



## A Solution Designed to Drive Better Outcomes with Personalization and Income

Many Americans are seeking a diversified retirement plan tailored to their specific needs, often turning to their employer-sponsored plan for assistance. In fact, 78% of workers are interested in more personalized 401(k) investment options that reflect their unique financial circumstances.<sup>1</sup> Additionally, 94% of participants desire guaranteed lifetime income as part of their defined contribution plan.<sup>2</sup> This solution was developed through a collaboration of industry leaders and innovators to address these participant concerns.

<sup>1</sup>Source: Franklin Templeton's Voice of the American Worker Survey, 2023.

<sup>2</sup>The Appeal of Guaranteed Lifetime Income Option Is Growing Among Participants, 2022.

A collaboration of industry leaders



# Introducing an Automated Personalized Portfolio with Customized Lifetime Income

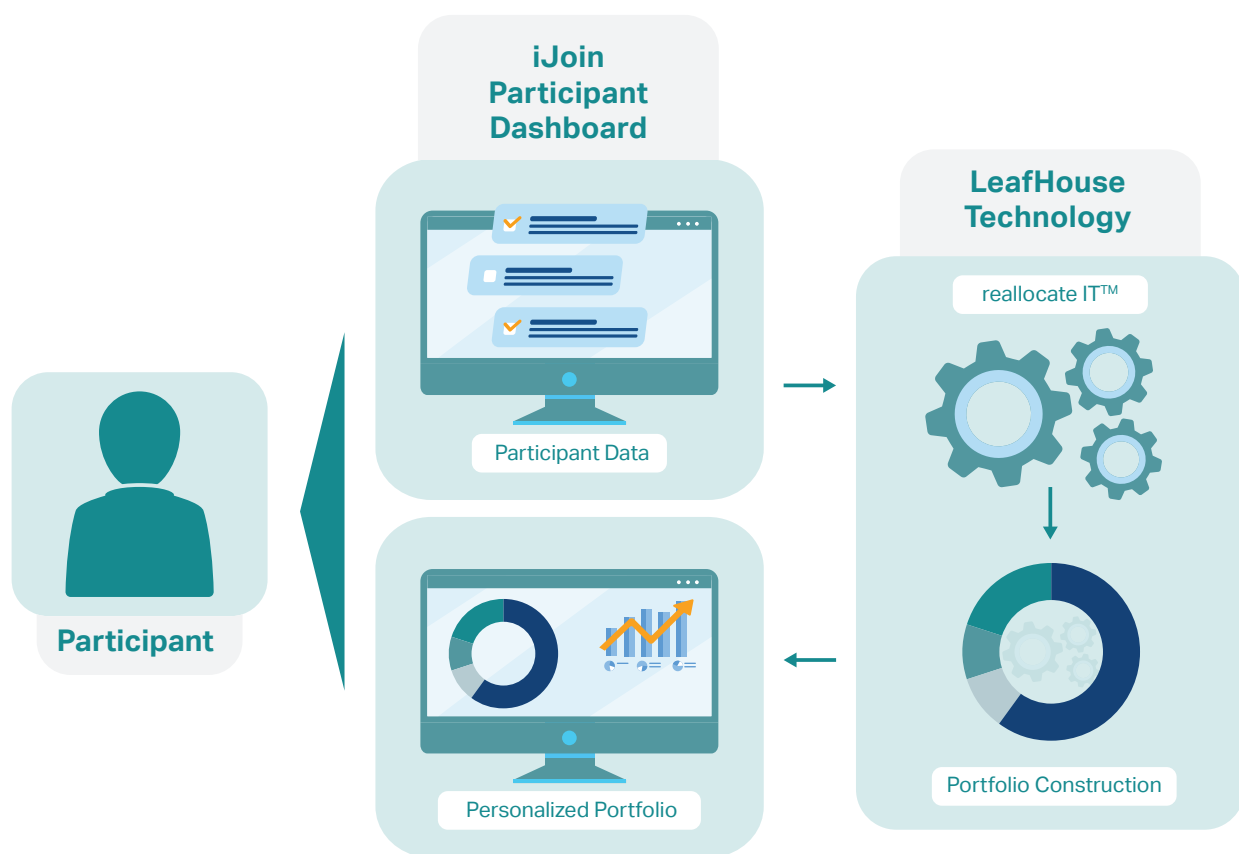
This Automated Personalized Portfolio (APP) offers a tailored approach to retirement planning, featuring portfolio recommendations generated by proprietary technology from LeafHouse, a 3(38) fiduciary. The portfolio components combine an innovative lifetime income solution from State Street Global Advisors and Global Trust Company with additional growth opportunities from Dimensional Fund Advisors. All of this is delivered seamlessly through iJoin's user-friendly participant dashboard.

## This solution provides participants with:

- **Personalized asset allocations, including lifetime income**
- **Savings rate recommendations**
- **Social Security integration**

## A Seamless Participant Experience

This solution delivers a personalized portfolio, powered by innovative LeafHouse technology, seamlessly integrated into iJoin's participant dashboard.



# Tailored Strategies Designed to Meet Individual Goals

The portfolio is structured to deliver a personalized balance of growth and lifetime income using a core-satellite approach. At the core of the portfolio is the State Street GTC Retirement Income Builder Fund (SSGTC Fund) is designed to generate lifetime income, growth opportunity, and risk mitigation. This fund is complemented by satellite investments managed by Dimensional Fund Advisors (DFA) to drive alpha, which are handpicked to align with individual needs.

## Participant Case Study #1

### Joe Smith

Current age: **55**

Current salary: **\$50,000**

Projected retirement year: **2030**

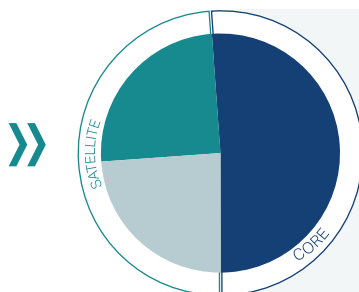
Current savings rate: **12%**

Account balance: **\$75,000**

**Level of income needed: Low**

**Risk tolerance: Aggressive**

### Personalized Portfolio Results



#### ■ SSGTC Fund

51% of assets in SSGTC Fund

#### ■ DFA

49% of assets non-correlated fixed income and large cap equity

## Participant Case Study #2

### Jane Jackson

Current age: **55**

Current salary: **\$100,000**

Projected retirement year: **2030**

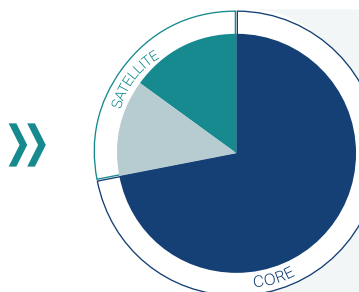
Current savings rate: **6%**

Account balance: **\$300,000**

**Level of income needed: Moderate**

**Risk tolerance: Moderate**

### Personalized Portfolio Results



#### ■ SSGTC Fund

72% of assets in SSGTC Fund

#### ■ DFA

28% of assets non-correlated fixed income and large cap equity

## Participant Case Study #3

### Michael Johnson

Current age: **55**

Current salary: **\$100,000**

Projected retirement year: **2030**

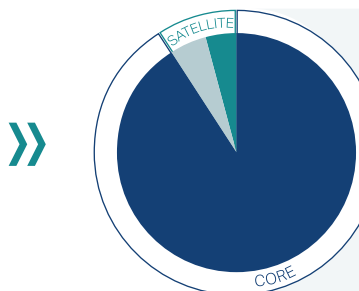
Current savings rate: **12%**

Account balance: **\$300,000**

**Level of income needed: High**

**Risk tolerance: Conservative**

### Personalized Portfolio Results



#### ■ SSGTC Fund

91% of assets in SSGTC Fund

#### ■ DFA

9% of assets non-correlated fixed income and large cap equity

For illustrative purposes only. Not a specific recommendation or participant example.

To learn more about this professionally managed solution,  
contact us today at **[704.448.8450]**.



LeafHouse is an independent investment adviser registered under the Investment Advisers Act of 1940, as amended. Registration does not imply a certain level of skill or training. More information about LeafHouse including our investment strategies, fees, and objectives can be found in our ADV Part 2, which is available upon request.

## IMPORTANT RISK INFORMATION FOR THE STATE STREET GTC RETIREMENT INCOME BUILDER

Investing involves risk including the risk of loss of principal. Such activities may not be suitable for everyone.

Each target date fund in the series is established by Global Trust Company and held in the GTC Retirement Income Builder Collective Investment Trust (the "Trust"). The Trust is a bank-sponsored collective investment trust and not a mutual fund. Global Trust Company serves as trustee of the Trust, manages the Trust, and has ultimate investment authority for each fund in the Series. State Street Global Advisors manages a portion of the solution's underlying assets and provides Global Trust Company with glidepath recommendations for the funds within the Series.

Lifetime Income Builder is a group fixed indexed annuity with a guaranteed lifetime withdrawal benefit (a "FIA"). Each TDF may invest in more than one FIA, collectively which are referred to throughout this presentation as "Lifetime Income Builder." Advantage Retirement Solutions, LLC is the inventor of Lifetime Income Builder. The FIA guarantees are made to the TDF, not to the participants. Participants are not beneficiaries of any annuity contract. Lifetime Income Builder is not provided by or guaranteed by Global Trust Company, State Street Global Advisors, Advantage Retirement Solutions, LLC or any of their affiliates.

Each fund is designed to provide participants target annual income of 6% at income activation and a target minimum lifetime income percentage of 4.5%. The target percentages are goals and there is no assurance that the funds will be able to make payments that meet either target percentage. All income payments to participants, regardless of the percentage, are always dependent on the trustee.

The funds invest in FIAs that are intended to back the Trust's investment objectives, lifetime income. Each FIA is issued by an insurance company to the trustee. The FIAs provide guaranteed payments to the Trust and are subject to the claims-paying ability of the issuing insurance companies. If the value of the other investments in the fund reaches zero at or after income activation, income payments are adjusted to the cumulative guaranteed percentage provided to the Trust by the FIAs, which is targeted to be the target minimum lifetime income percentage of 4.5%. The actual annual income percentage and actual minimum lifetime income percentage are dependent on economic factors and may be more or less than what is targeted. There are possible, but extreme, market conditions where the FIAs' cumulative guaranteed percentage that is provided to the Trust could be less than 4.5%. Therefore, we use the term "target minimum lifetime income percentage" to properly reflect the potential for such scenario. In that scenario, the FIAs would still provide guaranteed payments to the Trust, but it would be something less than the targeted minimum of 4.5%, and payment of income to the participants would remain dependent on the trustee.

If a participant selects the joint income option offered by the fund, the actual payment percentages will be less than 6% and 4.5%, but instead of income payments terminating upon the death of the participant, income payments will continue to be made to the joint beneficiary if the joint beneficiary outlives the participant.

Current target annual income and target minimum lifetime income percentages reflect economic conditions at the time each fund is created. Future funds in the series could have lower or higher targeted percentages based on economic conditions at the time of the fund's creation. Please refer to the Offering Memorandum for more information on the risks of not receiving income payments.

The funds are designed for investors expected to retire around the year indicated in each fund's name. When choosing whether to invest in the fund for which an investor age qualifies, investors should consider whether they anticipate retiring significantly earlier or later than age 65 even if such investors retire on or near a fund's target date. There may be other considerations relevant to determining whether investment in the fund best meets their individual circumstances and investment goals. The funds' asset allocation strategy becomes increasingly conservative as it approaches the target date and beyond. The investment risks of each fund change over time as its asset allocation changes.

An investment in a fund is not a bank deposit and is not insured or guaranteed by the insurance companies, the trustee, State Street Global Advisors, the Federal Deposit Insurance Corporation ("FDIC"), or any other government agency. The Trust is not insured by the FDIC and is not registered with the Securities and Exchange Commission.

Each FIA is issued by an insurance company to the trustee. The FIAs do not create any third-party beneficiary relationships or third-party beneficiary rights for any other person or entity. The insurers do not guarantee that participants will receive lifetime income.

The information provided herein does not constitute investment advice and it should not be relied on as such. It should not be considered a solicitation to buy or an offer to sell a security or a product, or a recommendation of the suitability of any investment strategy for a particular investor. It does not take into account any investor's particular objectives, strategies, tax status or investment horizon.

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The entities reflected here have collaborated together to bring this solution to market; none of the collaborating listed entities are affiliated entities.

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