



Introduction to iJoin

IJOIN ENROLLEMENT GUIDE



What is iJoin?

IJOIN IS AN ENROLLMENT TOOL.

Retirement plan success is more than accumulating contributions and earnings and tax deductions. It's knowing you are saving enough to fund and enjoy your retirement. To do that, you need to know your goal. Unfortunately, most people have no idea how much they need to save. iJoin address the three biggest questions most people have in saving for retirement:

- How much income will I need in retirement?
- How much do I need to save to get on track?
- How can I make retirement planning easier?

iJoin is a goal-based participant experience that helps answer these key questions in less time than it takes to drink a cup of coffee.

IJOIN IS A COMMUNICATION, ANALYTICS AND REPORTING TOOL

iJoin elevates your value to the plan by connecting you directly to plan participants through targeted, event-driven email campaigns that you control. For example, you can target participants who are not taking full advantage of the company match or eligible participants who are not contributing to the plan at all. Or you can create your own custom email messaging campaign and target the specific demographics of the recipients.

iJoin then allows you to create and share plan health reports and email campaign success metrics for you to share with your plan sponsors to demonstrate your added value to the plan in terms of improving participant retirement outcomes.

iJoin as an Enrollment tool

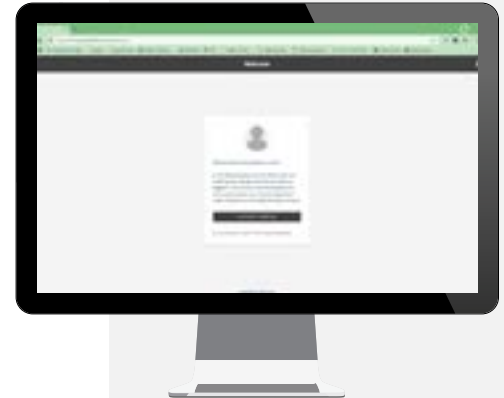
Click [here](#) to see iJoin Enroll in action while you follow the steps to join below.

1

CREATE WEB USER PROFILE

The enrollment process starts on the American Trust Retirement website using the plan level password. The greeting page is customized with the advisor or advisor team information.

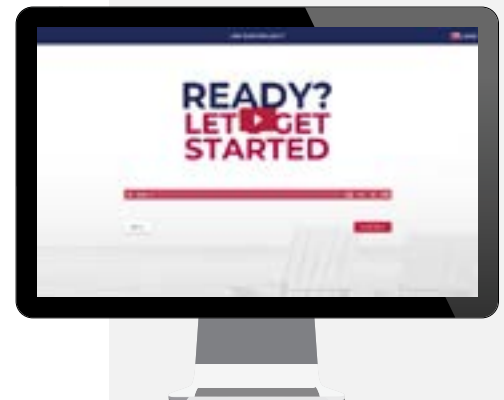
After the participant has created their web user profile, we hand them off to the iJoin experience.



2

REVIEW THE ENROLLMENT PROCESS

Once the participant is handed off to the iJoin experience, they have the option to view a short video explaining the enrollment process and iJoin. Advisors can even substitute their own custom video here to personalize the experience.



3

CUSTOMIZE SOLUTIONS

Next, participant inputs their information to produce customized solutions that best fit their specific circumstances.

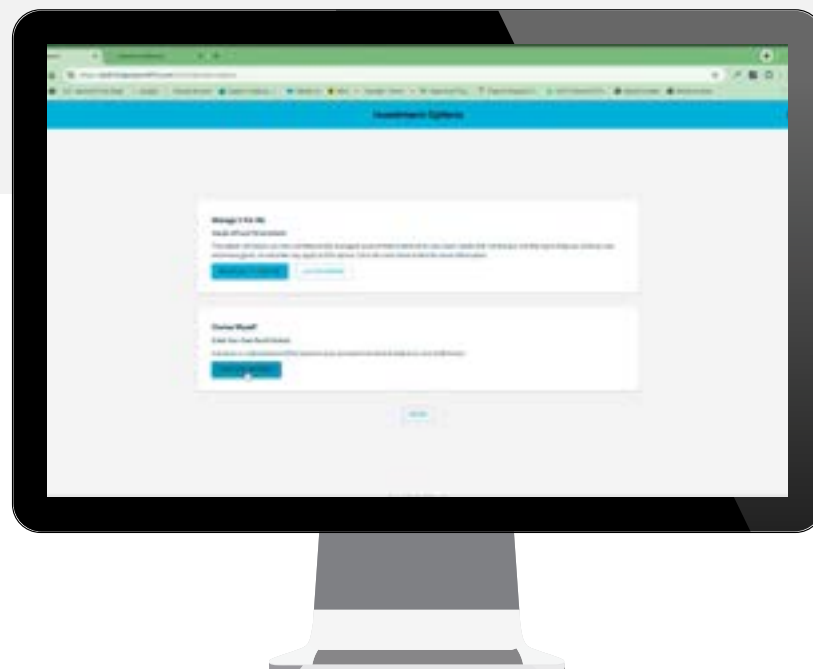


4

CHOOSE THE RIGHT PATH

Participants can choose from three or four of the following investment paths:

- **Choose For Me:** This is path is the Plan's Qualified Default Investment Alternative (QDIA). If no other path is chosen, then the "Choose for Me" path will be auto selected.
- **Manage For Me:** (if applicable) This path is for participants who want a professionally managed account that is tailored to their exact needs with continuous monitoring to help you achieve your retirement goal.
*This option has an extra fee.
- **Help Me Choose:** On the Help Me Choose path, the participant answers eight risk tolerance questions to be directed to a risk-appropriate investment.
- **Choose Myself:** The Choose Myself path is best for the investment "do-it-yourself" type.



5

MANAGE YOUR RETIREMENT

The Retirement snapshot provides participants their first glimpse of what retirement might look like before they decide how much to contribute to the plan.

iJoin provides immediate visual feedback which allows the participant to see, in real-time, the impact that different contribution rates will have on their retirement income goal.

The match optimizer encourages participants to take full advantage of the company match, as applicable. At least one primary beneficiary is required.



6

CONFIRM ELECTIONS

As the final step, the participant confirms and authorizes their elections. A confirmation email will be sent out to the participant, advisor and plan sponsor.



