# **BlackRock**.

# Estimate retirement income in minutes.

Quickly illustrate how you'll help clients and prospects navigate tradeoffs in how they save, spend and invest to and through retirement.

# What does iRetire<sup>®</sup> do?

iRetire technology is a fast and repeatable way to kick-start the conversation around retirement income.

### **Accumulation capability**



**Show** where pre-retirees stand in relation to their retirement income goals

**Explore** actions they can take to help close the gap

**Build** a retirement portfolio to help them get there

### **Decumulation capability**



**Track** sustainable annual lifetime income estimates for retirees

**Balance** today's income needs and desires with those in the future

**Guide** the journey through retirement with regular check-ins

# How do I use iRetire?

### With your prospects

With just a few inputs, show prospects the relationship between their savings and the income they want in retirement, opening a dialogue about their financial picture.

### With your clients

Retirement income planning isn't meant to be "one and done." iRetire is a repeatable way to engage clients and help keep them on track as they progress toward their goals.

### With the tools you already use

Access iRetire directly from your launch pad or by creating a client proposal. Seamlessly convert your client's iRetire plan into an Envestnet client proposal and directly implement your selected portfolio.

## Access iRetire through the Envestnet platform for your next retirement income discussion

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# Use iRetire to build human connections.

iRetire enhances the relationship you have with your clients. It elevates the discussion, incorporating diversified investments that help show the expertise you bring to the table.

The iRetire tool leverages BlackRock's innovative CoRI<sup>®</sup> methodology to help you create a robust and versatile retirement-focused investment plan.

Investment selections are monitored using the analytic power of BlackRock's Aladdin<sup>®</sup>, the same risk technology relied on by many of the world's largest financial institutions.

Assess where they stand quickly **Build** a retirement income plan

Manage their journey confidently

IMPORTANT: The projections or other information generated by the iRetire tool (the "tool") regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time.

Any information contained in or generated by the tool should not be construed as or relied upon as investment advice, research or a recommendation by BlackRock Investments, LLC or any of its affiliates (collectively, "BlackRock") regarding the use or suitability of any particular asset allocation, fund or overall investment strategy. The tool is designed to be used in consultation with an advisor and should not be relied on as a primary basis for an investment decision. Only an investor and his or her advisor know enough about the investor's circumstances to make an informed investment decision. Any decision to implement an asset allocation or portfolio is solely an advisor's decision in consultation with the client.

The tool and BlackRock's CoRI methodology do not guarantee future income or protect against loss of principal. There can be no assurance that an investment strategy based on the tool or BlackRock's CoRI methodology will be successful.

Investing involves risk, including possible loss of principal.

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