



iJoin provides advisors email messages to encourage retirement plan participants to take steps to improve their retirement outcomes. This document includes the subject line, header graphic, body text, and footer graphic for each email template in the library.

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[Subject Line: Your retirement plan is waiting. Let's get started!]



Your retirement plan is waiting. _____
Let's get started!

Hi [firstname],

You are eligible to participate in your company's retirement plan. That's great, because there's no better time than right now to get started saving for your future. And with iJoin, you'll be up and going in only a few minutes. Best of all, you'll quickly understand more about how much money you'll need at retirement and how much to save to fund that goal.

Log in to iJoin here to get started now. And if you have questions, don't hesitate to reach out. We're here to help.

[Signature block]

[iJoin Login]

[Subject Line: Great Start. Now, let's get you closer to your goal!]



Great start! _____

Now, let's get you closer to your goal!

Hi [firstname],

You're participating in your retirement plan and contributing to your retirement success. That's great, but it looks like you'll need to save more to be on track to fund your goal. There are several ways to close the gap. You could increase your contributions. You can work longer.

The key is to make changes as soon as you can so that your investments have as many years as possible to work for you. Log in to iJoin today to see your progress and understand the potential impact of making positive changes.

[Signature block]

[iJoin Login]

[Subject Line: It's been awhile. Let's catch up!]



It's been a while. _____ Let's catch up!

Hi [firstname],

It looks like you haven't logged into iJoin in a while. We get it. Life is busy. Time flies!

Just a friendly reminder that it's a really good idea to log into iJoin and check in on your progress. See how you're progressing toward your retirement funding goal. You can make changes there, too, that could have a real impact on your long-term success. Check it out today. Log in here.

[Signature block]

[iJoin Login]

[Subject Line: More match means more money for you!]



More match means --- MORE MONEY for you!

Hi [firstname],

When you contribute to your retirement plan, so does your employer. It's called a matching contribution. Based on your current savings rate, you're not getting as much of a match as you could.

Log in to iJoin now to see how much more you could be getting by increasing your deferral rate. It could make a big difference in helping you fund your retirement goal. Take a look now and see.

[Signature block]

[iJoin Login]

[Subject Line: Your path to retirement success starts soon!]



Your path to retirement success starts soon!

Hi [firstname],

You are about to be eligible to participate in your company's retirement plan. That's great, because there's no better time than right now to start saving for your future.

We're excited to introduce you to iJoin, your personalized enrollment experience. Based on your income, your age, and other information, iJoin will suggest how much you should save to fund your retirement goal. This makes it easy to start and easy to stay on a successful savings path.

Look for more information about your enrollment soon!

[Signature block]

[iJoin Login]

[Subject Line: Congratulations! You're on a personalized, goal-oriented retirement path.]



Congratulations! _____

You're on a personalized, goal-oriented retirement path!

Hi [firstname],

Your path to retirement is unique and so is your iJoin managed account. In your retirement plan, your managed account is personalized based on your age, your income and other information. And as your earnings and income grow, iJoin will continuously update your investments and make recommendations to help you reach your retirement savings goal.

If you haven't already, log in to iJoin now and update your information to help us refine your path even more.

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[iJoin Login]

[Subject Line: Great start on your retirement path – time is on your side.]



Great start on your retirement path. ————— Time is on your side!

Hi [firstname],

You're participating in your retirement plan and contributing to your retirement success. That's great, but it looks like you're a little behind in saving enough to fund your goal. The good news is that at your age, you've got plenty of time to get on track. And, the sooner you do the better, so that your investments have as many years as possible to work for you.

Investing more now can make a big difference in your retirement outcome later. Log in to iJoin today to see your progress and understand the potential impact of making positive changes.

[Signature block]

[iJoin Login]

[Subject Line: Let's improve your retirement savings path. You've got time.]



Let's improve your retirement savings path. You've got time! _____

Hi [firstname],

You're participating in your retirement plan and contributing to your retirement success. That's great, but it looks like you're a little behind in saving enough to fund your goal. The good news is that at your age, you've still got time to catch up and get on track. And, the sooner you do the better, so that your investments have as many years as possible to work for you.

Investing more now can make a big difference in your retirement outcome later. Log in to iJoin today to see your progress and understand the potential impact of making positive changes.

[Signature block]

[iJoin Login]

[Subject Line: Let's improve your retirement savings path. There's still time.]



Let's improve your retirement savings path.
There's still time. _____

Hi [firstname],

You're participating in your retirement plan and contributing to your retirement success. That's great, but it looks like you're a little behind in saving enough to fund your goal. The good news is that at your age, you've still got time to make a difference in your retirement outcome. If you can, increase your contributions now so that your investments have as many years as possible to work for you.

Log in to iJoin today to see your progress and understand the potential impact saving more or working longer could make.

[Signature block]

[iJoin Login]

[Subject Line: You've saved for retirement. Let's stay focused on your goal.]



You've saved for retirement! _____ Let's stay focused on your goal.

Hi [firstname],

You've worked hard to save for your retirement. The account you have in your former employer's plan is still working for you and, just as importantly, so is iJoin. Log in to iJoin today to get an updated view of your progress towards your retirement funding goal. You can also add information to refine your personal recommendations even more.

Let's stay focused on your future. You've got help. You've got iJoin.

[Signature block]

[iJoin Login]

[Subject Line: Great Start. Now, let's get you closer to your goal!]



Great start! _____

Now, let's get you closer to your goal!

Hi [firstname],

Since you're participating in your retirement plan, you are contributing to your retirement success. That's great, but it looks like you're still pretty far from saving enough to be on track to fund your goal. There are several ways to close the gap. You could save more. You can work longer.

The key is to make changes as soon as you can so that your investments have as many years as possible to work for you. Log in to iJoin today to see your progress and understand the potential impact of making positive changes.

[Signature block]

[iJoin Login]

[Subject Line: Stay the course.]



Stay the course.

We know you're concerned about your retirement plan balance during the volatility driven by the COVID-19 pandemic. News headlines can be unsettling as markets react. We encourage you to stay focused on your long-term retirement income goals and stay the course.

We also encourage you to log in to the iJoin app and revisit your retirement goal. Remember, you're saving for the long haul. And, if your current income is secure, take a look at the suggestions to help you improve your goal completion.

Now is not the time to change your long-term investment strategy – or worse – borrow from your plan if you can avoid it.

Have questions? Give us a call, we're here to help.

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[iJoin Login]

[Subject Line: Dollar cost averaging helps you invest for the long run.]



Dollar Cost Averaging Helps You Invest for the Long Run.

The COVID-19 pandemic and its impact on markets reminds us that the market can move, sometimes dramatically. So, what does this mean to you as you invest through your company's retirement plan? Simply, when prices are higher, your money buys fewer shares. When prices fall, your money buys more shares. We call that "dollar cost averaging."

Here how it works:

I have \$100 to invest and I buy a fund at \$25 per share. That means I buy 4 shares. If the price doesn't change, I haven't made money yet. But what happens if on the next payroll period, the price is now \$20 per share. This time my \$100 buys 5 shares. I now own 9 shares at an average cost of \$22.22. That's "dollar cost averaging." If the value of the fund goes back up to \$25, I'm making money.

Dollar cost averaging is a way to invest for the long term without worrying about the top or bottom of the market. But remember, it's a savings strategy and not a guarantee of a positive return.

If you would like to talk about your personal financial path, just give us a call. We're here to help.

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[iJoin Login]

[Subject Line: VIDEO: Get closer to your retirement goal]



Get Closer to Your Retirement Goal

Hi [firstname],

You're already saving for retirement. That's great! But like many people, it looks like you might fall short of your goal.

Watch this video to see what you can do to get closer to your goal. Your future self with thank you.



WATCH NOW

[Signature block]

[iJoin Login]

[Subject Line: VIDEO: Get started saving for retirement]



Get Started Saving for Your Retirement

Hi [firstname],

GREAT NEWS! You're eligible to participate in your company's retirement plan. So what do you do next?

Watch this video to see how to get started. Your future self will thank you.



WATCH NOW

[Signature block]

[iJoin Login]

[Subject Line: VIDEO: It's been a while since you visited iJoin]



It's been a while since you visited iJoin

Hi [firstname],

We get it. You're busy. But, there's good reasons to log in to iJoin today.

Watch this video to see why. Your future self will thank you.



WATCH NOW

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[iJoin Login]

[Subject Line: VIDEO: What if my retirement goal changes?]

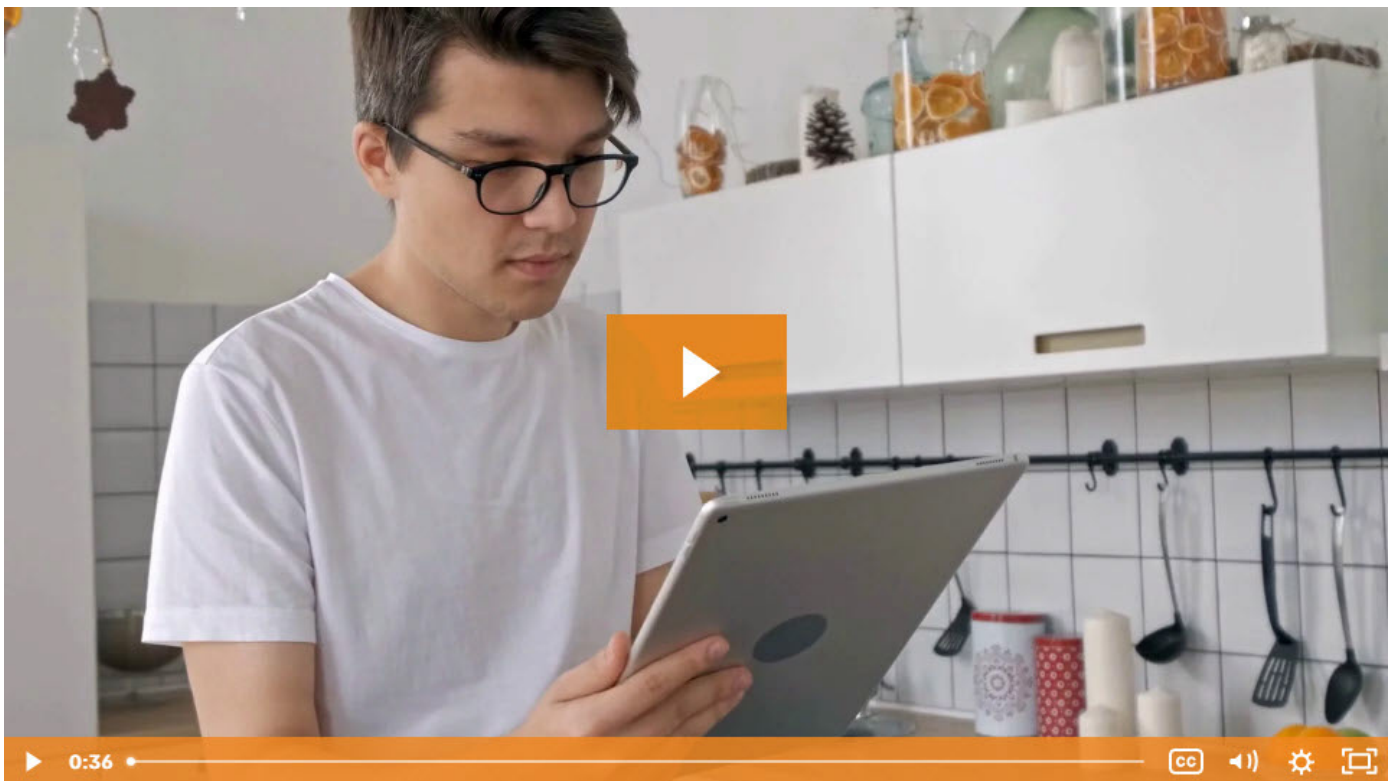


What If My _____ Goal Changes?

Hi [firstname],

Life happens. And when it does, your retirement goal probably changes.

Watch this video to see what to do next. Your future self will thank you.



WATCH NOW

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[iJoin Login]

[Subject Line: VIDEO: Learn how much money you'll need in retirement]



Learn How Much Money You'll Need In Retirement

Hi [firstname],

Most people don't know how much money they'll need in retirement. But if you don't know how much you'll need, how do you know if you are saving enough or if you're on track?

iJoin answers these questions. Watch this video and "know your goal." Your future self will thank you.



[WATCH NOW](#)

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[iJoin Login]

[Subject Line: VIDEO: Add outside assets to refine your retirement goal]



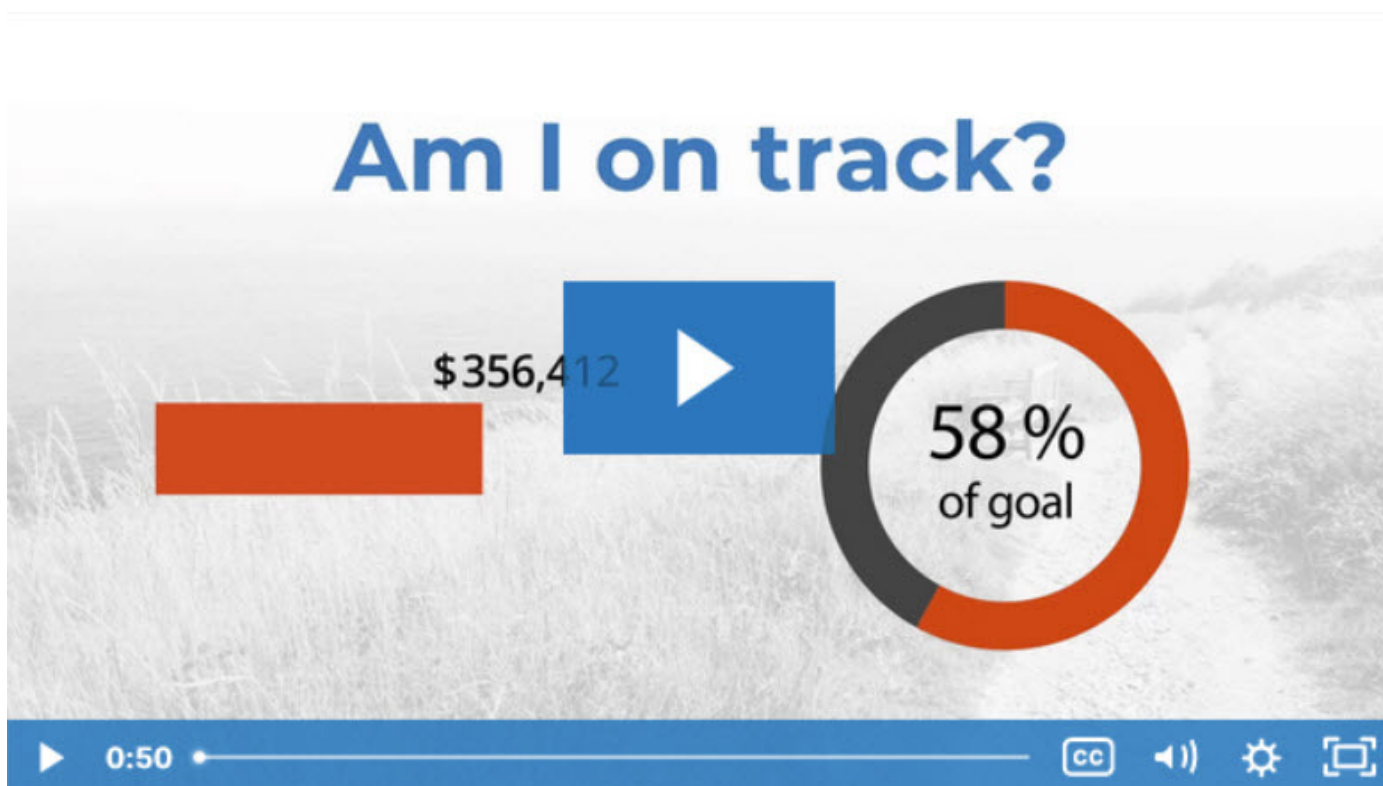
Add Outside Assets

to Refine Your Retirement Goal

Hi [firstname],

iJoin helps you understand how much money you'll need for retirement and how you're tracking toward that goal. A great way to refine your Personal Retirement Picture is to update iJoin with retirement savings you or your spouse have outside your company retirement plan.

Watch this video and get closer to your goal. Your future self will thank you.



WATCH NOW

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[iJoin Login]

[Subject Line: VIDEO: 3 questions most people have about saving for retirement]



3 Questions Most People Have About Saving for Retirement

Hi [firstname],

When it comes to saving for retirement, most people have 3 very big questions.

Watch this quick video and you'll be a step ahead. Your future self will thank you.



WATCH NOW

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[Join Login]

[Subject Line: VIDEO: Maximize your match]



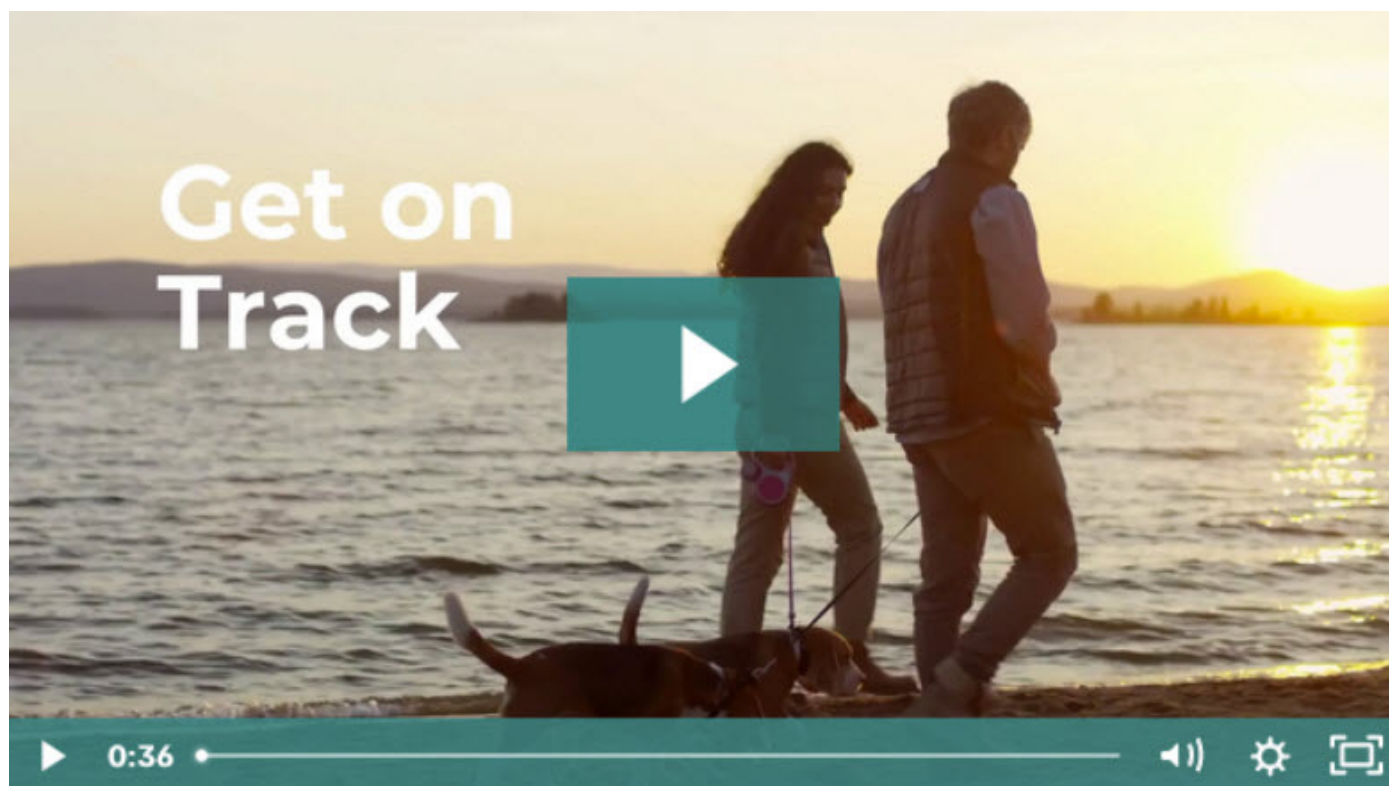
Maximize

Your Match

Hi [firstname],

A matching contribution in your 401(k) plan is free money and an instant return on your investment. Are you taking full advantage of your company's match?

Watch this video, then log in to iJoin. Your future self will thank you.



WATCH NOW

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[iJoin Login]