



Managed Account Program (MAP) and QDIA

An Evolved MAP

iJoin's MAP (Managed Account Program) presents an innovative approach to helping retirement plan participants prepare for retirement income sufficiency. Founded on liability-driven investing principles, MAP recommendations are personalized to each individual's age, income, savings and circumstances. This program presents a sophisticated, yet easy-to-use "manage it for me" solution to retirement investing.

You may introduce plan participants automatically to **iJoin**'s MAP during enrollment or reenrollment using our all-digital enrollment experience integrated with FIS Relius Administration®.

A QDIA Option

At the discretion of the plan advisor and plan sponsor, **iJoin**'s MAP is implemented as the plan's Qualified Default Investment Alternative (QDIA), providing ERISA 3(38) fiduciary protection to both the plan and participants. Simultaneously, the plan sponsor obtains safe harbor protection by conducting the enrollment event.

Our MAP Is Easy to Implement

- 1 | Use **iJoin** to reenroll and default participants into the QDIA 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.

Business Benefits

- 1 | A sophisticated, yet easy to deliver "manage it for me" solution
- 2 | Works with or without active participant engagement
- 3 | ERISA 3(38) fiduciary to the plan and participants
- 4 | Makes it easy for employees to take action and get on on track

We think a managed account program founded on liability-driven investing principles makes for an effective approach to a plan QDIA. Learn more. *Let's talk.*

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