, and capture rollovers directly from your 401(k) plans irrespective of the recordkeeper.
- Built in tools to document the IRA rollover recommendation.
- Create automated [email campaigns](#) tailored to your business

IRA Clarity Process

Jeremy Gioia

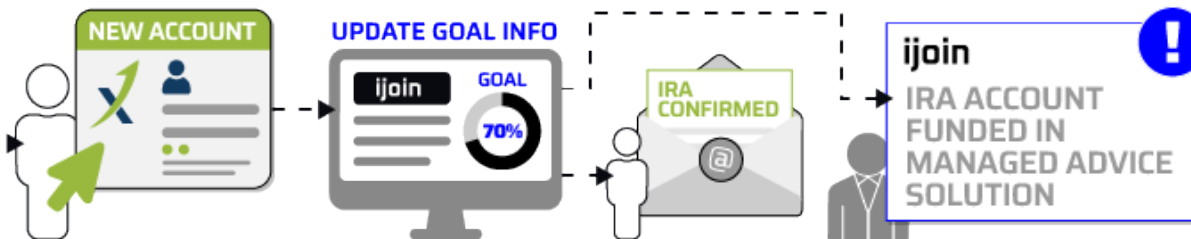
PROSPECTING & ENGAGEMENT >>



COMPLIANCE & SUITABILITY >>



ACCOUNT OPENING & DISTRIBUTION >>



MONITORING & ENGAGEMENT >>



Demo

Jeremy Gioia

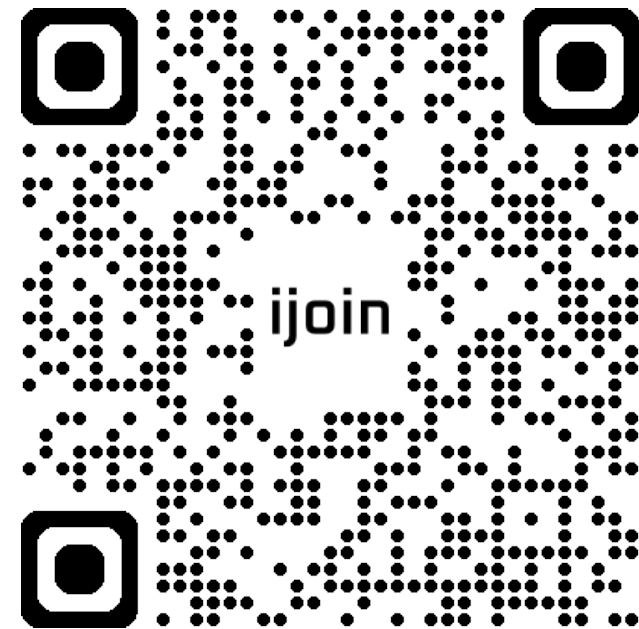
Q+A

Please submit your questions using the Q&A feature

Thank You for Attending

Contact us to learn more &
get started.

Go to ijoin.success.com/contact
Or email contact@ijoin.success.com



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