

We are committed to evolving our services to better support you and your employees' savings path to a secure retirement. We're excited to announce that we are adding **iJoin** to your company's online retirement plan experience. **iJoin** is a personalized, goal-oriented program designed to help your employees maximize their retirement savings.

iJoin answers the most important questions most people have about saving for retirement.

- How much money will I need in retirement?
- How do I know if I'm saving enough?
- How can I close the gap and reach my goal?

Using data from our recordkeeping system, **iJoin** projects a unique retirement savings goal for each employee based on their age, income, savings, location and other factors. They will be able to share information about outside savings also earmarked for retirement if they wish. Based on all of this, **iJoin** makes personalized recommendations to each employee to help them reach their goal.

iJoin clearly displays any gap in retirement savings and offers personalized interactive tips to each user to help them get the most out of their participation in the plan and increase their retirement success. And, **iJoin** gives us the ability to periodically re-engage with each employee to invite them back to review their progress and refine their savings plan.

We are very excited to offer this new benefit to you and your employees. We will be in touch shortly to schedule your **iJoin** launch.

If you have any questions, please give us a call!