

# Happy Anniversary

## More Than 3 Decades of 401K

### *The Pearl of Our Retirement System*

5 trillion dollars, 74,000,000 workers and 600,000 plans later it is fair to say that 401k is a permanent fixture on the financial landscape of Americans. Most, in fact, wish this was the 100<sup>th</sup> anniversary. This ubiquitous employee savings tool asked for by name in every job interview is the most powerful tool available for employers to attract, motivate and retain them. In good financial markets and in bad, the 401k plan demands respect as the #1 employee benefit of all time and an inspiring opportunity for the advisors and stakeholders that serve it up.

401K Study Group

# Here's to 30 Years of the 401K

## *The Pearl of Our Retirement System*

### **Is there advisor competition?**

**Intentional**- Those who are leading the industry and want to share their passion= <5% of all Advisors

**Aspirational**- Those clearly on the path but need support= <5% of all Advisors

**Accidental**- Those who need all the resources the industry can offer= The vast majority

### **Is it worth it?**

*"401k practices are worth 2-4 times gross revenue"*

FP Transitions

*"For every dollar of 401k revenue there are 12 dollars of ancillary revenue"*

The 401k Coach

*"Highest job satisfaction in the industry"*

The 401k Professor

### **What is the opportunity?**

500,000 plans need an advisor

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The 401k Study Group is a research and education firm designed to help retirement plan providers develop and serve customers. Local advisors are the key to providers building a successful retirement plan business. We provide local advisors with the tools to build that business. Our unique communications platform is supported by leaders in the industry who share with us their expertise. Using our platform we provide that expertise to the advisors on an ongoing basis to help them do what is best for their clients and potential clients.

We cover news, regulation prospecting, benchmarking, enrollment, education, compliance, marketing, investments, consulting and technology and more

We schedule and facilitate daily interactions delivered through personal, digital telephonic, web based, podcasts, social media and email resources

We are a Social Media company

We are a Marketing firm

We are Content providers

We are Community Managers.

We provide a trusted platform

**We connect ALL industry stakeholders**

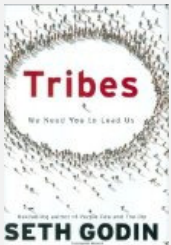


# Here's to 30 Years of the 401K

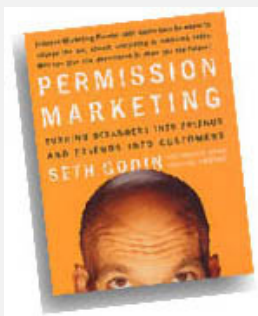
## *The Pearl of Our Retirement System*

### **Collaboration Is The New Competition**

The 401k Study Group is your chief collaborator, resource team, placement arm and community manager. We follow the brilliant marketing path of Seth Godin described in his book *"Tribes"* and *"Permission Marketing"*. We enjoy a common interest, connect it through technology, and provide leadership. We share our best ideas and speak them with a common voice. All to improve outcomes for participants, sponsors, committed stakeholders and YOUR organization!



*"Tribes" is a book about marketing, apparently, except it's actually about leadership. We see "Tribes" behind every successful brand, organization, politician, non profit and cause. And yet it seems almost impossible to attract a tribe. In this book, I try to explain that the challenge is leadership, not marketing or hype.*



*"Permission Marketing" is the privilege (not the right) of delivering anticipated, personal and relevant messages to people who actually want to get them. Finally, here's a measurable method for marketing in a world filled with clutter.*

**"I'm writing to you today to tell you that the Study Group is a homerun for me and Chuck is even better! I've been given the green light on a \$750,000 401k that I wouldn't have landed had it not been for him". - DM, California**

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### **More Testimonials**

"It's pretty awesome how folks from other parts of the industry (reps, wholesalers etc) ears perk up and eyes bug out when I mention how proactive our associates in this area are. It's at that point I really feel I've got something most do not."

I feel like the email chains, discussions, and topics are relevant for my market."

"One major take-home for me is I wasn't alone in many of the concerns and challenges I was having."

" It's really cool to have a 'bank' of folks with common interests and concerns to instantly get feedback from."

"A couple of months ago I took the survey sent out regarding 401k's and how much business we do in the retirement plans arena. Soon after that I took a call from case help, who in turn turned me on to Chuck Hammond and the Study Group. When I called Chuck I felt almost skeptical--as in he was so nice and helpful that I figured he had to be selling me something. Then he emailed a handful of items he had promised, and talked more to me on the phone. Needless to say, I was blown away. I'm writing to you today to tell you that the Study Group is a homerun for me and Chuck is even better! I've been given the green light on a \$750,000 401k that I wouldn't have landed had it not been for him. The concept of these groups is great, in my humble opinion. Being in California it's nice to have the support and camaraderie from other guys I rarely if ever see. Just my two cents!"