



reddi

Provide the Pension-Level Predictability Your Clients Need

Introducing a revolution in decumulation management. reddi is an investment income solution empowering advisors to help their clients spend confidently in retirement.

Solving the Industry's Decumulation Crisis

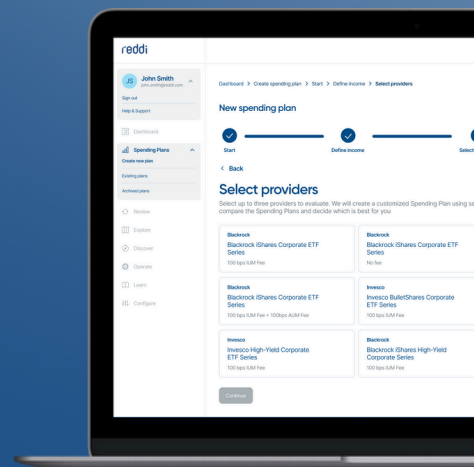
Retirees need sustainable, dependable income so they can spend confidently. With over 10,000 Americans turning 65 every day, pensions becoming increasingly rare, and Social Security only covering about 40% of that necessary income, both retirees and the advisors who serve them are faced with a significant decumulation challenge.

Solutions like annuities and safe withdrawal strategies like bond laddering can provide levels of income certainty and stability, but often present control, liquidity, and resource challenges for investors and advisors.

Introducing redden, a Revolutionary Decumulation Solution

reddi is an income-driven™ investment solution providing pension-level predictability. It's powered by a first-of-its-kind technology platform developed by NISA Connect, the technology affiliate of NISA Investment Advisors LLC, a leading force in institutional liability-driven investing.

reddi's balance sheet approach to portfolio management enables you to easily build and execute a portfolio that provides a clear path to recurring, predictable income with complete liquidity and control. Using defined maturity and constant maturity ETFs, the redden app builds a strategy with an income buffer, effectively allowing your clients to 'self insure' their steady and predictable income stream.



Powering the Lifecycle Fiduciary

Doing what's best for your clients isn't just about accumulation. Being a true fiduciary encompasses the entire lifecycle journey, including helping your clients safely and comfortably spend down their wealth.



Manage the Transition from Saving to Spending

reddi mitigates decumulation uncertainty by helping you offer clients a steady stream of income they can rely on to meet their spending needs for a designated period of time.



Give the Gift of Quality of Life

Unlock the freedom and joy your clients deserve to experience in retirement. redden empowers you to give them permission to confidently spend what they've saved.



Offer Predictable Income Without Traditional Drawbacks

Unlike annuities, redden's proprietary process empowers you to offer predictable income without requiring clients to relinquish liquidity and control, while allowing you to retain those assets under your management just as predictably.

How it Works

The first-of-its-kind patented platform guides advisors through a simple, step-by-step workflow to develop a spending plan for clients desiring a reliable stream of income over a designated period of time.

Guided spending plan development

Follow a step-by-step process from capturing client specific income needs to creating an immunized portfolio constructed according to a unique payout schedule that provides a competitive portfolio return consistent with duration.

Choose from and compare low-risk ETF investment options by cash flow, payout streams, and portfolio allocations through easy-to-understand visuals.

Comprehensive visual comparison tools

Help clients understand how their predictable income is generated with visual representations of scheduled payouts alongside portfolio cash flows to strengthen understanding and confidence using intuitive framing. Simplified portfolio views and metrics as well as surplus monitoring offer deeper analytics for advisor due diligence.

Innovative self-insuring surplus model

A portfolio surplus acts as a safety buffer against volatility and credit risk to maintain income certainty. The surplus amount is automatically calculated and added to the investment total based on income needs and timeline.

Remaining surplus amounts are paid back at the end of the spending plan.

Customizable user experience capabilities

A flexible interface and navigation options allow you to set individual preferences, and you can choose from a pre-curated list of low-risk ETF providers, or add your own providers.

reddi can also be white labeled to your firm's specifications to provide a cohesive brand experience



reddi: Effortless Decumulation Management Backed by Decades of Institutional Expertise

For decades, our affiliate NISA Investment Advisors has delivered sophisticated defined benefit and fixed income solutions for some of the largest asset owners in the world. Through reddi, NISA Connect has leveraged this experience to build a desperately needed tool for advisors serving clients struggling with decumulation.



Give your clients the peace of mind of **predictable income**.

Learn more about reddi.

Schedule a conversation with our team today.

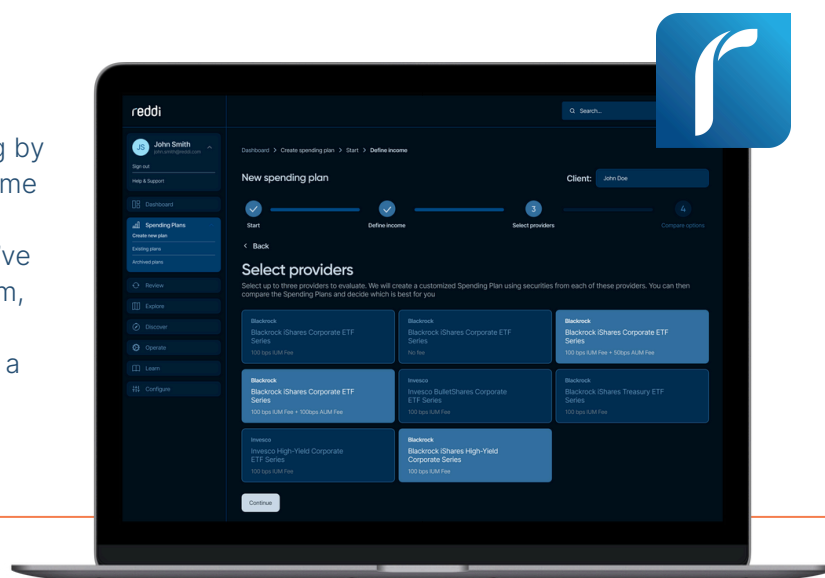
Visit <https://reddi.io>.

About reddi

reddi is an income-driven™ investment solution providing pension-level predictability. It's powered by a first-of-its-kind patented technology platform developed by NISA Connect, the technology affiliate of NISA Investment Advisors, a leading force in risk-controlled institutional investment management.

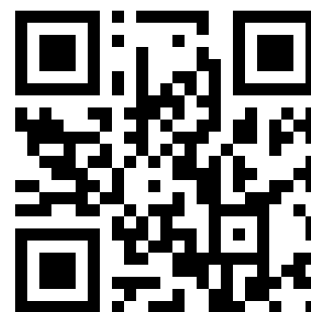
The innovative reddi platform meets today's critical and growing gap in retirement planning by empowering advisors to deliver a reliable income stream to their clients, who can comfortably, confidently and safely spend down what they've earned. Using its patented technology platform, reddi takes a balance sheet approach to the portfolio construction process by establishing a portfolio surplus or safety margin of assets to

liabilities. Investing in defined maturity and/or constant maturity fixed income vehicles (ETFs, CITs), advisors can execute portfolios that provide a predictable set of drawdowns based on investor income needs and timelines.



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